

# PAYMENT PROTECTION INSURANCE

TEMPORARY INABILITY TO WORK COVER (PPI - TIW)

## **CONTACT**

For inquiries, feedback, or claims, please contact us via:



(+855) 11 255 200 (24/7)

(+855) 61 431 111

Street 1003, Phum Bayab, Sangkat Phnom Penh Thmey, Khan Sen Sok, Phnom Penh

# ABOUT TEMPORARY INABILITY TO WORK COVER

This insurance policy provides coverage for temporary inability to work due to bodily injury caused by an accident or illness. The benefits can be claimed to help repay the outstanding loan installments.

#### **PRODUCT FEATURE**

Eligible age:	From 18 to 65 years old
Insurance period:	1 - 12 months
Sum Insured:	USD 50 - USD 5,000
Geographical coverage:	Kingdom of Cambodia
Payment mode:	Monthly, quarterly, half-yearly, or yearly

### **BENEFIT PAYMENT**

If you are unable to work for:	BENEFIT
◆ 7 Days	Loan repayment for 1 month, based on the loan repayment schedule, or up to the specified sum insured stated in the policy certificate
◆ 15 Days	Loan repayment for 2 months, based on the loan repayment schedule, or up to the specified sum insured stated in the policy certificate
◆ 30 Days	Loan repayment for 3 months, based on the loan repayment schedule, or up to the specified sum insured stated in the policy certificate
♦ 60 Days	Loan repayment for 4 months, based on the loan repayment schedule, or up to the specified sum insured stated in the policy certificate
◆ 90 Days	Loan repayment for 6 months, based on the loan repayment schedule, or up to the specified sum insured stated in the policy certificate

#### **EXCLUSIONS**

The following events are excluded from coverage for temporary inability to work:

- 1. Suicide or attempted suicide
- 2. Intentional self-inflicted injury or deliberate harm to oneself
- 3. Violation of safety regulations eg. fire safety rules
- 4. Self-medication or treatment by an unlicensed third party
- 5. Participation in activities such as war, invasion, revolution, insurrection, civil commotion, rebellion against the government, or acts of terrorism
- 6. Service in any armed forces
- 7. Violation of traffic laws by the insured (except in cases of self-defense)
- 8. Use of alcohol, narcotics, or toxic substances without a medical prescription
- 9. Epidemic or contagious disease requiring quarantine
- 10. Pregnancy, childbirth, or related complications
- 11. Cosmetic or plastic surgery
- 12. Pre-existing medical conditions
- 13. Any treatment related to mental illness or psychiatric disorders
- 14. Death
- 15. Permanent disability

## **HOW TO MAKE A CLAIM**

Making a claim is quick and easy:

- (1) Call our hotline (+855) 11 255 200 and notify RGI within 24 hours of the incident.
  - Our team will assist you with the required documents for claim submission.
- (2) Fill out the claim form and attach all required documents.



**SCANE HERE!** to submit the documents



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