

Why Forte Insurance?

As the premiere insurance company in Cambodia, Forte assures you that you get the most reliable and comprehensive insurance services by offering:

- Dedicated professionals
- Innovative products and services to suit your needs
- Speedy claims settlement
- Efficient claims services with in-house specialized expertise
- Value for your money
- Financial security with our panel of reinsurers
- Local focus
- Multi-lingual advisors
- 24-hour hotline for emergencies

At Forte, our team of dedicated specialists takes the time to understand your needs and tailors a policy that best suits you and your business.

That's why more people trust Forte and that's how
We build confidence.

Our extensive range of products and services include:

Personal Lines

- Automobile
- Personal Accident
- Travel
- Local & International Health
- Home and Property

Financial Lines

- Directors & Officers Liability
- Professional Liability
- Bankers' Blanket Bond

SME Lines

- Business Buddy

and other products and services available upon request.

Commercial Lines

- Property
- Loss of Profit
- Public Liability
- Burglary
- Accident & Health
- Money
- Fidelity Guarantee
- Marine Cargo
- Contractors' All Risks
- StudentProtect

Business Buddy is underwritten by Forte Insurance (Cambodia) Plc.

Important Notes:

1. This brochure and application is not a contract of insurance. The specific conditions, exclusions applicable to this insurance are set out in the Policy which will be provided upon request. We are pleased, on request, to furnish a copy of the policy wording for you to consider the full terms, conditions, exclusions, and limits of the coverage offered.
2. The benefits of the Policy will be in accordance with the terms of the Policy.
3. The availability of the coverage and the terms and conditions may be subject to regulatory approval and/or underwriter's determination.

Insurance packages that are designed for you.



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Insure Your Business

Ensure You Stay Open for Business

A shop full of customers is your goal. But while a great product and effective marketing ideas are within your control, there are some unexpected events which affect your business. Without adequate protection, the effect on your business could be crippling. **Business Buddy**, a tailor-made and unique business insurance package, provides you with affordable yet comprehensive insurance protection. With the flexibility of a standard plan plus optional covers, you can customize your policy to meet your individual business needs.

Flexible Coverage

From coverage for your physical property against all manner of risk to financial support in an emergency, take a look at the **Standard Cover** we provide. What's more, a wide range of **Optional Covers** are available as well to meet your more complex insurance needs.

Standard Cover

Fire & Extra Perils

Your business is protected against loss of or damage to building, renovation, furniture, fixture & fittings, machinery & equipment and stocks-in-trade. Non-physical items such as fire extinguisher costs, removal of debris and other fees may also be covered.

Free Cover – Loss of Profit

Covers loss of profit and/or additional expenses from causes covered under Standard Cover and not excluded by exclusion.

Optional Covers

Public Liability

Protects yourself against third party claims resulting from bodily injury or property damage which took place at your business premises because accidents and mishaps can happen anywhere.

Group Personal Accident

Insures you and your most valuable assets – your human capital. Provides 24-hour worldwide cover against Death, Permanent Disablement and Medical Reimbursement due to accident.



Coverage & Free Additional Benefits at a Glance

Standard Cover	Sum Insured/ Limit of Liability	Premium USD
Section 1: Fire & Extra Perils		
1) Fire 2) Lightning 3) Aircraft Damage 4) Bursting & Overflowing of Water Pipes 5) Earthquake and Volcanic Eruption 6) Explosion 7) Full Flood 8) Impact Damage 9) Smoke Damage 10) Spontaneous Combustion	Option 1: USD 25,000 Option 2: USD 50,000 Option 3: USD 100,000 Option 4: USD 150,000 Option 5: USD 200,000 Option 6: USD 250,000	35 70 140 210 280 350
Free Extensions	Excess	
1) All Other Contents (Up to USD 1,000) 2) Alteration and Repairs 3) Automatic Reinstatement of Loss 4) Fire Extinguishing Costs (Up to USD 500) 5) Removal of Debris (up to 5% of the adjusted claim)	Option 1: USD 200 Option 2: USD 250 Option 3: USD 500 Option 4: USD 750 Option 5: USD 1,000 Option 6: USD 1,250	
	Excess is applicable for each and every claim	
Free Cover		
Loss of Profit and/or Additional Expenses caused from loss or damage cover under Section 1	3% of adjusted claim for each and every claim payable under Section 1	Free
Optional Cover	Sum Insured/ Limit of Liability	Premium USD
Section 2: Public Liability		
Covers against all sums which are insured legally liable to pay as a result of accidental injury or illness to third parties and/or accidental loss or damage to third parties' property.	Option 1: USD 25,000 Option 2: USD 50,000 Option 3: USD 100,000 Option 4: USD 150,000 Option 5: USD 200,000 Option 6: USD 250,000	25 50 100 150 200 250
Free Extensions	Limit of liability is for any one accident and in aggregate.	
1) First Aid Facilities 2) Loading and Unloading 3) Neon/Advertising Signs	Excess = USD 250 applicable for each and every claim of TPPD only.	
Section 3: Group Personal Accidents		
A. Accidental Death B. Accidental Permanent Disablement C. Accidental Medical Reimbursement	Option 1: USD 2,000 Option 2: USD 5,000 Option 3: USD 10,000 Option 4: USD 15,000 Option 5: USD 20,000 Option 6: USD 25,000	5 12.5 25 37.5 50 62.5
Free Extensions	Medical Expense = 10% of Sum Insured USD 150 for Death not caused from Accident	Premium per person

Our insurance packages can adjust to fit.



Excluded Trades and Activities

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| 1) Antiques / Works of Art, Stamps and Coins | 10) Market Stalls |
| 2) Auto Spare Parts Traders | 11) Money Changers or Lenders |
| 3) Battery & Tyre Dealers | 12) Motor Workshops |
| 4) Betting Outlets | 13) Paint and Varnish Retailers |
| 5) Chinese Medical halls | 14) Pawnshops |
| 6) Goldsmith, Jewellery | 15) Pushcarts |
| 7) Junk Goods and Second Hand Goods Dealers | 16) Shark Fins / Bird's Nests |
| 8) Kiosks of All Types | 17) Combustible Goods |
| 9) LPG and Other Flammable Gas or Liquids | 18) Tobacco, Wine or Spirits Retailers |
| | 19) Watch Retailers |
| | 20) Properties Kept in Open Space |

Yes! My business meets these pre-underwritten conditions:

- Class 1 Construction
- Age of building < 20 years
- Sole occupant of the building lot
- No loss or damage for the last 3 years
- Have at least 1 unit of serviced and non-expired fire extinguisher or sprinkler system.
- All entrances are protected with solid door/roller shutter/glass door/iron grilles and padlock.

Minimum Premium: USD 50.00
Admin Fee: USD 1.00