

Why insure with Forte?

As the premiere insurance company in Cambodia, Forte assures 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 specialised 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 take the time to understand your needs and tailor a policy that best suits you, your family, 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:

- Fire
- Burglary
- Contractor's All risks
- Marine Cargo
- International Health Care
- Loss of Profits
- Money
- Fidelity Guarantee
- Motor Vehicle
- Public Liability
- Professional Indemnity

and other products and services available upon request.

How do I contact Forte?



Phnom Penh

325 Mao Tse Toung Blvd., Phnom Penh, Cambodia.
Tel: (855) 023 885 066/077 Fax: (855) 023 982 907
Email: info@forteinsurance.com

Siem Reap

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T: (855) 063 963 355 Fax: (855) 063 963 610
Email: srp@forteinsurance.com

Sihanoukville

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www.forteinsurance.com

FORTE
INSURANCE
We build confidence

Personal Accident Insurance



Why do I need Personal Accident Insurance?

"When accidents happen there isn't time to worry if we'll be able to get good treatment quickly enough."



What is Personal Accident insurance?

At Forte Insurance, we understand that nothing can make up for the loss to you and your family caused by accidental death, injury and permanent disablement. We help you minimize your loss and maintain your usual lifestyle by providing monetary compensation in case of accident as well as covering for medical expenses incurred.

Who is it for?

You can purchase this insurance for yourself, your family, and your employees.

What is the coverage?

Two options are available:

Worldwide

24-hour, round the clock insurance is provided for covered accidents in the course of business or pleasure. Coverage includes accidents (except as limited by the Exclusions) whether on or off the job, occurring in the home, or traveling. There are no geographical limits; it is worldwide accident protection.

Nationwide Workplace

Nationwide insurance covering work-related accidents, including travel to and from the workplace.



What are the special benefits of insuring with Forte?

Protect you, your family or your employees at minimal costs and get the peace of mind that our Personal Accident Insurance plan can offer. Forte's policy additionally gives you:

Flexibility

No matter what your lifestyle or occupation may be, we can tailor a plan to your specific case.

Efficient claims services

We keep claims procedures simple and efficient to settle medical bills quickly for your convenience.

Wide range of cover

Unlike other policies, our plan offers you extensive coverage for: snake and insect bites, suffocation from smoke, murder and motorcycling. In addition, the policy covers for death and injury in times of strike, riot, and civil commotion.

Easy Administration for Companies

Whether you need to add new recruits or account for staff leaving, we make it easy for you to administer changes in head count with our flexible and efficient handling process.

Disappearance & Exposure Clause

In the unfortunate case where your body cannot be found from an accident, your loved ones will be protected. Only with Forte can your beneficiary receive compensation after 12 months instead of the multiple years usually required to provide proof of death.

Extended Coverage

You can extend the policy to cover death as a result of natural causes and illness.



What is the period of coverage?

The length of coverage is based on a 12 month period. Alternate arrangements can be made for special cases. There is no limit to the number of claims you can make during the year (subject to your policy).

Is there a No Claim Benefit?

If no claims are made during the year, you are entitled to a bonus of 5% of the sum insured. The no claim bonus is available to you for up to five years.

How can I purchase Personal Accident insurance?

Simply call one of our advisors at our help desk on:

023 885 077

and schedule an appointment with a sales consultant or come into any of our offices for a free, no-obligation, consultation.

Office hours are:

Mon to Fri: 8am - 5.30pm.

Saturday: 8am - 12.30pm.

For office location details, see the reverse of this leaflet.

