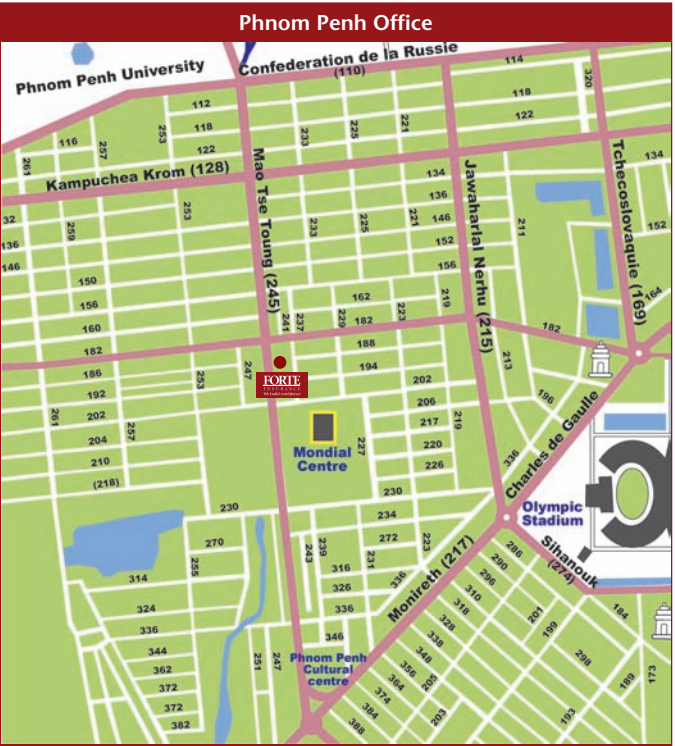


Traveller's Insurance

IMPORTANT NOTICE TO PROPOSERS(S)
1. Before you enter into a contract of general insurance with an Insurer you have a duty under ARTICLE 20 of the Insurance Law of the Kingdom of Cambodia or any subsequent amendment thereof, to disclose to the Insurer in the proposal form, fully and faithfully, all the facts which you know or ought to know, otherwise, the policy issued thereafter may be void.

2. The liability of the Company does not commence in respect of this application until acceptance has been communicated by the Company to the Applicant or his agent or broker.



Phnom Penh
325 Mao Tse Toung Blvd., Phnom Penh, Cambodia.
Tel: (855) 023 885 066/077
Fax: (855) 023 882 798 / 982 907
Email: info@forteinsurance.com

Siem Reap
572 Street Achar Svar, Krom 20, Phum Wat Bo,
Khum Salakamreuk, Siem Reap, Cambodia.
T: (855) 063 963 355 Fax: (855) 063 963 610
Email: srp@forteinsurance.com

Sihanoukville
10 Street Sopheapmaingkul, Krom 6, Sangkat 2,
Khan Mittapheap, Sihanoukville, Cambodia.
Tel: (855) 034 933 980 Fax: (855) 034 933 980
Email: shv@forteinsurance.com

www.forteinsurance.com

PJ / TRV / VS / 0408

What do I do in an emergency?

In the event of an emergency, serious injury, sickness or death, call FORTE, reverse charges, any time, day or night, for assistance

Singapore Tel: (65) 6334 2002

Remember to provide:

- Your name
- TRAVELLER'S Certificate No. and Passport No.
- Nature of injury or sickness
- Details of attending doctor
- Present location and contact particulars



An AEA Company

International SOS is the world's leading provider of global medical assistance. International SOS provides clients with a comprehensive portfolio of medical services to ensure that people traveling and working internationally have access to immediate help. Services range from 24-hour medical advice, referrals to qualified doctors and

hospitals and provision of emergency medical evacuations when there is a critical illness or accident.

The emergency assistance program of choice for thousands of multi-national and Fortune 500 companies, International SOS handled over 370,000 assistance cases last year, including more than 10,000 medical evacuations.

International SOS has global operations in over 60 countries, spanning five continents and employs over 3,700 dedicated professionals in SOS alarm centers and remote medical facilities.

All claims must be advised to Forte Insurance (Cambodia) Plc within 30 days after completion of the trip. Doctor's reports, certificates and hospital bills are required to support a claim. Retain all invoices and receipts.

Other important points to remember

Baggage lost or stolen

Report to Police or Carrier (e.g. airline, shipping co.) within 24 hours and obtain confirmation report or reference number.

Liability claim

Do not admit liability, request for any claim against you to be put in writing.

Loss of money

Report to Police within 24 hours and obtain acknowledgment or written statement of the report.

Loss of Travellers' cheques

Report to issuing authority as soon as practicable after discovery of the loss.

Benefits and maximum limits per policy

Section	Benefit and Limit type	Super Plan (US\$)	Standard Plan (US\$)
1	Baggage and Personal Effects	3,000	1,500
2	Overseas Medical Expenses	100,000	50,000
3	Loss of Deposits & Cancellation Charges	6,000	3,000
4	Loss of Personal Money	600	300
5	Personal Liability	500,000	250,000
6	Hijack	3,000	1,500
7	Accidental Death and Disablement	60,000	30,000
8	Emergency Medical Assistance & Services	same benefits for each Insured Person, details as specified in the Policy	

Age Limit:

Upto 70 years of age at the date of commencement of the Journey.

Accompanying Children:

Children under 16 years of age travelling with an Insured parent or legal guardian are included for insurance at no extra charge.

The Company's total liability for all claims from an Insured and accompanying children under any section of the Policy shall not exceed the sum insured specified against each such section.

Period of Cover:

Available up to a maximum of 90 days.

Premiums		
Region	Plan	
	Super (US\$)	Standard (US\$)
Asia Pacific and Schengen		
Premium per day	4	2
More than 60 days – rate per week	–	10
Minimum premium	35	21
Worldwide (excluding USA and Canada)		
Premium per day	5	3
Minimum premium	45	35
USA and Canada		
Premium per day	6	3.60
Minimum premium	54	42

*NOTE: Forte reserves the right to change premium rates without prior notice.

Country List			
Asia Pacific	Schengen		Worldwide
<ul style="list-style-type: none">• ASEAN Countries• Bangladesh• Bhutan• China• Hong Kong• India• Japan• Tibet• North Korea• South Korea• Macau• Maldives• Mongolia• Pakistan• Sri Lanka• Taiwan• The Pacific Islands	<ul style="list-style-type: none">• Austria• Belgium• Czech Republic• Denmark• Estonia• Finland• France• Germany• Greece• Hungary• Iceland• Italy• Latvia	<ul style="list-style-type: none">• Lithuania• Luxembourg• Malta• Netherlands• Norway• Poland• Portugal• Slovakia• Slovenia• Spain• Sweden• Switzerland	<ul style="list-style-type: none">• All countries except USA and Canada

Journey:

The journey commences when the Insured leaves his or her place of residence in Cambodia to commence travel directly from Cambodia to intended destination(s) stated in the itinerary in the Certificate of Insurance, with the exception of Section 3, which commences at the time of issue of the Certificate of Insurance. The Journey ceases on return to the Insured's place of residence in Cambodia or on the expiry of the period specified on the Certificate of Insurance whichever occurs first.

Delays:

If, due to circumstances outside the Insured's control, the Journey is necessarily extended beyond the period of Journey stated on the Certificate of Insurance, the insurance will remain in force for such period as is reasonably necessary for completion of the Journey, without extra charge.

Benefits of Forte Traveller's Insurance

Baggage and Personal Effects

Payable for loss, damage to your baggage and personal effects limited to \$300 any one article, pair or set and subject to a maximum of \$900 on jewellery, photographic and transistorised equipment, contents, on the Super Plan and half the above limits on the Standard Plan.

Deductible: \$35 each claim

Overseas Medical and Additional Expenses

Payable for expenses incurred outside Cambodia in respect of medical, surgical, hospital and other charges as a result of injury or sickness including additional travel and accommodation expenses and return of mortal remains in the event of death.

Deductible: \$35 each claim

Loss and Deposits and Cancellation Charges

Payable for unrecoverable loss of deposits consequent upon the cancellation of a trip.

Deductible: \$35 each claim

Loss of Personal Money

Payable for unrecoverable loss of money, credit cards and travellers' cheques.

Deductible: \$35 each claim

Personal Liability

Compensation against legal liability for injury to another person or loss of damage to another person's property.

Hijack

Payable in the event of a hijack lasting more than 12 consecutive hours at \$600 per day on the Super Plan and \$300 per day on the Standard Plan up to a maximum of 5 days

Accidental Death and Permanent Disablement

Compensation on Accidental Death and Permanent Disablement to you and your accompanying children

24 Hour Emergency Medical Assistance and Services

In the event of an emergency, serious injury or sickness or death, call International SOS. They will provide you the necessary assistance and where necessary, and as approved by FORTE, will organise and arrange for medical transfer and repatriation.

Notice: Upon issuance of your TRAVELLER'S Certificate of Insurance, this brochure becomes your policy document. PLEASE READ IT CAREFULLY.

1. COVER

In consideration of the payment of premium and the due observance and fulfilment of the terms and conditions of this Policy insofar as they relate to anything to be done or complied with by the Insured or the Insured Person and subject to the terms, conditions, exclusions and memoranda contained herein or contained in the Certificate of Insurance if any of the Events referred to in this Policy shall happen Forte Insurance (Cambodia) Plc (hereinafter called "FORTE") will pay The Benefit to the Insured or in case of his death to his legal personal representative.

2. DEFINITIONS

- In this Policy:
- 2.1 "The Benefit" means the Type of Plan specified in the Certificate of Insurance against the relevant Event stated herein.
- 2.2 "Injury" means bodily injury to the Insured Person caused solely and directly by accidental means and shall exclude bodily injury caused by sickness or disease, bacterial or viral infection not occurring through an accidental cut or wound.
- 2.3 "Sickness" means sickness, illness, or disease contracted during the Period of Insurance and causing loss commencing during the Period of Insurance.
- 2.4 "Insured Person" means
- (a) The Insured who is not more than 70 years of age;
- (b) The Insured's accompanying children, who are more than 3 months but less than 16 years of age. The word "children" shall include the Insured's acknowledged natural children, step-children and legally adopted children provided such children are primarily dependent upon the Insured for support and maintenance.
- 2.5 "Serious Injury or Sickness" means injury or sickness certified by a medical practitioner as being dangerous to life.
- 2.6 "Hijack" means unlawful seizure and control of a public conveyance from the regular crew by use or threatened use of violent means.
- 2.7 "Period of Insurance" means the period as specified in the Certificate of Insurance and cover for the Insured Person, with the exception of Section III shall commence from the date of travel and shall terminate on the expiry date shown in the Period of Insurance or upon the Insured Person's return to Cambodia whichever occurs first. Cover for Section III shall commence immediately on the date of issue of the Certificate of Insurance.
- 2.8 "Relative" means spouse, parent, parent-in-law, grandparent, child, grandchild, brother, sister, brother or sister-in-law, all residing in Cambodia.

3. EVENTS

SECTION I – Baggage And Personal Effects

FORTE will reimburse the Insured for the intrinsic value or cost of repairs, whichever is the lesser, of accompanied baggage, luggage or personal effects, including purchases made during the journey which is lost or damaged limited to \$300 any one article, pair or set and subject to a maximum of \$900 on jewellery, photographic, and transistorised equipment, contents, on the Super Plan or \$150 any one article, pair or set and subject to a maximum of \$450 on jewellery, photographic, and transistorised equipment, contents, on the Standard Plan.

SECTION II – Overseas Medical And Additional Expenses

FORTE will reimburse expenses incurred by the Insured Person for:

Overseas Medical Expenses– reasonable medical, surgical, hospital, ambulance and nursing home charges and the cost of other treatment given or prescribed by a registered medical practitioner necessarily incurred outside Cambodia as a result of injury or sickness of the Insured Person. Such expenses shall include the cost of dental treatment provided such treatment is for injury to sound and natural teeth.

Additional Expenses – reasonable travel and accommodation expenses incurred by the Insured Person during the Period of Insurance IN EXCESS of those which would normally have been incurred, as a consequence of the Insured Person having to complete the trip earlier or later than planned as a result of serious injury or sickness. Such additional expenses shall also include travel and accommodation expenses of a relative to travel to, remain with and/or escort the Insured Person directly back to Cambodia provided that there is written advice from the registered medical practitioner who attended

to the Insured Person certifying that an escort is medically necessary.

SECTION III – Loss Of Deposits And Cancellation Charges

FORTE will reimburse the Insured for loss of travel expenses paid in advance by the Insured Person or for which the Insured Person is legally liable and which are not recoverable from any other source upon the cancellation of the trip arising from serious injury or sickness of the Insured or relatives and from causes beyond the Insured's control occurring after this insurance has been effected subject to satisfactory documentary proof.

SECTION IV – Loss Of Personal Money

FORTE will reimburse the Insured for unrecoverable loss or theft of cash, bank or currency notes, cheques, postal or money orders and loss, theft and fraudulent use of travellers' cheques or credit cards taken by the Insured on the Journey.

SECTION V – Personal Liability

FORTE will indemnify the Insured against legal liability to pay compensation in respect of–

- (a) Bodily injury (including death or illness) to any person;
- (b) Loss or damage to property;

occurring as a result of an accident during the Journey. FORTE will also pay legal costs and expenses of the Insured incurred with the written consent of FORTE provided that FORTE's total liability shall not exceed the sum insured specified against this section in the Policy Schedule.

SECTION VI – Hijack

FORTE will pay a compensation to the Insured at \$600 per day up to a maximum of 5 days on the Super Plan or \$300 per day up to a maximum of 5 days on the Standard Plan in the event of a hijack exceeding 12 consecutive hours.

SECTION VII – Accidental Death And Permanent Disablement

FORTE will pay a compensation for accidental death or permanent disablement caused by an injury occurring within 12 months of the date of accident provided such accident occurred during the Period of Insurance. The compensation payable under this section for one or more Insured Persons covered under this Policy shall not exceed the Sum Insured amount specified.

Permanent Disablement as used herein shall mean:

- (a) Total paralysis,
- (b) Complete and incurable insanity,
- (c) Total and irrecoverable loss of sight of one or both eyes,
- (d) Loss of one or both hands or feet.

SECTION VIII – 24 Hour Emergency Medical Assistance And Services

International SOS (hereafter called "SOS") will provide, through their 24-hour network of service centres, telephone advice and assistance to the Insured Person in the event of an emergency.

In the event of a serious injury or sickness requiring repatriation –

– SOS will organise for emergency transport by ambulance or other means including assignment of a doctor and/ or nurse to accompany the Insured Person, if necessary, to the nearest and most appropriate medical centre or hospital.

– If medically necessary, SOS will further arrange for the Insured Person's scheduled flight (economy class ticket) home to Cambodia, if the original return ticket is not valid, and any supplementary costs for ambulance transfer to and from the airport.

In the event of death –

– SOS will organise for the Insured Person's post-mortem treatment and transportation of mortal remains to the airport in Cambodia or burial abroad provided such costs shall not exceed the cost of transportation of mortal remains.

4. EXCLUSIONS

This policy does not cover the following:

Applicable to:

All Sections

- (a) Any consequence of declared or undeclared war or any act thereof, invasion or civil war,
- (b) Intentional self-inflicted injury or suicide (whether felonious or not) or any attempt thereof, whether sane or insane,
- (c) Childbirth, pregnancy, miscarriage, abortion and all complications in connection therewith notwithstanding that such event may have been accelerated or induced by an accident,
- (d) Intoxication by alcohol, narcotics or drugs not prescribed by a legally qualified and registered medical practitioner, and treatment in connection with addiction to drugs or alcohol,
- (e) Claims in respect of any property more specifically insured or any claim which but for the existence of this Policy would be recoverable under any other private or Government insurance policy, fund or scheme,
- (f) Claims directly or indirectly occasioned by, happening through, or in consequence of nuclear fission, nuclear fusion, or radioactive contamination,
- (g) Sabotage & Terrorism Exclusion Clause

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, death, injury, illness cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s) which from its nature of context is done for, or in connection with, political, religious, ideological, ethnic or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public in fear.

This endorsement also excludes loss, damage, death, injury, illness, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

SECTION I – Baggage and Personal Effects

- (a) The first \$35 of each and every claim.
- (b) Money, postal or money orders, stamps, bank or currency notes, travellers' cheques, credit cards, travel tickets, documents, manuscripts or securities of any kind.
- (c) Contact corneal lenses, laptop, notebook, portable computer, cellular phone and any kind of camera, fragile or brittle article unless caused by fire or accident to the conveyance in which they are being carried.
- (d) Business goods or samples.
- (e) Normal wear or tear, gradual deterioration or mechanical breakdown or derangement, cleaning, dyeing, repairing, restoring or alteration, moth or vermin, atmospheric or climatic conditions.
- (f) Baggage whilst in the custody of an airline or other carrier unless reported within 24 hours and a Property Irregularity Report obtained from the airline or a documented certification or report from the carrier.
- (g) Losses not reported to the police within 24 hours and a police report obtained.
- (h) Confiscation by Custom Authorities.

SECTION II – Overseas Medical and Additional Expenses

- (a) The first \$35 of each and every claim.
- (b) Pre-existing conditions for which the Insured Person had received medical treatment, diagnosis, consultation or prescribed drugs preceding the trip.
- (c) The Insured Person travelling against medical advice or for the purpose of seeking medical treatment.
- (d) Special nursing care or charges and expenses for wheel-chair, iron lung, artificial limbs, braces, crutches or other prosthetic devices or hospital equipment except for the rental of such devices or equipment during the hospital confinement period.
- (e) Nervous or mental disease or disorder, AIDS, venereal disease, congenital anomalies or deformities.

SECTION III – Loss of Deposits and Cancellation Charges

- (a) The first \$35 of each and every claim.
- (b) Directly or indirectly from your business, financial or contractual obligations or those of your travelling companions or from any financial circumstances whatsoever;
- (c) Directly or indirectly from your disinclination to travel or that of any other person whom you have arranged to travel with;
- (d) Directly or indirectly from failure to take immediate steps to inform your travel agent or tour operator or provider of transport or accommodation if it is found necessary to cancel or curtail the

travel arrangements;

- (e) From pregnancy and childbirth;
- (f) From delay by carrier except for strikes;
- (g) From the financial collapse or negligence of or default of the agent or travel agent or tour operator;
- (h) From cancellation of the journey at the request of your employer, spouse or parent;
- (i) Directly or indirectly arising from any unlawful act, or criminal proceedings or any person on whom the booked trip depends, other than attendance as witness at a Court of Law under subpoena;
- (j) Directly or indirectly from Government regulation or act.

SECTION IV – Loss of Personal Money

- (a) The first \$35 of each and every claim.
- (b) Losses not reported to the police within 24 hours and a police report obtained.

SECTION V – Personal Liability

- (a) Any motor vehicle, motor cycle, aircraft or power-driven watercraft;
- (b) The Insured's trade, business or profession;
- (c) Any express warranty or agreement unless liability would have existed in the absence of such express warranty or agreement;
- (d) Bodily injury (including death or illness) or loss of or damage to property of any member of the Insured's family ordinarily residing with the Insured or with whom the Insured ordinarily resides or to any employee of the Insured arising out of or in the course of such employment;
- (e) Damage to property in the legal custody or control of the Insured.

SECTION VI – Hijack

Nil.

SECTION VII – Accidental Death and Permanent Disablement

- (a) The Insured Person taking part in, driving or riding in or participating in any kind of professional race.
- (b) The Insured Person engaging in flying or other aerial activity except as a passenger in a properly licensed aircraft.
- (c) The Insured Person engaging in any form of manual employment.

SECTION VIII – 24 Hour Emergency Medical Assistance and Services

- (a) The Insured Person who has sustained slight injuries, minor lesions, simple fractures and mild sickness, which can be treated locally and which do not prevent the Insured Person from continuing on his trip.
- (b) The Insured Person travelling against medical advice or for the purpose of seeking medical treatment.

5. CONDITIONS

5.1 FRAUD

If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or devices shall be used to obtain The Benefit under this Policy FORTE shall have no liability in respect of such claim.

5.2 DUTY OF CARE

The Insured Person shall act in a prudent manner and exercise reasonable care for the safety and supervision of his property as if uninsured.

5.3 MORE THAN ONE CERTIFICATE

The Insured Person shall not be insured under more than one TRAVELLER'S Policy issued by FORTE. In the event of the Insured Person being insured under more than one such Certificate of Insurance, FORTE will consider the Insured Person to be insured under the Certificate which provides the largest amount of benefit. FORTE will refund any excess insurance premium payment which may have been made by the Insured.

5.4 CLAIMS PROCEDURE

Immediate notice shall be given to FORTE of any occurrence likely to give rise to a claim under the Policy within 30 days. A detailed statement in writing describing the occurrence shall be delivered to FORTE. Unless otherwise requested, all benefits provided will be payable to the Insured, after receipt of proof acceptable to FORTE. The Insured's receipt of such indemnities shall discharge FORTE from its liabilities under these benefits.

5.5 PROOF OF LOSS

It is a condition precedent to any liability of FORTE under this Policy that the Insured shall at his own expense furnish to FORTE such report, information and evidence as FORTE may from time to time reasonably require in the form and of the nature described by FORTE. FORTE shall be allowed at its own expense upon reasonable notice to the Insured to have a medical examination of the Insured Person from time to time or in case of death upon reasonable notice to the Insured Person's personal representative to have a post-mortem examination of the body.

The death of the Insured Person shall be established by an official death certificate or in the event of his disappearance following an accident or the total loss of a vessel or aircraft by a court order presuming his death.

5.6 RIGHTS OF SUBROGATION

In the event of any payment under Section V Personal Liability, FORTE shall be subrogated to all the Insured Person's right of recovery and therefore against any person, company or organisation and the Insured Person shall execute and deliver instruments and papers and do whatever is necessary to secure such rights. The Insured Person shall take no action after the loss to prejudice such rights.

5.7 ARBITRATION

All differences arising out of this Policy shall be referred to the decision of an Arbitrator to be appointed in writing by the parties in difference or if they cannot agree upon a single Arbitrator to the decision of two Arbitrators one to be appointed in writing by each of the parties within one calendar month after having been required in writing to do so by either of the parties or in the case the Arbitrators do not agree of an Umpire appointed in writing by and preside at their meetings and the making of an Award shall be a condition precedent to any right of action against FORTE.

If FORTE shall disclaim liability to the Insured for any claim hereunder and any such claim shall not within 12 calendar months from the date of such disclaimer have been referred to arbitration under the provisions herein contained then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

5.8 DISCLAIMER

FORTE makes every effort to see that only high quality services are offered by International SOS to the Insured Person. However, FORTE is not the supplier of the service and does not accept any liability whatsoever in respect of the service provided or for any of the consequences arising thereof.

6. SOS SPECIAL CONDITIONS

6.1 IN THE EVENT OF AN EMERGENCY

The Insured Person or his representative must call the nearest SOS Service Centre, reverse charge before undertaking any personal action or payment. The Insured Person or his representative is required to state

- (a) The Insured Person's name.
- (b) The Insured Person's Certificate number and Passport number.
- (c) Nature of injury or sickness.
- (d) Details of attending doctor, if available.
- (e) Present location and contact particulars.

6.2 MEDICAL AUTHORISATION

SOS would repatriate the Insured Person only when medical authorisation from the attending doctor and the SOS medical advisors certify that a repatriation is necessary.

6.3 COOPERATION

The Insured Person and/or his representative must cooperate fully with SOS medical advisors and/or its agents who shall have free and full access to the Insured Person to ascertain his condition. If the Insured Person and/or his representative unreasonably fails to cooperate, the Insured Person shall not be entitled to the above assistance and services.

6.4 IN GOOD FAITH

SOS shall undertake to provide all the necessary assistance and services in good faith and shall make every possible attempt to perform as efficiently as possible but shall not be held liable for circumstances and condition beyond its control.



Application for Traveller's Insurance

Fill in the form below and return to a Forte Insurance office. Please write clearly in capital letters and using black ink.

STATEMENT PURSUANT TO ARTICLE 20 OF THE INSURANCE LAW OF THE KINGDOM OF CAMBODIA OR ANY SUBSEQUENT AMENDMENT THEREOF. YOU ARE TO DISCLOSE IN THIS PROPOSAL FORM, FULLY AND FAITHFULLY, ALL THE FACTS WHICH YOU KNOW OR OUGHT TO KNOW, OTHERWISE THE POLICY ISSUED HEREUNDER MAY BE VOID.

Particulars of Proposer

NAME	PASSPORT #
OCCUPATION	DATE OF BIRTH
ADDRESS	
HOME TEL. NO.	OFFICE TEL. NO.

Particulars of accompanying children travelling with Proposer

NAME	PASSPORT #	DATE OF BIRTH

Policy duration (number of days required)

COMMENCING (DAY/MONTH/YEAR)	RETURNING (DAY/MONTH/YEAR)
ITINERARY	

Cover level and Premium (please tick one option only)

SUPER PLAN: <input type="checkbox"/>	PREMIUM: US\$
STANDARD PLAN: <input type="checkbox"/>	PREMIUM: US\$

Declaration

I hereby declare that to the best of my knowledge there is no reason why the proposed travel should have to be altered or cancelled. I agree to accept the terms, exclusions and conditions as set out in the policy.

SIGNATURE OF PROPOSER (FOR AND ON BEHALF OF PERSONS TO BE INSURED)	DATE (DAY/MONTH/YEAR)
{Official use only} ACCT. NO:	CERT. NO:

NOTICE: The insurance you are applying for is in accordance with the policy wording set out in this brochure. YOU SHOULD EXAMINE THE WORDING OF THE POLICY DOCUMENT CAREFULLY BEFORE YOU COMPLETE YOUR APPLICATION TO ENSURE THE COVER MEETS YOUR NEEDS, AS YOU WILL BE BOUND BY THE TERMS, EXCLUSIONS AND CONDITIONS STATED WITHIN.