

Declaration

I/We hereby declare that the statements and particulars given by me/us in this application form are true and that nothing materially affecting the risks to be insured has been concealed by me/us. I/We also declare that I am/ we are not travelling contrary to the advice of a Medical Practitioner, or for the purpose of obtaining medical treatment. The Insured Person(s) is/ are currently in good health, free from any physical impairment, infirmity, disability or deformity.

SIGNATURE OF PROPOSER  
(FOR AND ON BEHALF OF PERSONS TO BE INSURED)

DATE  
(dd/mm/yyyy)

IMPORTANT NOTICE:

Statement pursuant to Article 20 of the Insurance Law of the Kingdom of Cambodia:

- YOU ARE TO DISCLOSE IN THIS APPLICATION FORM FULLY AND FAITHFULLY ALL THE FACTS, WHICH YOU KNOW OR OUGHT TO KNOW, OTHERWISE THE POLICY ISSUED HEREUNDER MAY BE VOID.
- The Insured Person must be domiciled in Cambodia.
- Payment must accompany this application.
- No insurance is in force until this application has been accepted by Forte Insurance (Cambodia) Plc.

MAJOR POLICY EXCLUSIONS (CONTINUED)

(actual wordings and other exclusions are as described in the policy)

- Pre-existing medical conditions for which treatment is received preceding the trip.
- Aerial Activity (other than as a passenger in a licensed aircraft)
- Self-inflicted injury or suicide
- Childbirth or pregnancy
- Intoxication by alcohol, narcotics, or drugs, not prescribed by a medical practitioner
- Trips exceeding 90 consecutive days each trip
- Terrorism

BASIC CLAIMS PROCEDURE

- What To Do In The Event of A Claim - All claims must be advised to Forte Insurance (Cambodia) Plc. within 30 days after completion of the trip.

Complete a claims advice form and submit it together with all original bills, receipts and other relevant documents to substantiate your claim.

- Medical Expenses - Doctor's reports or certificates and hospital bills are required to support a claim. Retain all original copies.
- Baggage Lost or Stolen - Report to relevant authorities such as the police, hoteliers, airline, shipping company, within 24 hours and obtain information, report or reference number.
- Liability Claim - Do not admit liability. Request any claim against you be put in writing.
- Loss of Money - Report to Police within 24 hours and obtain acknowledgement or written statement of the report.
- Loss of Travellers' Cheques - Report to issuing authority or organization promptly after discovery of the loss.
- Emergency Medical Assistance & Services - In the event of an emergency, serious injury or sickness, call the 24-hour SOS Helpline number shown on your **TRIP Multi** Card. Remember to provide your name, policy number and details of the injury or sickness, contact details of your attending doctor, your present location and how you can be contacted.

TRIP MULTI  
Summary Of Benefits and Limits

| Section | EVENTS                                   | Limits (US\$) |            |                                                                     |
|---------|------------------------------------------|---------------|------------|---------------------------------------------------------------------|
|         |                                          | Standard Plan | Super Plan |                                                                     |
|         |                                          | Individual    | Individual | Family                                                              |
| 1       | Medical Expenses                         | 75,000        | 150,000    | - Per Family: 300,000<br>- Per Adult: 150,000<br>- Per Child: 7,500 |
| 2       | Medical Emergency Evacuation             | 100,000       | 150,000    | - Per Family: 300,000<br>- Per Insured Person: 150,000              |
| 3       | Medically Supervised Repatriation        | 100,000       | 150,000    | - Per Family: 300,000<br>- Per Insured Person: 150,000              |
| 4       | Accidental Death & Permanent Disablement | 30,000        | 60,000     | - Per Family: 120,000<br>- Per Adult: 60,000<br>- Per Child: 12,000 |
| 5       | Repatriation of Mortal Remains           | 7,500         | 7,500      | - Per Family: 15,000<br>- Per Insured Person: 7,500                 |
| 6       | Personal Liability                       | 250,000       | 500,000    | - Per Insured Family: 500,000                                       |
| 7       | Deposits & Cancellation Charges          | 3,000         | 6,000      | - Per Insured Family: 12,000                                        |
| 8       | Curtailment Expenses                     | 5,000         | 5,000      | - Per Insured Family: 10,000                                        |
| 9       | Baggage and Personal Effects             | 1,500         | 3,000      | - Per Insured Family: 4,800                                         |
| 10      | Baggage Delay                            | 500           | 500        | - Per Family: 1,000<br>- Per Insured Person: 500                    |
| 11      | Travel Delay                             | 500           | 500        | - Per Family: 1,000<br>- Per Insured Person: 500                    |
| 12      | Hijack                                   | 2,500         | 2,500      | - Per Family: 5,000<br>- Per Insured Person: 2,500                  |
| 13      | Money & Travel Documents                 | 300           | 600        | - Per Family: 1,200<br>- Per Insured Person: 600                    |
| 14      | Alternative Employee Expenses            | 1,250         | 2,500      | Not Applicable                                                      |
|         | Annual Premium per person - Asia Pacific | 230           | 280        | 450                                                                 |
|         | Annual Premium per person - Worldwide    | 330           | 400        | 608                                                                 |

“WORLDWIDE” means the following continents/countries:  
(a) Africa, Europe, Middle East, North & South America (including Hawaii), Afghanistan, Iran, Iraq, Israel, Jordan, Russia-Commonwealth Independent States, Syria and Turkey; and  
(b) “Asia-Pacific”.

“ASIA-PACIFIC” means all other continents/countries not mentioned under “Worldwide” as defined in “Worldwide (a)”

Deductibles: The first US\$35 for each and every claim under Events 1, 8, 9 & 13



**Phnom Penh**  
325 Mao Tse Toung Blvd., Phnom Penh, Cambodia.  
Tel: (855) 023 885 066/077 Fax: (855) 023 882 798  
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 Sopheakmaingkul, 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

TRIP MU LT I

peace of mind  
for all the trips  
you make in the year





**FORTE TRIP MULTI**

- For Individuals
- For Business
- For Family

**THE PROBLEM**

The best laid plans can go astray

Travel is exciting and uplifting. It can broaden the mind, recharge the body and soothe the soul. But it doesn't always run smoothly. There are many events that are beyond your control. And suddenly, after all

the careful planning for your trip, you find something has happened that changes everything. Something as simple as a flight delay or misdirected baggage can throw your plans into upheaval. You can lose precious time that may affect your entire travel schedule and inconveniences like this often result in added expenses.

World conditions are unpredictable

Moving around in our fast-moving and ever-changing world necessarily brings some risk from a variety of sources – both man-made and natural. Wherever you go, you probably already take reasonable precautions to avoid problems. But still so much can happen that's completely unexpected. And of course it's impossible to foresee everything.

Just being 'in the wrong place at the wrong time' you and your family could be faced with a situation that culminates in a loss of personal possessions, sickness, injury or worse. On top of distress, you may also suffer considerable expenses.

You could become liable to compensate others

Today, being caught up in a litigious situation is always a possibility. Your pleasant holiday or important business trip could turn into a financial nightmare for you and your family should your actions somehow cause property damage or personal injury to another party. If local laws find that you have been negligent, you may have to pay rigorous general and/or special damages.

THE SOLUTION

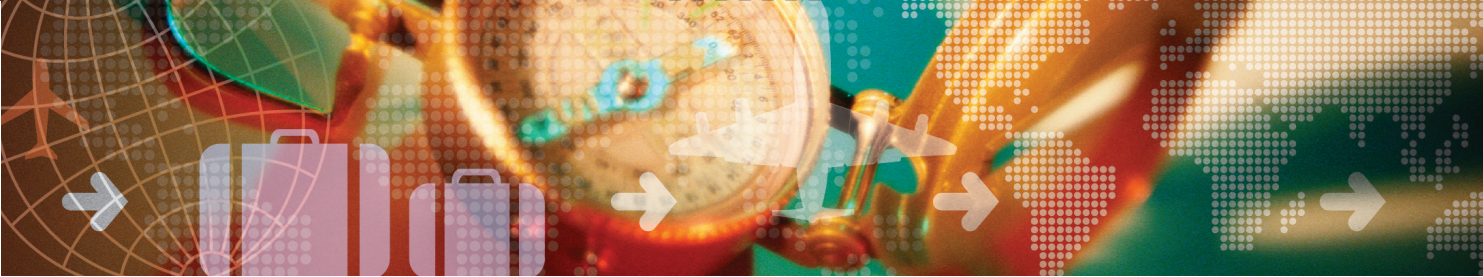
With FORTE you can travel on with confidence

Your **ForTE TRIP Multi** provides you with extensive coverage to help you manage problems you may encounter while travelling overseas – from minor annoyances to major catastrophes.

**ForTE TRIP Multi** provides compensation for common travel inconveniences like flight delays, loss of baggage, theft and more. You can also be prepared for those less common but more problematic situations, such as accidents or sickness, for which the policy covers related medical and additional expenses. Your **ForTE TRIP Multi** can also meet costs associated with emergency evacuation or the repatriation of mortal remains. It provides an entitlement should you become permanently disabled or die while travelling.

It's easy to apply for a plan that suits your needs

Whatever your destination and whether you're travelling alone or with family, on holiday or on business, there's



FORTE TRIP MULTI INCLUDES THESE VALUABLE FEATURES

(For full details - please refer to policy wording)

- Medical Expenses**  
Pays for medical expenses incurred as a result of injury or sickness while overseas including hospital charges and surgery.
- Medical Emergency Evacuation**  
Pays for expenses incurred in the event of evacuation to the nearest adequate medical facility. Evacuation is organised by International SOS.
- Medically Supervised Repatriation**  
Pays for expenses incurred in the event of repatriation to Cambodia for continued treatment. Repatriation is organised by International SOS.
- Accidental Death & Permanent Disablement**  
Pays a lump sum cash compensation in the event of accidental death or permanent disablement while on a trip.
- Repatriation of Mortal Remains**  
Pays necessary expenses incurred to repatriate the mortal remains in the event of death due to accident or sickness. Repatriation of mortal remains is organised by International SOS.

- Personal Liability**  
Pays for personal legal liability to another person for bodily injury or damage to property caused while overseas.
- Deposits & Cancellation Charges**  
Pays for loss of travel and accommodation expenses paid in advance in Cambodia due to death, serious injury or sickness of the Insured Person or his/her relative.
- Curtailment Expenses**  
Pays for expenses incurred as a result of a trip cut short because of serious injury or sickness of the Insured Person, his/her spouse, children and/or immediate relatives.
- Baggage & Personal Effects**  
Pays for loss of or damage to baggage and/or personal effects, including purchases made overseas:
  - Photographic & transistorized equipment - up to US\$750 per article
  - Others - up to US\$250 per article
- Baggage Delay**  
Pays for purchase of emergency clothing and toiletries overseas if the baggage is delayed after 12 consecutive hours or more, due to misdirected delivery.
- Travel Delay**  
Pays up to US\$50 for every consecutive 12 hours of delay of any licensed aircraft or sea vessel due to a bad weather, mechanical fault or strike.
- Hijack**  
Pays up to US\$250 a day, up to 10 days, following 12 consecutive hours of hijack of the conveyance which you are in.
- Money & Travel Documents**  
Pays for loss of money and travel documents, including fraudulent use of travellers' cheques or credit cards.
- Alternative Employee Expenses**  
Pays necessary expenses incurred for sending a substitute employee to complete the original employee's business trip should the original employee suffer death or a serious injury or sickness whilst overseas.

INTERNATIONAL SOS ASSISTANCE SERVICES

- FREE 24-hour SOS hotline access to the SOS worldwide network of 24-hour Alarm Centres.
- FREE emergency medical advice over the phone by the doctor on duty at the SOS Alarm Centre.
- FREE emergency medical evacuation under the supervision of SOS doctors when adequate medical facilities are not available locally.
- FREE medical repatriation under the supervision of SOS medical staff.
- INTEREST-FREE guarantee of a hospital admission deposit up to US\$1,250 to be repaid by the Insured Person within 45 days.
- FREE despatch of a doctor to assess medical condition before evacuation or repatriation, and essential medicine that is not available locally. (Cost of medicine to be borne by the Insured Person.)
- FREE repatriation of mortal remains in the event of death.
- FREE referral to an interpreter by the SOS Alarm Centre. (The cost of interpreter services to be borne by the Insured Person.)
- FREE transmission of message to inform Insured Person's family members in the event of a medical emergency involving the Insured Person.
- FREE assistance to locate and reroute lost luggage. (The freight cost of rerouting to be borne by the Insured Person.)
- FREE referral to legal advice and, in non-criminal cases, help to obtain bail bonds. (All lawyer charges and bail bond costs to be borne by the Insured Person.)

SOME MAJOR POLICY EXCLUSIONS

(actual wordings and other exclusions are as described in the policy)

- War and allied perils, strikes, riots and civil commotion
- Professional sports, hazardous sports, driving or riding in any form of race and manual employment.

APPLICATION FOR TRAVELLER'S INSURANCE POLICY (TRIP)

ForTE TRIP Cover

- for Individuals
- for Business
- for Family

|                 |  |
|-----------------|--|
| Policy No.      |  |
| Certificate No. |  |
| Account No.     |  |

(Office use only)

Please complete the form in block capitals, giving full and complete details, and ticking (✓) the appropriate boxes. If space is limited, kindly attach a separate sheet.

Details of the Proposer

|                                |             |
|--------------------------------|-------------|
| Company name / Full name:      |             |
|                                |             |
| Address:                       |             |
|                                |             |
| Contact details: Tel.          | Office Tel. |
| Email:                         |             |
| Nature of Business/Occupation: |             |
| Period of insurance (dd/mm/yy) | From: To:   |

Details of the Traveller(s) and Selected Coverage

| Insured Person(s) | NRIC/ Passport No. | Birth Date (dd/mm/yy) | Destination  |           | Plan Selected |       |                | Premium US\$ |
|-------------------|--------------------|-----------------------|--------------|-----------|---------------|-------|----------------|--------------|
|                   |                    |                       | Asia Pacific | Worldwide | Standard      | Super | Super (family) |              |
|                   |                    |                       |              |           |               |       |                |              |
|                   |                    |                       |              |           |               |       |                |              |
|                   |                    |                       |              |           |               |       |                |              |
|                   |                    |                       |              |           |               |       |                |              |
|                   |                    |                       |              |           |               |       |                |              |