



EMPLOYEE HANDBOOK

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FORTE INSURANCE (CAMBODIA) PLC.

EMPLOYEE HANDBOOK

PREFACE

This handbook is specially prepared to help you, as a new employee, understand the goals of the Company; its policies and practices and the various benefits, which you will enjoy. In addition, it outlines our responsibilities as an EMPLOYER and your responsibilities as an EMPLOYEE. You are encouraged to read and understand in this booklet thoroughly.

Where the terms and conditions contained in this handbook and your Terms and Conditions for Employment conflict, the Terms and Conditions for Employment takes precedence. If you require further clarification on the contents found in this handbook, please do not hesitate to contact your immediate superior or the Human Resource Department.



Brand logo

The Brand Logo has an immediate impact, achieved by the bold use of strong, flat astute colours, and the positioning a pillar of trust and strength.

It is designed to communicate Forte's characteristics of the foremost provider of insurance cover, like a fortress.

Here and Now

Forte Insurance, is today the foremost provider of insurance cover in Cambodia. We entered the market in pursuit of a clear vision for both the company and the industry – insurance that is competitive while respected for integrity, high standards and transparency. To achieve this we had to develop and implement a blueprint for growth focused on local needs and driven by international best practices. The blueprint is becoming reality sooner than expected; accomplished with a breadth of talent and expertise, coupled with a consistent allegiance to our clients.

When Forte officially opened the doors for business in Phnom Penh in late 1999, we were in competition with three other insurance providers already well established in the industry. Arriving with a capital of \$2.5 million and led notably by the first fully qualified insurance professional in Cambodia, our confidence in Forte's unique position and vision led quickly to success. With support from an international network of credible reinsurers, Forte soon distinguished itself by developing a sophisticated range of locally focused insurance products.

Recognising the need for credibility in the insurance market in Cambodia, Forte has led the building of quality credentials for the industry.

We first set about increasing general awareness of the value of insurance and trust in the process of its provision. Secondly, we undertook an unequivocal focus on the specific insurance needs of our customers in Cambodia. By offering an efficient, high quality, transparent service and tailor-made insurance products (rather than generic, imported ones) we have established a firm reputation as a trusted and reliable company.

As business and consumer interests in Cambodia grow and expand, so naturally will the market and value of insurance. With continuous commitment and dedication to client servicing, a growing team of over 50 professionals, a global network, and an ever-increasing product range; Forte aims to maintain the position of Cambodia's premier insurance provider.

Forte Vision

- To be internationally recognized as a highly preferred and successful organization.
- A builder of shareholders' and stakeholders' wealth.
- A developer of "Can do" and "Professional" people.
- An organization that excels in the continuous delivery of new and proven quality products and services.

Forte Mission

- To provide exceptionally comprehensive and efficient insurance services to all our customers
- To provide fast and effective claims service to customers
- To train and develop our staff to meet the constantly changing business environment
- To assist in the development of the insurance industry in Cambodia.

Forte Values

- Customer satisfaction
- Team work
- Employee satisfaction
- Integrity

Our Products

Forte has always focused on what is appropriate for Cambodia. For example, we maintain a policy of short tail liability, whereby we settle customers' claims within a limited time from the date of the claim. This is because we understand that the Cambodian environment is not currently conducive to long-term liability.

This viewpoint stretches to all segments of our business strategy. We are continuously researching the needs of the market and the suitability of products for Cambodian people. We have a department of homegrown professionals that are dedicated to dealing with development of existing products and research for new products. All products on offer are solely Forte branded and developed, especially for the needs of Cambodia.

In understanding the insurance needs of Cambodia, we would need an in-depth understanding of the business environment. After a period of struggle, the business sector has shown tremendous development over the past 5 years, yet it is still relatively young and fragile. Forte fully appreciates that every business has its own characteristics and independent requirements. Generally, what is needed is confidence, assurance of growth and the scope to envision the future.

Range of Products

- Group Personal Accident
- Travel
- Burglary
- Auto
- Fidelity Guarantee
- Money
- Baileys Liability
- Professional Indemnity
- Public Liability
- Group Hospital and Surgical
- International Health Plan
- Boiler Explosion
- Contractor All Risks
- Erection All Risk
- Contractor Plant and Machinery
- Machinery Breakdown
- Fire
- Loss of Profit
- Industrial All Risk
- Electronic Equipment All Risk
- Plate Glass
- Marine Cargo

- Marine Hull
- Many other services

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1 EMPLOYEE RESPONSIBILITIES

1.1 Punctuality

Punctuality is a virtue and is excellent habit for employees. All employees are expected to be punctual in reporting to work and in attending all meeting as well as social functions organized by the company.

1.2 Teamwork

Team spirit is regarded as very important to us to build a cohesive workforce. All employees are expected to develop and display such characteristics in order to work harmoniously in achieving personal and corporate goals.

1.3 Telephone Call

Telephone calls are to be handled in a professional manner so as to upkeep our corporate image.

Effective Telephone Techniques include:

- a. Answer the phone promptly;
- b. Introduce yourself and greeting the callers;
- c. Listen to the caller;
- d. Don't keep the caller hanging on;
- e. If you make a time to call back, keep it. Don't forget;
- f. Make the customer/caller that you are generally interested, ask if there are any further queries;
- g. Thank the customer for their call, give them your name and telephone extension number;
- h. Always wait for the caller to place the phone on the receiver before you.

1.4 Customer Service

Customer service is every Forte employee's responsibility. The best competitive advantage for any company is to have reliable and attentive staffs that display the level of professionalism that gets customers to keep returning.

If we really think about it, the reason we keep going back to organizations for their service, is because we like them.

If we didn't like them, we would really hesitate to approach them. Therefore, it is important for our customers to have a feeling that they are always welcome to return to Forte.

1.5 Public Statement

Employees are not allowed to make public statements to any member of the Press or any other media concerning the plans, policies, problems or projects of the Company, unless authorized by to management. Any request by external organizations about information relating to the Company must be referred to your manager.

1.6 Confidentiality of Company Information

The business affairs of FORTE are confidential and must not be disclosed to anyone not specifically authorized to receive such information.

Any employee who discloses confidential work-related information, including materials marked confidential, personnel and payroll records, and any information released in violation of any privacy acts, board actions or written directives, will be subject to corrective action including possible termination even if he or she does not actually benefit from the disclosed information.

1.7 Employee Information

At all times personnel records and other related information accumulated on employees is confidential. Any employee who gives unauthorized access to personnel data or confidential employee information will be subject to immediate termination.

1.8 Change of Personal Particular

Every employee should inform the Human Resource Department of any change in address, telephone number, marital status, number of dependants, person to be notified in case of emergency and latest educational attainment. Up to date personal records have to be maintained for emergencies and for administration purposes.

1.9 Responsibility and Return of Company property

Employees are required to receive supervisory approval before removing any company equipment or property from the company's premises.

Employees are responsible for all Forte's property, material or written information issued to them or in their possession or control. All Forte's property must be returned on or before employee's last day of work. FORTE may withhold from the employee's check or final payback the cost of any items that are not returned when required. FORTE also may take all appropriate actions to recover or protect its property.

1.10 Use of Company Facilities and Equipment

FORTE relies on its cars, motor vehicles, telephones, computers and other office equipment to communicate and serve its members. The use of Forte's equipment is restricted to work related purposes.

Employees must seek permission from their Head of Department before incidental personal use of any FORTE equipment including computers.

1.11 No Expectation of Privacy

No user should expect privacy in any message, file, image or data created, sent, retrieved or received by use of Forte's equipment and/or access.

FORTE has the right to monitor its systems and equipment at any time, without notice and without the user's permission.

1.12 Proper Conduct

Employees are expected to conduct and carry themselves in a manner that is in the interest of the company and their fellow colleagues.

You are expected to abide by all the rules and regulations spelt out by the Company.

The following list of Company rules and regulations is not exhaustive but violation of any such type may subject an employee to disciplinary action including dismissal:

- a. Theft of Company property or property of a fellow employee;
- b. Use, possession or being under the influence of intoxicants (liquor, drug etc) on Company premises to the extent that it affects work performance;
- c. Fighting, acts of physical violence on Company premise;
- d. Falsification of records of any description including overtime;
- e. Willful destruction of Company property;
- f. Immoral behavior or indecent conduct including use of obscene language on fellow employees;
- g. Habitual tardiness or absences from work without permission;
- h. Consistent failure to meet standards, negligence or inefficiency in the performance of duty;
- i. Engaging in sabotage activities;
- j. Criminal misconduct;
- k. Non-compliance with the policies and rules or operational procedures announced by the Company;
- l. Insubordination, which is refusal to obey the rightful orders of superior to carry out official duties.

1.13 Personal Appearance

Neat and well-groomed appearances contribute to the moral of all employees and affect the professional image of FORTE to its visitors.

To ensure the impression each employee gives is positive, employees are expected to present a clean, cheerful, neat appearance and courteous professional attitude.

1.14 Dress Code

You (except uniform personnel) are required to be decently dressed at all times by observing a proper dress code:

- a For ladies; formal dresses, dress suits, blouses and skirts with non-attractive or **pants suits (formal pants with jackets)**. Only on Saturday formal pants with blouses are allowed.
- b For men; formal shirts and trousers with non-attractive color (including neck ties and loafers) Only on Saturday formal shirt with trousers are allowed.

1.15 Uniforms

Uniformed personnel will be provided uniforms free of charge. These uniforms are only for you while on duty and you must wear the full uniform in the manner specified. For employees who will be separated from service, all uniforms should be returned to the Human Resource Department before the final salary is released to the resigning employee.

2 EMPLOYMENT POLICIES

2.1 Probation & Confirmation

New employees will serve a minimum of two months probationary period for non-management staff and three to six months for management staff starting from the first day on the job.

The probationary period is intended to give new employees the opportunity to:

- adjust to the ways of the company
- demonstrate their ability to achieve a satisfactory level of performance
- determine whether the new position meets their expectations

The employee may end the employment relationship during or after the probationary period with the written notice in accordance with the Cambodian labor law.

Upon satisfactory completion of the probationary period, employees enter the “regular” employment category.

Benefits and Leave Eligibility during Probationary Period does not apply. Probationary period employees are ineligible for annual or paid sick leave.

2.2 Promotion and Transfer

The company is committed to providing opportunities for employees to develop new skills and knowledge through training, transfer and promotions, based on merit.

An employee shall carry out such duties as may be assigned by the company from time to time and be transferred from one section, department, and location or associated company to another at the discretion of the company.

The basic key criteria although not exhaustive selecting an employee for promotion or transfer into a vacant position will be based on the following:

- Relevant skills and knowledge – “fit the position”.
- Performance
- Discipline record

The management serves the right to select the best person available to fill the vacant position from short-listed internal or external candidate's based on merit.

Any employee may apply for an internal transfer to an approved vacant position through their Head of Department, as long as they have been in their current position for not less than 3 years.

Promotions shall be based on merit at the discretion of the Company.

2.3 Annual Salary Review

Company pays according to the skill, experience and their result of work of each employee.

Company has control for increasing salary for an employee every end-of year subject to the company financial performance and profitability including performance evaluation appraisal.

2.4 Merit Bonus

The Company may pay a merit bonus based on its financial performance for the year ending as well as on your individual performance. Payments are discretionary.

The merit bonus (if approved and given) is paid in recognition to those staff that has performed according to the expectation of the Company and has been exemplary in their contribution to the growth of the Company.

The merit bonus is applicable only to employees who have completed one year of service.

Employees who have resigned and are serving out their notice periods are not eligible.

2.5 Working Hours

The total working hours is 48 hours per week maximum.

Working hours:- 8:00 a.m. to 5.30 p.m. from Monday to Friday
- 8:00 a.m. to 12.00 noon on Saturday
- One hour lunch break from 12: 00 Noon to 1: 00p.m.

The above may be changed from at the sole discretion of the Company should the situation or circumstance is suitable/ necessary to warrant it.

2.6 Public Holidays

Every employee shall be entitled to public holidays as issued by the Ministry of Labor with full payment.

When a public holiday falls on a non-working day (Sunday), the public holiday will be changed to the next working day.

Holiday announcements shall be disseminated when and where appropriate since the days and dates may vary every year.

2.7 Termination of Service

The period of notice shall be accordance to the Cambodian Labor law in writing or pay in lieu of notice either party as the following:

a	Less than 6 months	7 days
b	6 months to 2 years	15 days
c	2 years to 5 years	1 month
d	5 years to 10 years	2 months
e	10 years and above	3 months

Dismissal for misconduct, dishonesty willful insubordination or the willful breach of the Company's regulations or instructions or of any of the conditions of your employment in which case such dismissal may be with or without any period of notice as the Company sees fit.

3 LEAVE

The employees on probation are not eligible for any leave. During your probationary period, absences for whatever reason will be deducted from the salary.

All applications for leave (except special leave) have to approved by respective Head of Department and submit the approval form to HR dept for records.

3.1 Annual Leave

Paid annual leave is available to eligible employees to provide them with an opportunity for rest, relaxation and personal pursuit.

Employees are entitled to get 18 days annual leave after they have completed one- year service.

Head of Department has the responsibility to coordinate and approve vacation leave schedules.

- Annual leave shall be taken at such time as shall be convenient to the Company and department although every effort will be made to accommodate their request.
- All vacation leave must be taken with advance approval from Head of Department.
- Head of Department may not schedule leave in January, November and December without prior approval of the management.
- In the event that the end of the calendar year annual leave is not used, employee will forfeit their annual leave.

3.2 Sick Leave

All the employees who have successfully completed probationary period shall be entitled to pay sick leave as in the following process:

Reasonable sick leave may be taken by employees who are temporarily incapacitated due to illness or injury and who subsequently return to work for Forte.

Use of Sick Leave:

- The employee is unable to work because of illness or injury.
- Reasons for taking sick leave may qualify as a serious health condition under the confirmation from company appointed hospital.
- Holidays that fall within sick leave are recorded and paid as holidays.
- At termination of employment for any reason, there is no payment for unused sick leave.

Notifications

- Head of Department must be contacted by the employee at the beginning of each work day when an illness occurs.
- To assist in work planning and organization, the employee must notify Head of Department when employee anticipates being disabled from work due to a medical condition such as elective surgery.

Reporting Sick Leave

- Employee must present a certificate from any of the appointed of Company's hospital.
- Employee is responsible for accurately reporting sick leave by submitting the sick leave approval form to HR dept.

- Abuse of sick leave is a serious matter. The employee may be subject to corrective action up to and including termination.

Period of Leave

- Medical leave must not exceed thirty (30) days per year.
- Hospitalization leaves must not exceed sixty (60) days per year.

3.3 Maternity Leave

All regular full time female employees have a minimum of one year of uninterrupted service in the company. They are entitled to have maternity leave as the following:

- a. Maternity leave can be availed for a period of 90 days and she will receive 45 days full basic wages/salaries.
- b. Application for maternity leave shall normally be made not less than two weeks prior to the date on which it is desired that maternity leave shall commence. Such application shall be supported by certificate by a registered medical practitioner or a government medical officer.
- c. Only employees with a one-year continuous service are entitled to have a maternity leave.

3.4 Special Leave

You are entitled to a maximum of seven (7) days on other leave on grounds subject to the approval of the management only.

Head of Departments are not authorized to approve such leaves application.

4 HEALTH BENEFITS

Every confirmed employee is entitled to medical benefits as per insurance benefit medical plan.

Please refer to the insurance policies.

5 STAFF DEVELOPMENT PROGRAM

The company recognizes the importance of upgrading the skills of its employees and developing the employee's career in the Company. It is important that we meet up to these expectations to help you to perform more effectively on your current job.

5.1 Education and Study Financial Benefits

All employees shall be eligible for this Education and Study Benefits.

The Company will reimburse you for each subject passed in respect of the MII and CII Diploma, MII Associateship and CII Advanced Diploma.

Forte Insurance (Cambodia) Plc. expressly reserves the right to alter or remove such benefits from time to time.

5.2 Education and Study Financial Assistance

The aim of the Education and Study Financial Assistance Policy is to encourage and support you in gaining qualifications that are directly related to your current position and assist your career. The key elements of this support are:

- a. Financial Assistance with the major expenses; together with
- b. Paid leave for examination.

In exchange for the Company providing its support, you are required to enter into an agreement to repay a proportion of the costs incurred in the event that you cease employment while receiving support or after completing the course.

If in doubt about whether a course of study articulates with Forte Insurance (Cambodia) Plc. then please check with your **Head of Department.**

6 Special Benefits and Welfare

6.1 Long Service Anniversary Award

The Company appreciated the long service of its employees. Staff will be presented with letters of congratulations and the gift of token appreciation.

6.2 Education Award

Forte Insurance (Cambodia) Plc. will offer a cash award (one time lump sum payment) for successful candidates who have completed the following levels of qualifications. This is in addition to the special consideration reimbursement above.

Whilst with Forte Insurance (Cambodia) Plc:

- | | |
|--|-------------|
| a. Upon awarded the MII and CII Diploma | US\$ 350.00 |
| b. On election to MII Associateship and CII Advanced Diploma | US\$ 500.00 |
| c. On election to Fellowship (FMII/FCII) | US\$ 500.00 |

7 AMENDMENTS

This Employee Handbook is not all-inclusive and the Company may at its discretion amend or add policies when circumstances so require. Therefore, the employee has a responsibility to do the best to keep her/him informed on any changes as they occur.

The contents are accurate as at the date of printing. It will be reviewed and updated as and when required.

The Company reserves the right to modify, amend or discontinue any of the practices and policies within the legal framework of local labor laws as and when it deems necessary.

Authorized by Managing Director

Issued by Human Resource Department