



GROUP PERSONAL ACCIDENT INSURANCE



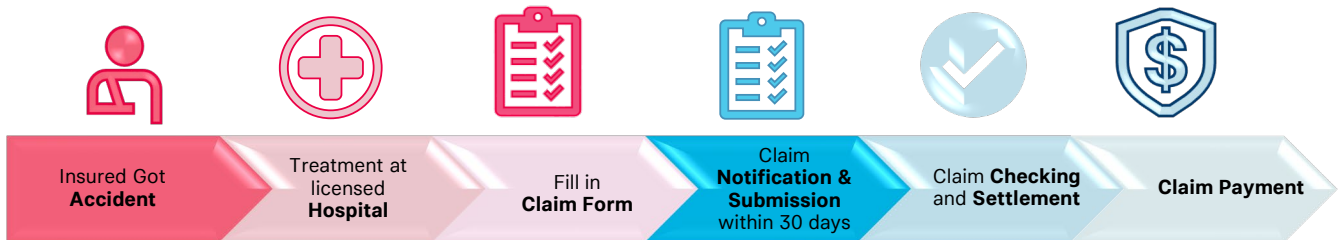
A protection plan from any accident or personal injury for 24 hours and worldwide coverage which specialty for **ITC students and members**

Highlight Coverage

-  Accidents by experiments & Research activities
-  Motorcycle traveling
-  Snake and insect bites
-  Food poisoning
-  Academic field trip & University commuting

Benefits	Plan A	Plan B
Accidental Death	\$10,000	\$5,000
Permanent Disablement	\$10,000	\$5,000
Medical Treatment	\$1,000	\$500
Funeral Expense	\$150	\$150
Annual Premium	\$30.00	\$15.00

Claims Procedure



For Claim Inquiry, please contact : 085 777 051 / 089 666 797
 A&H Claim Team : anhclaim@forteinsurance.com

This insurance does not apply to any event, which is caused directly or indirectly by, or which result from sickness, disease or medical disorder, dental treatment, infection or pandemic outbreak, and others according to the exclusion in the Forte's Personal Accident Insurance Policy wording. Please contact your head department for more information.

BENEFITS SCHEDULE

Benefits	Limit of Coverage	
Option	Plan A	Plan B
1. Death and Permanent Disablement due to Accident		
1.1 Death due to Accident	USD 10,000.00	USD 5,000.00
1.2 Permanent Disablement due to Accident		
2. Medical Expenses due to Accident		
2.1 Inpatient and Outpatient treatment due to Accident (including Food Poisoning, Snake Bite and Insect Bite which lead to Dengue, Malaria, Chikungunya, etc.)	USD 1,000.00	USD 500.00
2.2 Local Ground Ambulance	USD 300.00	
2.3 Medical Expenses — Triple Indemnity (in the event of the Insured Member being injured due to robbery)	Triple of Item 2.1 subject to maximum USD 2,000.00	
3. Cash Allowance		
3.1 Natural Parent Support (in the event of Death of Insured Member payable in item 1.1 and his/her natural parent(s) is/are from 60 years old. Provided for maximum 2 persons)	10% of Sum Insured 1.1 subject to maximum USD 250.00 per parent Maximum USD 500.00	
3.2 Natural or Adopted Children Support (in the event of Death of Insured Member payable in item 1.1 and his/her natural or adopted children is less than 18 years old. Provided for maximum 2 persons)	10% of Sum Insured 1.1 subject to maximum USD 250.00 per child Maximum USD 500.00	
3.3 Student Allowance (in the event the Insured Member is pupil or student age below 18 years old and suffer Permanent Disablement payable under Item 1.2)	10% of Permanent Disablement amount subject to maximum USD 1,000.00	
3.4 Outstanding Student Award (in the event the Insured Member's natural or adopted children becomes the candidate of Grade 9 and Grade 12 National Outstanding Student Competitions organized yearly by Ministry of Education, Youth and Sport of Cambodia)	USD 250.00 per child	
4. Other Benefits		
4.1 Disappearance	100% of Sum Insured 1.1	
4.2 Funeral Expenses Subsidy (non-accidental death) (after 90 days from Effective Date of each Insured Member)	10% of Sum Insured 1.1 subject to minimum USD 150.00 and maximum USD 500.00	
4.3 No Claim Bonus	5% every year up to maximum 25% and the new Sum Insured is subject to maximum USD 150,000.00	