

WHAT IS FIRE INSURANCE?

Life is full of surprises. Some are pleasant and some are not. Disasters like **FIRE** and special perils can put a break in your growth plan. They also put huge financial burden on you. **Newa Insurance (Cambodia) Plc.** can help successfully overcome these situations and put you firmly in control of your business.

This calms your worried mind by offering you comprehensive coverage and by giving you the financial support to recover from such sudden losses, you can safeguard your assets that you value most.

Our Fire Insurance covers the building structure of your house, shop, factory or warehouse plus all the contents, fittings, stocks, plant and machineries damaged by the fire. It will help you cover the costs of repair, restoration and renovation of the damaged structures and the replacement of damaged contents.

WHAT IS COVERED?

We broadly cover losses due to damages caused by:

- Fire and Lightning
- Aircraft
- Earthquake and Volcanic Eruption
- Explosion
- Flood
- Hail
- Hurricane, Cyclone, Typhoon, Windstorm
- Impact Damage
- Riot & Strike
- Smoke Damage
- Spontaneous Combustion
- Subsidence and Landslip
- Vandalism & Malicious Damage
- Water Damage

MAIN EXCLUSIONS

The policy does not cover the following:

- War and terrorism
- Loss by theft during and after a fire loss
- Arson
- Consequential Loss

WHAT CAN NEWA INSURANCE'S POLICY OFFER?

Risk assessment and prevention

You are offered a thorough review of your property by our surveyor to minimize risk of potential loss.

Independent International Loss Adjusters

In the event of claim, we engage experience and independent international professionals who will survey the loss and guide you through the process of the speedy settlement.

WHO CAN BE INSURED?

- Property owners, individuals or companies
- Business owners and operators

WHAT CAN BE INSURED?

Buildings, renovation costs, furniture, office equipment, stock in trade, plant and machineries.

HOW MUCH TO INSURE?

Building:

The basis of the amount to be insured should be the cost of reconstructing the building without any deduction for depreciation.

Contents:

The sum insured for Contents is based on the market value. Market Value would mean the current cost minus an allowance for depreciation, in the event of loss/damage.

WHAT IS THE PERIOD OF COVERAGE?

The standard length of coverage is based on an annual renewable period.

PREMIUM RATING

The premium payable under the policy is based on the following factors :

- Sum Insured
- Use of Building
- Construction of Building (i.e: Concrete or Wood)
- Location of Risk
- Type of assets / goods / stocks
- Perils Addition on covers
- Past claims experience

HOW DO I START?

Contact us and we will advise you on how your properties should be covered.

Note: For specific terms and conditions, please refer to our policy wording.



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ក្រុមហ៊ុន នីវ៉ា អ៊ុនធីស្ត័រ (ខេមបូឌា) ម.ក

NEWA INSURANCE (CAMBODIA) PLC. 新安保險(柬埔寨)有限公司

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អគ្គិភ័យ

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