

PROPERTY ALL RISKS INSURANCE

Every business faces a unique set of risks that can potentially lead to loss or damage. No matter the size of your company, we can customise a property risk management policy to protect your properties and contents against losses from happening, and minimise the impact when they do. With a client list that includes many of the world's foremost companies, Newa Insurance (Cambodia) Plc's has just the kind of experience to safeguard your interests.

WHAT IS COVERED?

Property All Risks Insurance is a wider cover than traditional "Standard Fire and Special Perils Insurance policy". It is an all risks policy covering a wide range of perils such as fire and allied perils, burglary, accidental damage as well as business interruption.

Coverage is defined into two Sections as follows.

Section - I: Material Damage - It covers accidental physical loss or damage to the property insured (other than excluded property) due to any cause (other than excluded causes).

Section - II: Business Interruption - It covers loss due to business interruption following a Physical loss or damage to the property covered under material damage section of the policy.

MAIN EXCLUSIONS

Damage to the property insured caused by:

1. faulty or defective design materials or workmanship latent defect gradual deterioration deformation or distortion or wear and tear
2. interruption of the water supply gas electricity or fuel systems or failure of the effluent disposal systems to and from the Premises
3. settling or bedding down of structures shrinkage or expansion of foundations walls, floors or ceilings
4. collapse or cracking of buildings
5. corrosion rust extremes or changes in temperature dampness dryness wet or dry rot fungus shrinkage evaporation loss of weight pollution contamination change in colour flavour texture or finish action of light vermin insects marring or scratching or inherent vice
6. theft unless accompanied by violence or threat of violence to persons or forcible and violent entry to or exit from the Premises

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 INSURED?

- Property owners, individuals or companies
- Business owners and operators
- Commercial or industrial enterprise

WHAT CAN BE INSURED?

Office building, hotel, shopping center, plant or factory. Whether large or small, Any commercial or industrial enterprise needs to ensure adequate protection against unforeseen damage, losses and business interruption consequent thereon.

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
- Past claims experience
- Indemnity Period

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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ទ្រព្យសម្បត្តិ

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