

## BURGLARY INSURANCE

Every successful business, be it a medium enterprise or a retail store, needs complete protection against potential loss. Incidence like burglary can put a brake on your growth plan by putting a financial burden. Newa Insurance (Cambodia) Plc's can help you successfully overcome these situations and put you firmly in control of your business and dream of making it big without any hitch.

With **Newa Insurance (Cambodia) Plc.** Burglary Insurance Policy, you can safeguard your assets that you value the most.

## WHAT IS COVERED?

### Key Advantages:

- Specially designed plan that covers your business premises against burglary and housebreaking it might normally be exposed to
- There is also a provision in the Policy to cover bulk items on 'First Loss' basis wherein a percentage of total stock stored can be taken as that exposed to the risk of burglary and housebreaking.

### The policy offers coverage against:

- Property contained in a business premises owned by the insured like stocks, furniture etc.
- Stocks held in trust / commission and for which the insured is responsible if specifically insured
- Damage to premises by burglars (which one has to make good)
- Theft consequent upon actual forcible and violent entry or exit upon the said Premises or committed by any person or persons (other than employees) feloniously concealed thereon, or
- armed robbery or hold up, resulting in the taking of insured property:
  - by violence inflicted upon a custodian;
  - by putting in fear of violence;
  - from the custodian who has been killed or rendered unconscious,
- in the case of Private Residences and or Residential Flats/ Apartments only, by being wrongfully taken or carried away from the Premises with felonious intent

## MAIN EXCLUSIONS

Some of the major exclusion includes act of fraud or dishonesty of employee, loss of properties located outside the building premises, war and terrorism.

The Exclusions will be referred to **Appendix I**

## 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.

## WHAT CAN BE INSURED?

Burglary Insurance is for:

- Machinery
- Stock in trade
- Furniture, fixtures & fittings
- Goods held in trust or on commission for which the insured is responsible.
- Household contents and personal effects

## 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 base on the following factors

- Sum Insured
- Type of assets / goods / stocks
- Risk features – risk in open, risk in unoccupied, property, security arrangements
- Past claims experience

## THE FAST, FAIR & TRANSPARENT CLAIM PROCEDURE THAT WILL KEEP YOU IN CONTROL

Newa Insurance's dedicated and experienced claims team aim to deliver you a differentiated customer service of a fast, fair, convenient and transparent claims process for the management and settlement of your claim.

At Newa Insurance's our philosophy is to always look for ways to pay valid claims in a fair and timely manner.

Our claims service will:

- Provide assistance in emergency situations
- Relieve the stress of a claim by coordinating repair and replacement of your assets
- Keep you informed of the progress of your claim

## 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.



House No. 5E, Russian Federation Blvd. (Street 110), Sangkat Sarschork, Khan Daun Penh, Phnom Penh, Kingdom of Cambodia

Tel : (+855) 23 958 899/ 956 868/ 956 688  
24 Hours Claims Hotline : (+855) 17 999 752/ 999 753  
Fax : (+855) 23 901 386/ 901 385  
E-mail : info@newa-kh.com  
Website : www.newa-kh.com



ក្រុមហ៊ុន នីវ៉ា អ៊ុនធឺស្យែរ (ខេមបូឌា) ប.ក

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

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