

PUBLIC LIABILITY INSURANCE

Your business faces liabilities every day. The only way to protect your assets is to carry adequate business Liability Insurance. A general Liability Insurance program can include a blend of traditional insurance and alternative risk financing mechanisms to help manage a company's liability risk.

Newa Insurance (Cambodia) Plc. provides you coverage for your legal liability to compensate third parties who suffer accidental injury or dead or property damage caused by the negligence of your business operation. If you own a premise where the general public frequents then you will need to have this coverage.

WHAT IS COVERED?

This policy covers insured individuals against the legal liability that may arise out of an act of negligence against the losses or damages to third party properties, bodily injuries or deaths and legal expenses incurred in defending the liability with the consent of the insurer.

Note: Third parties are the general public excluding staff, owner or relatives of the owner.

It will also indemnify you against all cost and expenses of litigation:

- Recovered by any claimant against you
- Incurred with our written consent

Coverage can be tailored to include:

- Liability arising from the use of swimming pools
- Food poisoning
- First Aid Facilities
- Damage to customers' vehicles while in car park (theft is not covered)
- Fire or explosion damaging neighbours' properties or injuring passerby

Note: Subject to the terms and conditions of the Policy. Call us as soon as you are aware of any potential third party claim against you.

WHAT IS NOT COVERED?

We will only pay the claim if you are legally liable to compensate to third party. It must be arising out of the negligence of your business operation.

The detail of the Exclusions will be referred to **Appendix I**

WHO NEEDS PUBLIC LIABILITY INSURANCE?

Public Liability Insurance is absolutely essential to every business owner. It protects you and your business from financial loss caused by injury or dead or property damage to a member of the public at your place of business resulting from your negligence.

HOW MUCH SHOULD I INSURE?

The sum insured is determined by the limit of liability. The limit of liability is based on your potential exposure against third party's claim.

WHAT IS THE PERIOD OF COVERAGE?

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

PREMIUM RATING

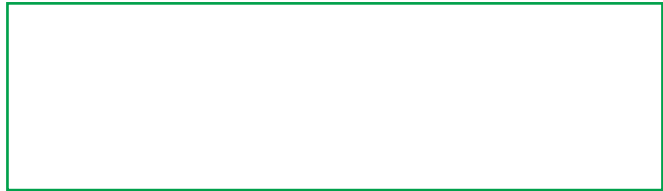
The premium payable under the policy is based on the following factors :

- Limit of Liability
- Use of Building
- Location and size of the business premise
- Surrounding Property
- 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 អ៊ុនស៊ុរ៉េន (ខេមបូឌា) ប.ក

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

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