



ForLife ចម្រើនទ្រព្យ is a double-benefit product for those who need protection and savings in one package. ForLife ចម្រើនទ្រព្យ offer the high benefits with the most reasonable premiums and especially guarantee on the term of maturity benefit, whether unfortunate happens or not.

Requirements

- Entry Age **18 - 65** years old.
- Policy Term **5, 10, 15** years.
- Premium Frequency: Semi-annual and Annually.

Highlights

- Provide cash-back **5%** of Sum Assured if there is no any claim event that cover happens until end of policy year **3** of this product.
- Provide high return on guaranteed Maturity Benefit **105%** of Sum Assured regardless of Death or Total and Permanent Disability.
- No premium payments are required in case of Death or Total and Permanent Disability, but the Maturity Benefit will still be paid at Maturity Date of this product.
- Provide high protection on Death or Total and Permanent Disability up to **300%** of Sum Assured on Accidental Death or Total and Permanent Disability.

This brochure provides the basic information of this product. You are recommended to read Terms & Conditions of this Policy for more detail, and seek advice from our financial adviser before deciding whether to purchase the Policy.



Fortune Life Insurance PLC fortunelifecambodia
 www.fortunelife.com.kh +855 23 931 999 | 1800-202 202
 The Gateway Building, 26th Floor, Russian Blvd (St.110), Sangkat Psar Depou Bei, Toul Kork, Phnom Penh, Cambodia



ផលិតផល **ForLife**
ចម្រើនទ្រព្យ



✓ Insurance Benefits

1 Cash-back Benefit

- Offer cash-back **5%** of Sum Assured at the end of policy year **3** of this product if there is no claim on Death or Total Permanent Disability.



2 Death or TPD Benefit from all Causes

- Offer benefit **100%** of Sum Assured upon Death or Total and Permanent Disability.
- In case of Death or Total and Permanent Disability, the company does not require you to continue paying premiums, but the company still guarantee to pay the maturity benefit.



3 Death or TPD Benefit from Accident

- Offer additional benefit **200%** of Sum Assured upon accidental Death or accidental Total and Permanent Disability.
- In case of accidental Death or accidental Total and Permanent Disability, the Company does not require you to continue paying premiums, but the Company still guarantee to pay the maturity benefit.



4 Maturity Benefit

- Offer Maturity benefit **105%** of Sum Assured at Maturity Date of this product regardless of Death or Total and Permanent Disability happen.



💡 How the plan works

Mr. Sambath, **35** years old, buys a ForLife ប្រព័ន្ធទ្រព្យ to protect himself and his dream with term **15** years and the Sum Assured of **\$10,000**. Mr. Sambath has to pay an annual premium of **\$709**.

- Until end of policy year **3**, if Mr. Sambath does not occur any events covered under this product, the company will pay him **\$500** as cash back.
- If Mr. Sambath dies or TPD due to illness, the Company will pay **\$10,000** to him or his family, and he will not be required to continue paying all remaining premium.
- If Mr. Sambath dies or TPD due to accident, the Company will pay **\$30,000** to him or his family, and he will not be required to continue paying all remaining premium.
- Regardless of whether Mr. Sambath dies or TPD , the Company still pay **\$10,500** to him or his family at Maturity Date of this product.

🚫 Exclusions

1. Death or Total Permanent Disability from all causes:

The insurance company shall not be liable to pay the Death or Total and Permanent Disability Benefit from all cause if such death or total and permanent disability is caused directly or indirectly from the following:

- a). Behavior of committing suicide within **2** years from the Risk commencement Date or Reinstatement Date whichever is later, regardless of being sane or insane.

- b). Infected with HIV, contracted AIDS or other diseases related to HIV or AIDS or
- c). Illegal use of narcotics, stimulants, or other additives or
- d). Incurring the death penalty, taking part in illegal activity, resisting arrest, or escaping from prison or
- e). Unlawful acts of policyholder, an insured, beneficiary violating law regulations as regulated in Cambodia Criminal Law or
- f). Disability occurs before risk commencement date or reinstatement date or
- g). War (with or without declaration), civil war, or other armed conflicts or
- h). Self-injury of policyholder or an insured, regardless of being sane or insane or
- i). Taking part in aviation activities except for being passenger in civil flights according to flight schedule or
- j). Military or naval service in time of declared or undeclared war or while under orders for warlike operations, or restoration of public order.

2. Death or Total Permanent Disability from accident:

The company shall not pay additional benefit on Death or Total and Permanent Disability Benefit from accident if such death or total and permanent disability is caused directly or indirectly from any exclusion in point 1 above or from any of the following:

- k). Performing surgery on request. Surgery on request refers to medical procedures, including plastic surgery, not necessarily on a medical basis, involved life of Policyholder or an insured being covered under this product, being conducted upon Policyholder or an insured's request or
- i). Being under the influence of alcohol, beer, (which violating law and regulations per stated in Cambodia traffic Law in force), or drugs not prescribed or
- m). Physical or mental defects or weakening or degeneration conditions verified to occur prior to the effective date of this product not being declared fully and accurately or
- n). Participates in dangerous activities including but not limited to: scuba diving, bungee jumping, parachuting, mountaineering, horse racing, or racing on any wheeled means or
- o). Nuclear weapons, radiation or radioactivity from any nuclear fuel or nuclear refuse arising from the combustion of nuclear fuel and any process of self-sustaining nuclear fission or fusion or
- p). Engages in fighting, scuffling, or standing against arrests of authorized personnel or
- q). Related complications due to pregnancy, childbirth.