

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.

**PROTECT Your
Most Valuable Assets**

We believe Employee is the most valuable asset of the Company. As an employer that take cares the employees, you need a simple and cost-effective solution to ensure their wellbeing.

The **ForLife Employee Protection Plan** from Fortune Life can help you as the employer to ensure your employee wellbeing, both during and after work, by offering comprehensive coverages on Death, Total and Permanent Disability, Accident, and Partial Disability with flexibility to fulfill the employer need.

This special coverage will help the Employee to work with peaceful mind and thus more focusing on productivity, while the Employer able to provide best gift to its Employee and thus retaining good talents.

! Highlights

- Low cost protection that pays a lump sum of cash in the event your staff suffers Death, Total and Permanent Disability, Accident, and Partial Disability which is covered under this Policy.
- Value added to your company as you are a responsible employer.

★ Insurance Benefits

Fortune Life company offer two coverage options as below:

Type of Coverage	Benefit (% of sum insure)	
	Silver Plan	Gold Plan
Death/TPD	100%	100%
Accidental Death/TPD	100%	200%
Accidental Partial Disability (1)	—	Up to 60%



**① Accidental Partial
Disability benefit**

Provide up to 60% of sum insure to employee or his/her family in case the employee partial disability due to accident in detail as following:

% of Sum Assured	Types of Partial Disability
60%	Loss of one hand from the wrist joint
60%	Loss of one foot from the ankle joint
60%	Loss of sight in one eye
50%	Permanent loss of hearing or speech
15%	Permanent loss of hearing in one ear
25%	Loss of a thumb (two joints)
10%	Loss of a thumb (one joint)
10%	Loss of an index finger (three joints)
8%	Loss of an index finger (two joints)
4%	Loss of an index finger (one joint)
5%	Loss of each finger (not less than two joints) other than a thumb and an index finger
5%	Loss of a big toe
1%	Loss of each toe (not less than one joint) other than a big toe



Working with Peace of Mind



**ForLife
EMPLOYEE
Protection Plan**

Here for you, for life



HOW THE PLAN WORKS

Mr.Dara is a staffs of Company ABC. The company purchases the ForLife Group Plan from Fortune Life (Plan Gold) to protect and retain its employee, with the Sum Assured of **\$5,000** per employee to protect their employee.

- If Mr. Dara dies or becomes total and permanent disable either during or after work, Fortune Life will pay a lump sum benefit of **\$5,000** to Mr. Dara or his family.
- If Mr. Dara dies or becomes total and permanent disable due to accident either during or after work, Fortune Life will pay a lump sum benefit of **\$10,000** to Mr. Dara or his family.
- If Mr. Dara loses one hand (from wrist upward) cause of accident either during or after work, Fortune Life will pay a lump sum benefit of **\$3,000** to Mr. Dara or his family.

REQUIREMENTS

- **Entry Age:** 15 - 65 years old.
- Available for Staff and their Family
- **Policy Term:** 1 year and yearly renewable
- **Premium Frequency:** monthly / quarterly / semi-annually / annually.



EXCLUSIONS

The Company shall not be responsible to pay benefits defined in this Provision if the claim of Life Assured resulted from any of the following:

DEATH (From General cause):

- A.** The Insured Member committed suicide, attempted suicide, self-inflicted injury, regardless of being sane or insane; or
- B.** Unlawful acts of Insured Member violating law and regulations as regulated in Cambodia Criminal Law; or
- C.** The Insured Member is intentionally murdered by the beneficiary; or
- D.** Death of the Insured Member happens from the accident results from the negligence of either Policy Owner or Insured Member where it can be reasonably proved that the accident would not happens if there was proper attention or control in place

TOTAL AND PERMANENT DISABILITY (From General cause):

- A.** The Insured Member committed suicide, attempted suicide, self-inflicted injury, regardless of being sane or insane; or
- B.** While the Insured Member is in the course of committing a felony or while under arrest or escape from the arrest of authorities; or
- C.** Infected with HIV, contracted AIDS or other diseases related to HIV/AIDS; or
- D.** War (whether declared or not), invasion, acts of foreign enemy, civil war, revolution, rebellion, insurrection, terrorism; or
- E.** While the Insured Member is boarding or traveling in an aircraft that has no license for carrying passengers or does not operate as a commercial aircraft; or



- F.** While the Insured Member drives or performs duties as a crew of any aircraft; or
- G.** Injuries arising from the action of the Insured Member while under the influence of alcohol (which violates the laws and regulations as stipulated in the law of Cambodia), addictive drugs, narcotic drugs to the extent of being unable to control one's mind; or
- H.** While the Insured Member performs duty as military, police, or volunteers and participates in the war or crimesuppression; or
- I.** Pre-existing conditions preceding the Policy Commencement Date or Reinstatement Date (whichever is later); or
- J.** 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/fusion; or
- K.** Loss or injuries from murder or body assaulted indirectly or directly caused by the Insured Member him/herself; or
- L.** While the Insured Member is taking part in dangerous sports or activities including hunting in the forest, racing of all kinds of car or boat, horse racing, ski playing or racing, skate racing, boxing, parachute jumping (except for the purpose of life saving), boarding or traveling in a hot air balloon or gliding, bungee jumping, climbing or hiking with equipment aids, diving with oxygen tank and breathing equipment under water; or
- M.** Loss or injury while the Insured Member is taking part in a brawl or taking part in inciting a brawl; or
- N.** Unlawful acts of Insured Member violating law regulations as regulated in Cambodia Criminal Law.
- O.** Total and Permanent Disability of the Insured Member happens from the accident results from the negligence of either Policy Owner or Insured Member where it can be reasonably proved that the accident would not happens if there was proper attention or control in place.

Accidental Death, Accidental TPD, or Accidental Partial and Permanent Disability

- A.** The Insured member committed suicide, attempted suicide, self-inflicted injury, regardless of being sane or insane; or
- B.** While the life insured in the course of committing a felony or while under arrest or escape from the arrest of authorities; or
- C.** Infected with HIV, contracted AIDS or other diseases related to HIV/AIDS; or
- D.** War (whether declared or not), invasion, acts of foreign enemy, civil war, revolution, rebellion, insurrection, terrorism; or
- E.** While the life insured is boarding or traveling in an aircraft that has no license for carrying passengers or does not operate as a commercial aircraft; or
- F.** While the insured member drives or performs duties as a crew of any aircraft; or
- G.** Injuries arising from the action of the life insured while under the influence of alcohol (which violates the laws and regulations as stipulated in the law of Cambodia), addictive drugs, narcotic drugs to the extent of being unable to control one's mind.
- H.** While the insured member performs duty as military, police, or volunteers and participates in the war or crime suppression; or
- I.** Pre-existing conditions preceding the Policy Commencement Date or Reinstatement Date (whichever is later); or
- J.** 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/fusion or
- K.** Loss or injuries from murder or body assaulted indirectly or directly caused by the Insured Member him/herself; or
- L.** Medical treatment or surgical treatment except the necessary for the injury which is covered.
- M.** Loss or injuries from miscarriage and abortion; or
- N.** Dental care or root canal treatment except dental treatment which is given within7 days from the date of accident; or
- O.** Loss or injuries from replacement of or new sets of dentures, dental crowns, artificial denture; or
- P.** While the insured is taking part in dangerous sports or activities including hunting in the forest, racing of all kinds of car or boat, horse racing, ski playing or racing, skate racing, boxing, parachute jumping (except for the purpose of life saving), boarding or traveling in a hot air balloon or gliding, bungee jumping, climbing or hiking with equipment aids, diving with oxygen tank and breathing equipment under water; or
- Q.** Loss or injure once the insured is taking part in a brawl or taking part in inciting a brawl; or
- R.** Unlawful acts of Insured Member violating law regulations as regulated in Cambodia Criminal Law; or
- S.** The accident results from the negligence of either Policy Owner or Insured Member where it can be reasonably proved that the accident would not happens if there was proper attention or control in place.