



A Life Insurance product that protects your loved ones from financial burden by paying off your loan should an unfortunate event befall you.

★ Highlights

- Your family does not need to worry about paying off debts when you are not around.
- Low-cost protection, to ensure your loved ones can live debt-free.
- Matches your loan amount.

100% Sum Assured or Reducing Sum Assured paid on death or total and permanent disability



Level Sum Assured of \$5,000 in the event of accidental death or total and permanent disability



Level Sum Assured or Reducing Sum Assured Options



Single Premium or Regular Premium Options

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.



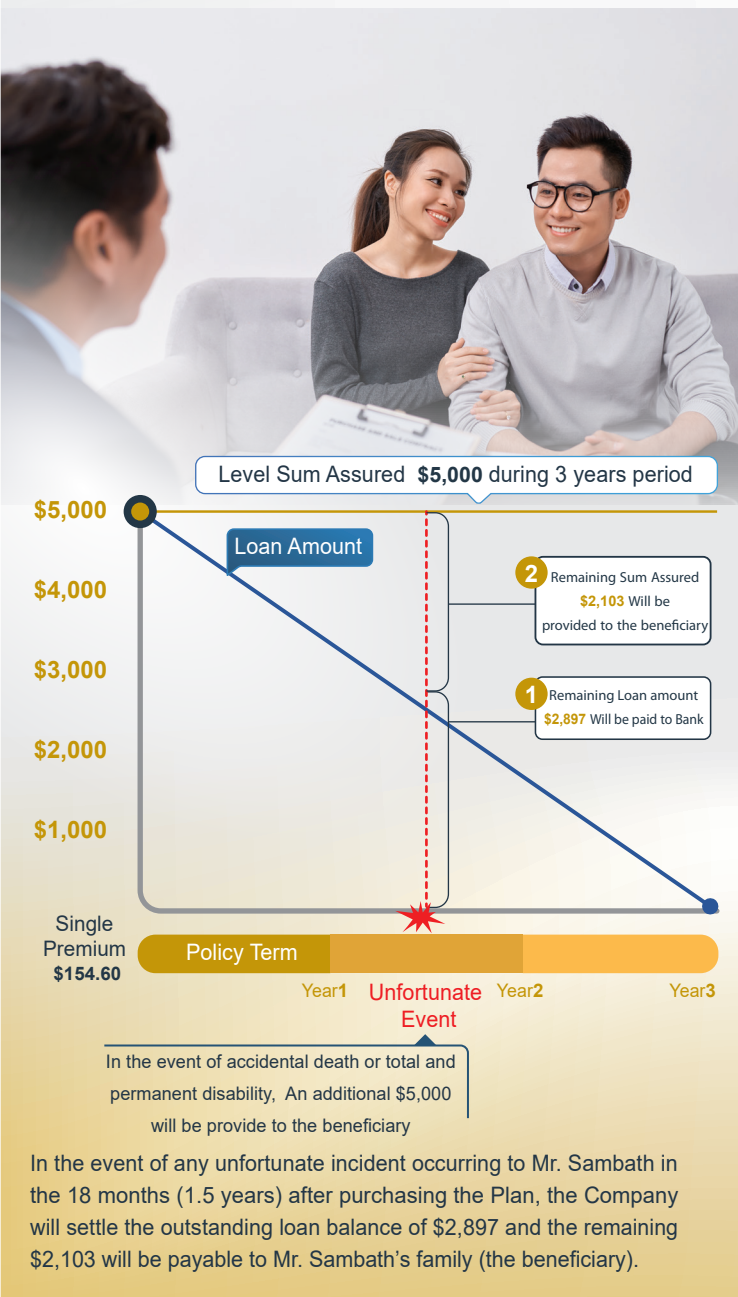
ForLife Loan Protection Plan



Fortune Life Insurance PLC fortunelifecambodia
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How the plan works

Mr. Sambath, 30 years old, takes a \$5,000 loan from the bank with a repayment term of 3 years. At the same time, he purchased “**ForLife Loan Protection Plan**”, with level sum assured to ensure the loan would not become a financial burden to his family if he is not around. Mr. Sambath paid a single premium \$154.60 for this plan.



Exclusion

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

1. Death or Total Permanent Disability from all causes

- Behavior of committing suicide, regardless of being sane or insane; or
- Infected with HIV, contracted AIDS or other diseases related to HIV/AIDS; or
- Illegal use of narcotics, stimulants, or other additives; or
- Incurring the death penalty, taking part in illegal activity, resisting arrest, or escaping from prison; or
- Unlawful acts of Life Assured, Policy Owner, Beneficiary violating law regulations as regulated in Cambodia Criminal Law; or
- The disability arises prior to the Policy Commencement Date or Reinstatement Date; or
- War (with or without declaration), civil war, or other armed conflicts; or
- Self-injury of Life Assured/Policy Owner, regardless of being sane or insane; or
- Taking part in aviation activities except for being passenger in civil flights according to flight schedule; or
- 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:

- 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
- 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
- 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
- Participates in dangerous activities including but not limited to: scuba diving, bungee jumping, parachuting, mountaineering, horse racing, or racing on any wheeled means or
- 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
- Engages in fighting, scuffling, or standing against arrests of authorized personnel or
- Related complications due to pregnancy, childbirth.

