

Thank you for choosing Forte Insurance for your accident protection.

Below is Group Personal Accident Insurance Claims Procedure.



1. Notification:

In the event of Accident, you can seek injury treatment at the nearest licensed hospital. You have to notify immediately to Forte within 30 days from accident date.

2. Required Documents:

You have to submit completed claims documents **within 30 days from accident date**. Claims submitted with insufficient documents will result in a delay or rejection in your reimbursement. You will be informed in the event of incomplete documents. You are advised to provide additional supporting documents within 30 days upon notification of incomplete documents. Claims will be settled based on available documents if supporting documents are not received within 30 days.

The required documents include:

- ☑ Claim Form (to be completed by Insured with signature and stamp)
- ☑ Authorized letter of claim payment (Claim to be paid to who)
- ☑ Copy of GPA Insurance Card (if any)
- ☑ Copy of ID card/family registered book
- ☑ All supporting medical documents including: original invoices/receipts, prescriptions, test results (CT Scan, X-ray, MRI, Lab test, Echo, ECG etc.) and other documents required by Forte

☑ Additional Compulsory Documents for specific type of loss:

- **Claim for Death Benefit:**

- ☑ Original Employment Contract (signed & stamped)
- ☑ Discharge letter/Death Certificate (from Hospital, if any)
- ☑ Original Death Certificate (from local authority)
- ☑ Police report
- ☑ Cremation certificate (if any)

- **Claim for Permanent Disablement:**

- ☑ Original Employment Contract (signed and stamped)
- ☑ Certificate of Permanent Disablement (Completed by attending doctor with signature and stamp of Hospital)
- ☑ Police report

- **Claim for Medical Expense:**

- ☑ Copy of Employment Contract (signed and stamped)
- ☑ Medical Certificate or Discharge Letter (from attending doctor)
- ☑ Dental Claim Form (Teeth treatment due to accident)
- ☑ Police Report (if any)

- **Claim for Funeral Subsidy:**

- ☑ Original Employment Contract (signed & stamped)
- ☑ Discharge letter/Death Certificate (from Hospital, if any)
- ☑ Original Death Certificate (from local authority)
- ☑ Cremation certificate (if any)

- **Claim for Disappearance:**

- ☑ Original Employment Contract (signed and stamped)
- ☑ Declaration on disappearance of Insured Person
- ☑ Police report
- ☑ Judgment for disappearance (from court)

3. Claim Submission:

Please submit your claim documents to **Forte Insurance (Cambodia) Plc.** at the following addresses:

- **Phnom Penh** : (1) Vattanac Capital, Level 18, No.66 Monivong Blvd, Sangkat Wat Phnom, Khan Daun Penh.
(2) City Tower, Level 1, #321, Mao Tse Toung Blvd., Sangkat Phsar Depot I, Khan Toul Kork.
- **Siem Reap** : Mondul Stat Chas, Salakanseng Village, Svay Dangcum Commune, Siem Reap
- **Battambang** : No. 26, National Road No.5, Phum Romchek 5, Sangkat Ratanak.
- **Kampong Cham** : No. 8D, Soramrith St, Phum 3, Sangkat Veal Vong, Kampong Cham Town.
- **Sihanouk Ville** : Phum 3, Sangkat 1, Phreak Sihanuk.

4. Claim Settlement:

- Claims will be processed and settled within **14 working days on receipt of complete documents.**
- You will be informed in the event of incomplete documents.
- You will be informed whether your claim is payable or not.
- If your claim is payable, the payment will be made by cheque for the amount above \$100.00 and in cash for the amount below or equal to \$100.00

Notes:

- a) For claims to be valid,
 - In case of in-patient, Insured is required to seek medical attention in a **licensed and legally authorized Hospital with a Registered Medical Practitioner.**
 - In case of out-patient, Insured is required to seek medical attention in a **licensed and legally authorized Hospital with a Registered Medical Practitioner.** In the event of emergency or medically necessary for the survival of Insured, Insured can seek for treatment at **cabinets or consultation rooms** up to their licensed practicing level.
 - Treatments received at pharmacies are not covered.
 - Special consideration might be given for treatments received in provinces where there is lack of proper medical facilities.
- b) **Medical supplies** including but not limited to: arm slings, knee braces, neck braces, back braces, wheelchairs, orthopedic shoes, crutches, prosthetic appliances or equipments, glasses, control lenses, and non medical personal devices such as TV, mobile phones etc. are not covered under this policy.
- c) Please do not make any changes to original invoices and supporting documents. If found, claims will be classified as fraud and rejected immediately.

5. Contact for Inquiry:

- Team : [A&H Claim Team](#)
- Helpline : 089 666 797
- Email : anhclaims@forteinsurance.com

6. Contact for Complaint:

- Team : [A&H Complaint Team](#)
- Email : anhcomplaint@forteinsurance.com

We value honest complaint because it identifies areas for improvements, and it helps us provide our customers with a better experience.

*Forte Insurance (Cambodia) Plc. reserves right to update this Claim Procedure without prior notice.
You can get updated Claim Procedure from our Website www.forteinsurance.com*