

# Helping your business stay open for business.



## Insure Your Business

### Ensure a Healthy-Looking Future

Getting up close and personal with your customers can expose your business to unique risks. Even with your experience, when it comes to making customers look and feel good, the outcome can't always be predicted. No matter how careful you are, the unthinkable may happen. Without adequate protection, the effect on your business could be crippling. **Business Buddy**, a tailor-made and unique business insurance package, provides you with affordable yet comprehensive insurance protection. With the flexibility of a standard plan plus optional covers, you can customize your policy to meet your individual business needs.

### Flexible Coverage

From coverage for your physical property against all manner of risk to financial support in a emergency, take a look at the **Standard Cover** we provide. What's more, a wide range of **Optional Covers** are available as well to meet your more complex insurance needs.

### Standard Cover

#### Fire & Extra Perils

Your business is protected against loss of or damage to building, renovation, furniture, fixture & fittings, machinery & equipment and stocks-in-trade. Non-physical items such as fire extinguisher costs, removal of debris and other fees may also be covered.

### Free Cover – Loss of Profit

Covers loss of profit and/or additional expenses from causes covered under Standard Cover and not excluded by exclusion.

### Optional Covers

#### Public Liability

Protects yourself against third party claims resulting from bodily injury or property damage which took place at your business premises because accidents and mishaps can happen anywhere.

### Group Personal Accident

Insures you and your most valuable assets – your human capital. Provides 24-hour worldwide cover against Death, Permanent Disablement and Medical Reimbursement due to accident.

## Coverage & Free Additional Benefits at a Glance

Standard Cover	Sum Insured/ Limit of Liability	Premium USD
<b>Section 1: Fire &amp; Extra Perils</b>		
1) Fire	Option 1: USD 25,000	25
2) Lightning	Option 2: USD 50,000	50
3) Aircraft Damage	Option 3: USD 100,000	100
4) Bursting & Overflowing of Water Pipes	Option 4: USD 150,000	150
5) Earthquake and Volcanic Eruption	Option 5: USD 200,000	200
6) Explosion	Option 6: USD 250,000	250
7) Full Flood		
8) Impact Damage		
9) Smoke Damage		
10) Spontaneous Combustion		
<b>Free Extensions</b>	<b>Excess</b>	
1) All Other Contents (Up to USD 1,000)	Option 1: USD 200	
2) Alteration and Repairs	Option 2: USD 250	
3) Automatic Reinstatement of Loss	Option 3: USD 500	
4) Fire Extinguishing Costs (Up to USD 500)	Option 4: USD 750	
5) Removal of Debris (up to 5% of the adjusted claim)	Option 5: USD 1,000	
	Option 6: USD 1,250	
	Excess is applicable for each and every claim	
<b>Free Cover</b>		
Loss of Profit and/or Additional Expenses caused from loss or damage cover under Section 1	3% of adjusted claim for each and every claim payable under Section 1	Free
<b>Optional Cover</b>		
<b>Section 2: Public Liability</b>		
Covers against all sums which are insured legally liable to pay as a result of accidental injury or illness to third parties and/or accidental loss or damage to third parties' property.	Option 1: USD 25,000 Option 2: USD 50,000 Option 3: USD 100,000 Option 4: USD 150,000 Option 5: USD 200,000 Option 6: USD 250,000	25 50 100 150 200 250
<b>Free Extensions</b>	Limit of liability is for any one accident and in aggregate.	
1) First Aid Facilities		
2) Loading and Unloading		
3) Neon/Advertising Signs		
	Excess = USD 250 applicable for each and every claim of TPPD only.	
<b>Section 3: Group Personal Accidents</b>		
A. Accidental Death	Option 1: USD 2,000	5
B. Accidental Permanent Disablement	Option 2: USD 5,000	12.5
C. Accidental Medical Reimbursement	Option 3: USD 10,000 Option 4: USD 15,000 Option 5: USD 20,000 Option 6: USD 25,000	25 37.5 50 62.5
<b>Free Extensions</b>	Medical Expense = 10% of Sum Insured	Premium per person
1) Automatic Additions & Deletions		
2) Funeral Expenses Subsidy	USD 150 for Death not caused from Accident	
3) Snake Bites and Insect Bites		

### Excluded Trades and Activities

- 1) Accommodation providers such as hotels, hostels, guesthouses, and the like
- 2) Aesthetic businesses like tattoo parlors, ear piercing services
- 3) Health centres, health and fitness centres and gymnasiums
- 4) Spas
- 5) Healthcare services like medical & dental clinics
- 6) Launderettes except laundry collection centres
- 7) Betting outlets
- 8) Massage parlors
- 9) Pest controls
- 10) Remittance outlets

Yes! My business meets these pre-underwritten conditions:

- Class 1 Construction
- Age of building < 20 years
- Sole occupant of the building lot
- No loss or damage for the last 3 years
- Have at least 1 unit of serviced and non-expired fire extinguisher or sprinkler system.
- All entrances are protected with solid door/roller shutter/glass door/iron grilles and padlock.

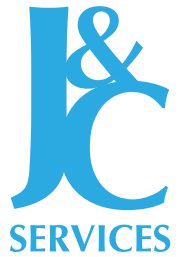
Minimum Premium: USD 50.00

Premium subject to 10% VAT and USD 1.20 registration fee

Business Buddy is underwritten by Forte Insurance (Cambodia) Plc.

### Important Notes:

1. This brochure and application is not a contract of insurance. The specific conditions, exclusions applicable to this insurance are set out in the Policy which will be provided upon request. We are pleased, on request, to furnish a copy of the policy wording for you to consider the full terms, conditions, exclusions, and limits of the coverage offered.
2. The benefits of the Policy will be in accordance with the terms of the Policy.
3. The availability of the coverage and the terms and conditions may be subject to regulatory approval and/or underwriter's determination.



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