



ទំនុកចិត្ត សុវត្ថិភាព

**លី ហ្គឺរ អ៊ុនធឺឡង់ ប.ក**  
**LY HOUR INSURANCE PLC**

**COMPANY PROFILE**

Ly Hour Insurance  
delighted to welcome you  
to discuss about your  
protection needs  
and long-term business  
partnership with us.

We will pursue our  
mission and practice  
core values to realize  
our vision.

李华保险公司  
非常高兴地欢迎您与我们商  
讨有关您的保障需求，  
以及长期业务合作关系。  
我们将实践我们的使命和核心价  
值以达成我们的企业目标。

我们将奉行我们的任务  
和做法核心价值观，  
以进行我们的视力。

*Oknha Ly Hour*  
李华勋爵

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## Message from Chairman 董事长致辞



Cambodia, located in South East Asia, is rich in natural resources and ancient heritages. Over the last two decades, Cambodia has been transformed from a land in crisis to a land of peace and favourable investment opportunity with free and open market for both local and foreign investors.

With political and social stability, the Cambodia's economy continues its growth from year to year, and it is optimistically expected to further grow in the years to come.

With the above said conducive environment and potentials in

this beautiful country, Ly Hour Group has invested in multi-industries including residential development and construction, financial industry, and greenfield agro-industry. *Our investment and business journey since 1986 have gradually become successful thanks to our adherence to the principles of integrity, honesty, transparency, and fair treatment of all customers as long-term business partners.*

At the same success in their business and, in conjunction with the development of the country's economy in all sectors need to be protected from the sustainability of its business, including business partners. By seeing the speculative boom and risk, Ly Hour Group has decided to open up the General Insurance in order to provide the financial protection to customers, business partners and customers who are convinced and confident about the company, a subsidiary of the Ly Hour Group.

Ly Hour Insurance Plc. was established as an eighth company with an initial registered capital of 8.47 millions US dollars. Currently, *Ly Hour Insurance is ready to serve customers with the management structure and most staffs have the knowledge and experience in general insurance sector in Cambodia and Asia region. We have the strong financial support backed by Ly Hour Group and "A" rated Reinsurers.* By faithfully adhere to the principles of transparency and treat customers as long-term trading partners, as well as knowledge and experience in General Insurance, we sincerely hope that Ly Hour Insurance will play an important role in fulfilling demand for clients and contribute to the development of General Insurance sector in Cambodia.

Last but not least, we are at the Ly Hour Insurance delighted to welcome you to discuss about your protection needs and long-term business partnership with us. We will pursue our mission and practice core values to realize our vision.

柬埔寨位于东南亚，是一个自然资源丰富，拥有世界闻名的历史文化遗迹的古国，在过往的20多年里，柬埔寨已从一个多灾多难国发展为一个和平及充满商机的国家，且是个对内外投资都持有充分自由和开放态度的市场。随着政治和社会的稳健发展，柬埔寨的经济得以日益增长，并持续保持乐观的增速。

正如以上所提的各种有利环境和潜在条件，李华集团已投资于各大行业和领域的房地产开发，建筑工程，金融和生态农业等。

自1986年，李华集团的商业投资历程逐渐获得今日的成功乃是靠持守诚信，透明化和公平公正待遇的原则，并把我们所有的每一位客户视为长期商业伙伴。



随着李华集团的成功和壮大，为了更好的保持集团的持续稳定发展，也为整个国家经济的持续发展做出应有的贡献，在这个国家经济体飞速发展的机遇和危机共存的时代，李华集团决定成立财产保险公司为商业合作客户和长期以来对我们信赖的合作伙伴所面临的经济风险提供保障。



李华保险作为集团的第八家子公司，原始注册资金为七百七十万美元。目前公司拥有强有力的管理团队，并曾在柬埔寨和亚洲地区具有财产保险专业知识和经验的员工团队为客户提供服务。我们不但有母公司李华集团作为我们坚强的经济后盾支持，还有A级海外再保险公司的保驾护航。



本公司持守诚信，公平公正对待客户，并将每一位客户视为长期合作伙伴的原则，且富有财产保险专业知识和经验，我们坚信能满足客户的需求，并能对整个国家的保险行业的发展作出贡献。

最后，李华保险公司诚邀广大客户与我们商讨您的财产风险保障需求，以及我们的长期合作双赢关系！

Chairman | 李华勋爵

Okenba Ly Hour | 董事长



Ly Hour Group through its member companies provide customers with a wide range of leading services which include lending, money transfer, money exchange, pawnshop, financial lease, residential development, and general insurance.

李华集团通过旗下的八家子公司向各界客户提供信贷业务·汇款·货币兑换·典当服务·金融租赁和地产开发·以及财产保险的服务。

## LY Hour Group & Subsidiaries

集团及旗下子公司

Ly Hour Group, a leading conglomerate in Cambodia, has always considered all investors and customers as long-term business partners while adhering to core values: integrity, transparency, accountability, cooperation, and advanced customer satisfaction.

李华集团始终把客户和投资者视为长期合作伙伴的柬埔寨领先集团公司·并坚持企业的核心价值：诚信·透明化·负责任·合作和高标准的客户服务。

### Subsidiary Companies

旗下八家子公司分别为：



## LY HOUR INSURANCE

### 李华保险公司

Ly Hour Insurance Plc. was established in late 2017. We have got the operation license from Ministry of Economic and Finance "MEF" on December 22, 2017 with registered capital of \$ 8.47 million us dollars and officially launched on 29 January 2018.

李华保险创办于2017年年底，于2017年12月22日获得国家财经部颁发营业执照，注册资金为八百四十七万美元，并于2018年1月29日正式开业。

Ly Hour Insurance PLC is 100% owned by Ly Hour Group which is a very renowned local Group of Companies that had established for more than 30 years.

李华保险公司是由一家当地已有30多年历史和名望的李华集团持有100%的股份。

We believe that the following are keys to success in competitive insurance industry:  
我们坚信以下是我们在保险行业获得成功的重要条件：



Reputation of Ly Hour Group in the country for its honesty and integrity  
李华集团在柬埔寨的诚实和正直信誉。



Building Trust and Secure for customers by providing exclusive, available, affordable and understandable policies in an accurate and timeliness to meet their requirements  
通过准确、及时、独特、富有创造力且易懂的保单和可承担的保费为客户的需求提供值得信赖和安全的保险产品。



The Management Teams are experiences in General Insurance  
友善和高效的团队为客户提供快速的服务，特别是理赔服务。



Friendly employees and fast responsive to customers' needs especially in claim processing  
我们富有财产保险行业经验和知识的管理团队。



Using advanced technology in communication, making payment, claim processing and deliver the services needed  
使用高科技与客户沟通，付款，理赔和提供高效的客户服务。

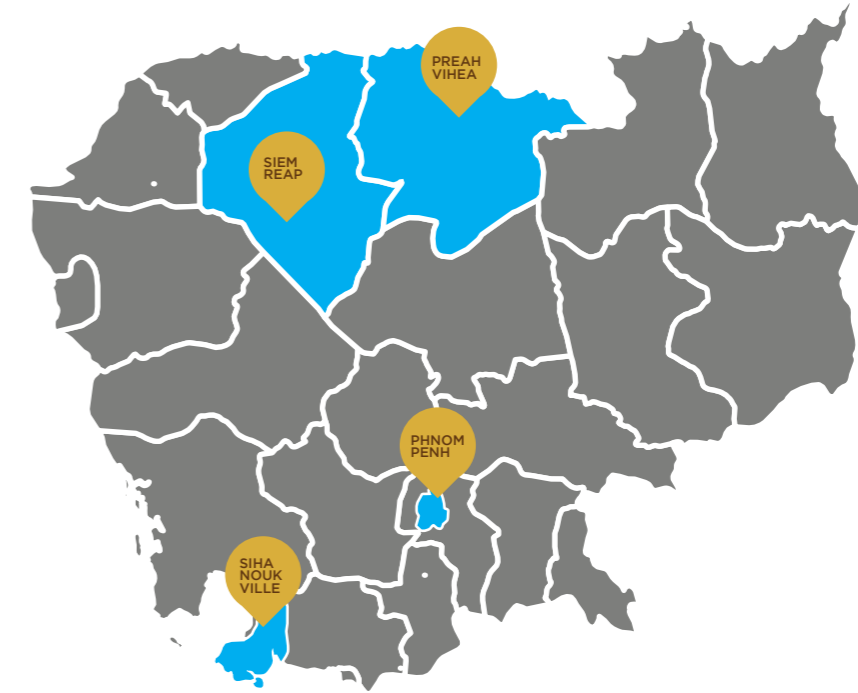
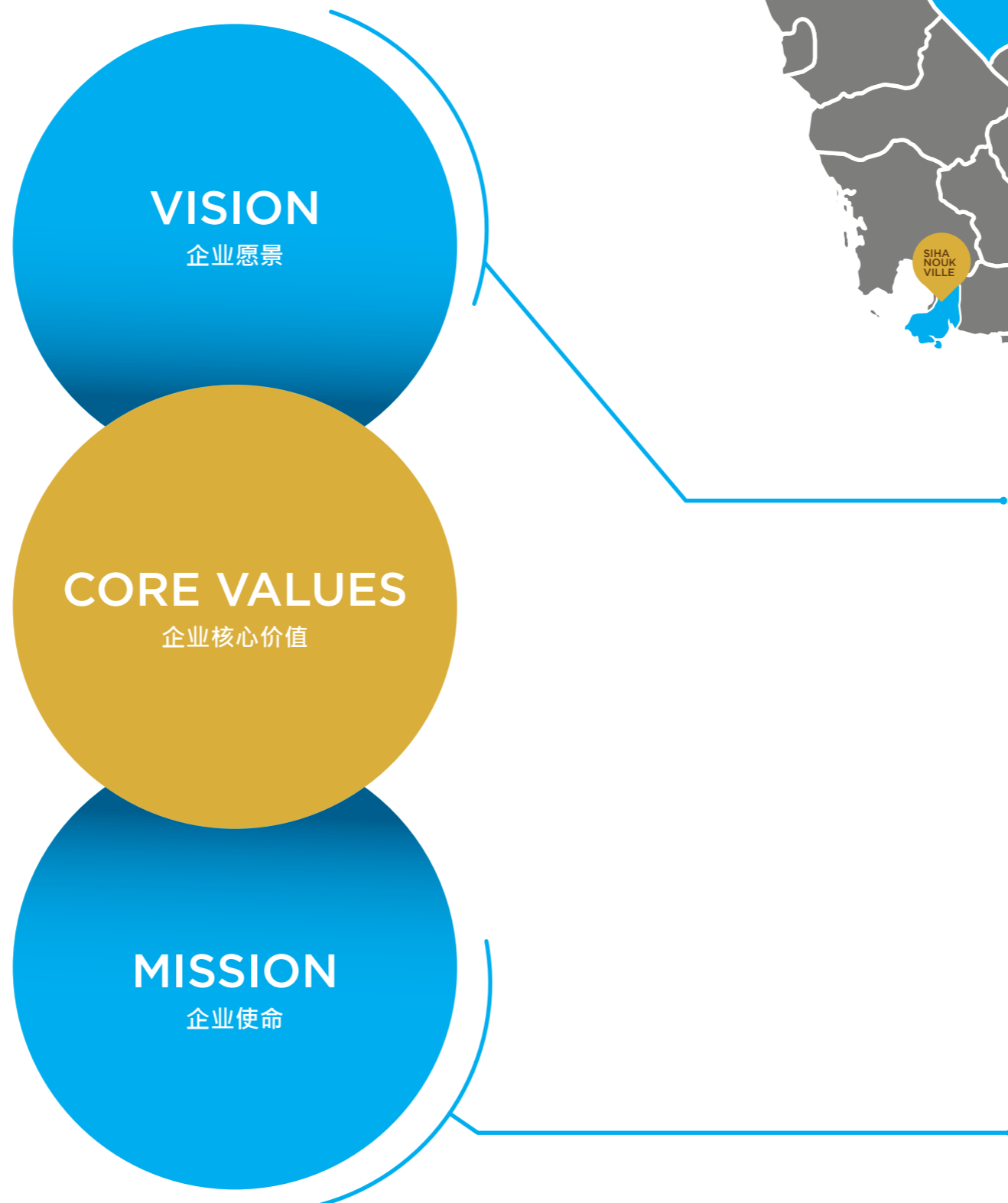


Strong financial support backed by Ly Hour Group and "A" rated Reinsurers  
李华集团提供强大的财政支持和A等级的再保险公司支持。



Ly Hour Insurance will offer continuing education for all employees ensuring that they are knowledgeable and promotes personal and professional best.

李华保险公司为员工提供持续的培训来提高他们的专业知识和确保他们的服务水平。



“The Leading

General Insurance Company in Cambodia  
做柬埔寨财产保险公司的领先企业



- Highly secure and trust insurance services  
高度安全和值得信赖的保险服务
- Provide appropriate general insurance products to customer  
为客户提供合适的财险产品
- Human resources with knowledge and experience in the field of insurance  
具有保险专业知识和经验的人力资源
- Provide professional insurance consultancy  
提供专业的保险建议
- Provide affordable and competitive premium  
提供合理和具有竞争力的保费
- Fast and accurate claims service in accordance with company's policy  
根据保单条款提供迅速和准确的理赔服务
- Use modern technology to manage business operations  
使用高科技进行企业管理

## PRODUCTS & SERVICES

### 产品与服务

Ly Hour Insurance is ready to serve customers with management team and most staffs have the knowledge and experience in the general insurance sector in Cambodia and Asia region. The company provides general insurance products and services in accordance with the law, such as:

李华财险全体管理人员和员工团队已经准备好用自己的专业知识和经验来为柬埔寨乃至亚洲区域市场提供以下的财险的服务和产品：

### Properties Insurance 财产保险

Property insurance provides protection against most risks to property, such as fire, theft and natural catastrophe damage. This includes specialized forms of insurance such as Fire and Named Perils insurance, Industry All Risks Insurance or Householder Insurance.

财产保险对财产风险提供保障，如火灾、盗窃和自然灾害造成的损害。这包括专项保险，如火灾保险、指定风险保险、工业一切险或住户保险。



#### Fire and Named Perils 火灾保险和指定风险保险

Your property is a big investment. Fire Insurance policy brings you peace of mind as it covers you for losses or damages resulting from a fire, lightning and gas explosion. The contents of your home can also be insured.

您的物业是一笔大投资。火灾保险可为您提供因火灾、闪电和煤气爆炸而造成的损失或损害得以安心。您房屋的财物也可得到保障。

Property all risks in a comprehensive packaged policy providing cover against Material Damage and Business Interruption of a business enterprise.

财产一切险是种提供物质损失和企业业务中断保障的综合保险。



#### Properties All Risks 财产一切险

### Engineering Insurance 工程保险

Engineering Insurance refers to the insurance that provides economic safeguard to the risks faced by the ongoing construction project, installation project, and machines and equipment in project operation

工程保险是指对进行中的建筑工程项目、安装工程项目及工程运行中的机器设备等面临的风险提供经济保障。



#### Erection All Risks 安装工程一切险

Erection all risks policies are designed to cover the risk of loss arising out of the erection or installation, including physical damage to the contract works.

安装工程一切险保障安装工程项目由机器设备安装所造成财产损坏的赔偿。



#### Contractor's Plan & Machinery 承包商施工机具和设备险

Contractor plant & machinery insurance protects your business from damage or loss of machinery.

承包商施工机具和设备险对承包商施工用的工程机械所遭受的损坏或损失予以承保。



#### Contractor's All Risks 财产一切险

Contractor's All Risks's policy offered coverage under two sections of Material damage and Third-party liability,

财产一切险提供物质损失以及第三者责任这两部分的保障。



#### Machinery Breakdown 机器损坏险

The machinery breakdown insurance is intended to provide the company with an accident of machines, covering damages that may happen suddenly and unexpectedly.

机器损坏险承保机器设备因突然的、不可预料的意外事故造成的物质损坏。



#### Electronic Equipment 电子设备保险

This covers your insured computers or other insurance electronic equipment against loss, damage or breakdown as defined under your policy.

电子设备保险保障受保电脑或其他电子设备所遭受的损失、损坏或故障之赔偿。

## Motor Insurance 车辆保险

Vehicle insurance is insurance for cars, trucks, motorcycles, and other road vehicles. Its primary use is to provide financial protection against physical damage or collisions and against liability that could also arise from incidents in a vehicle.

车辆保险是汽车、卡车、摩托车和其他公路上行驶的车辆保险。其主要用途是为车辆物质损坏或车辆碰撞，以及车辆事故所引起的责任提供经济保障。



### Private Vehicle 私家车保险

Private Vehicle Insurance is insurance for Private Vehicle. Its primary use is to provide financial protection against physical damage or collisions and against liability that could also arise from incidents in a vehicle.

私家车保险是私用车保险。其主要用途是为车辆物质损坏或车辆碰撞，以及车辆事故所引起的责任提供经济保障。



### Motorcycle Insurance 摩托车保险

Motorcycle insurance protects you from financial liability if you cause an accident while on your motorcycle, and it can also pay for damage to your bicycle.

摩托车保险保障您免于骑摩托车时造成事故而承担经济责任，并能为您的摩托车损坏提供赔偿。



### Commercial Vehicle 商业汽车保险

Commercial Vehicle Insurance is needed to cover the cars, trucks, and vans used in conducting your business. Large fleets, as well as small businesses, should be properly covered by a commercial vehicle insurance policy.

商业汽车保险保障商业用途之汽车、卡车和货车之赔偿。无论大型车队或小型企业都必须充分获得商业汽车保障。



## Employee Benefits 员工福利保险

Employers can offer a wide variety of benefits to their employees. Benefits are designed to help employees meet basic needs they might not otherwise be able to meet on their own. Basic insurance needs are covered by many employees benefit plans. Insurance options provided by employers can include health insurance, accidental death and disability insurance.

雇主可以为员工提供各种能够帮助员工满足他们基本需求的福利，否则他们可能无法独自获得。

员工福利计划保障基本保险需求，雇主能够提供的保险选项包含：医疗健康保险、意外死亡和伤残保险。



### Health Insurance 健康保险

Health insurance is an insurance that covers the whole or a part of the risk of a person incurring medical expenses, spreading the risk over a large number of persons. By estimating the overall risk of health care and health system expenses over the risk pool, an insurer can develop a routine finance structure, such as a monthly premium or payroll tax, to provide the money to pay for the health care benefits specified in the insurance agreement.

医疗健康保险承保一个人因承担医疗费用所带来全部或部分的风险延续到多人身上之保障。通过风险共担估计整个的医疗保健和医疗系统支出的总体风险，保险公司可为您制定日常的财务安排来支付每月保险合同中规定的医疗健康利益的保险费。



Accidents are unforeseen and inevitable. Such mishaps take only seconds to turn life upside down. Personal accident insurance provides compensation, in the form of a fixed sum of money, to you or your family members if you sustain injuries caused by an accident that results in death, permanent total disablement and permanent partial disablement. We will pay compensation up to maximum amount insured per insurance year following the accidents for: Accidental medical expenses, Total or partial permanent disablement, Accidental to death

"意外是无法预测且难以避免，它只需几秒钟就可以将生活完全颠覆。如果您因意外事故导致死亡、永久性完全和部分伤残，那么个人意外险将以固定金额的形式向您或您的家庭成员提供赔偿。我们将在事故发生后的下一年支付意外医疗费，全部或部分永久性伤残和意外死亡的最高赔偿金额。"

### Personal Accident 个人意外保险

## General Accident 其他综合类保险

Miscellaneous Accident Insurance which shall be deemed to be Public Liability Insurance, General Third Party Liability, Products Liability, Money Insurance, Burglary Insurance, Fidelity Guarantee Insurance etc.

其他综合类保险包含公众责任保险，一般第三者责任保险，产品责任保险，现金运送保险，盗窃保险和员工忠诚保证保险等。



### Public Liability 公众责任保险

Public liability insurance is designed for professionals who interact with customers or members of the public.  
公共责任保险是为与客户或公众互动往来的专业人员而制定。



### Products Liability 产品责任保险

Product liability refers to a manufacturer or seller being held liable for placing a defective product into the hands of a consumer.

产品责任保险是保障厂商或销售商将有缺陷的产品交到消费者手中造成应负的责任。



### General Third Party Liability 一般责任险

General Third-party insurance is an insurance policy purchased for protection against the claims of another.

一般第三方责任险是为了防止他人索赔而购买的保险。



### Burglary Insurance 盗窃保险

Burglary insurance is a policy that covers losses resulting from a burglary.  
盗窃保险保障因盗窃造成的损失之赔偿。



### Money Insurance 现金运送保险

Money Insurance covers: loss of money in transit, by the Insured or the Insured's authorized employee(s), occasioned by robbery, theft or any other fortuitous cause.

现金运送保险保障由受保人或受保人授权的员工在运送现金过程中，由于抢劫，盗窃或其他意外原因造成的货币损失。



### Fidelity Guarantee Insurance 员工忠诚保证保险

Fidelity guarantee insurance protects employers from financial losses that are a result of employees who embezzle, commit forgery, fraud or steal directly from a company.

员工忠诚保证保险承保雇主因任何人在受其雇用的期间进行任何欺诈、盗窃或不诚实等行为，而导致的金钱或财产损失。



### Workmen's Compensation Insurance 雇员意外工伤险

Workers' compensation is a form of insurance providing wage replacement and medical benefits to employees injured in the course of employment in exchange for mandatory relinquishment of the employee's right to sue their employer for the tort of negligence.

雇员意外工伤险这种保险产品，为在工作过程中受伤的员工提供工资补偿和医疗福利，而避免雇主和员工之间产生诉讼。



### Marine Insurance 海运保险

Marine insurance covers the loss or damage of ships, cargo, terminals, and any transport by which the property is transferred, acquired, or held between the points of origin and the final destination.

海运保险保障在始发地与最终目的地之间的转移，购置或持有的船舶、货物及财产遭遇的风险造成损失的赔偿。



### Professional Indemnity Insurance 职业责任保险

Professional Indemnity Insurance designed to protect professionals such as lawyers, doctors and accountants against claims which might be made against them. Covers these professionals against their liability to their principals or clients or their principal's clients (third party) arising out of neglect, omission or error in the discharge of their professional duties. The cover can be made for an individual employee or for the firm.

职业责任保险保障专业人士，如律师，医师和会计师免受可能对他们的赔偿。专业人员于提供专业服务的过程中，随时可能因错误或疏忽，而遭受委托人，客户或委托人的客户（第三者）求偿。其保障可针对个别员工或公司而制定。





[www.lyhourinsurance.com](http://www.lyhourinsurance.com)



**Travel Insurance**  
旅游保险

Travel insurance is a type of insurance that covers the costs and losses associated with traveling. It is useful protection for those traveling to abroad.

旅游保险是一种承保与旅游相关的成本和损失保险。这是对于出国旅行的人士非常之有用的保障。



**Directors' & Officers' Liability Insurance**  
董事与高级管理人员责任保险

Directors' & Officers' Liability Insurance is liability insurance payable to the directors and officers of a company, or to the organization(s) itself, as indemnification (reimbursement) for losses or advancement of defense costs in the event an insured suffers such a loss as a result of a legal action brought for alleged wrongful acts in their capacity as directors and officers.

董事与高级管理人员责任保险是应支付或预支付给公司的董事和高级职员或团体本身以董事和高级职员身份遭受因涉嫌不当行为而被指控的法律诉讼费作为损失的赔偿（补偿）的责任保险。



**Banker's Blanket Bond Insurance**  
银行业综合保险

"Banker's Blanket Bond (BBB) is a fidelity bond purchased from an insurance Banker's broker that protects a bank against losses from a variety of criminal acts carried out by employees. Some states require blanket bond coverage as a condition of operating a bank.

Banker's blanket bond is also known as a blanket fidelity bond"

"银行业综合保险（BBB）可以保护银行免受员工因各种犯罪行为造成的损失。有些国家要求银行业综合险承保作为经营银行的条件。银行业综合保险也称之为总括忠诚保证保险。"



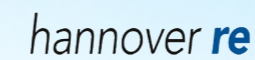
**REINSURANCE COMPANY**  
再保险公司

All insurance policies issued by Ly Hour Insurance Plc., are reinsured by "A" rate Reinsurance Company. Our main treaty Reinsurance Companies are below:

我们保证所有李华财险公司的保单都有国际A级再保险公司的再保险保障。以下是我们主要的再保险合作公司：

- Swiss Reinsurance Company Limited, Malaysia.
- Endurance Specialty (Sompo International) Insurance Limited, Singapore.
- Hannover Ruckversicherung SE, Malaysia.
- Sava Reinsurance Company, Slovenia.
- China Reinsurance (Group) Corporation, Singapore.
- Asia Insurance Company Limited, Hong Kong.
- Cambodia Reinsurance Company (Cambodia Re).

- 瑞士再保险股份有限公司·马来西亚。
- Endurance Specialty (Sompo International) Insurance Limited, Singapore.
- 汉诺威再保险·马来西亚。
- Sava Reinsurance Company, Slovenia.
- 中国再保险（集团）股份有限公司·新加坡。
- 亚洲保险有限公司·香港。
- 柬埔寨再保险公司·柬埔寨。



## CLAIMS SERVICE 理赔及其他信息

### How to Make Claims | 如何提出索赔

Our claims procedure is as easy as one, two, three!  
Easy Steps of our claims procedure:

我们的索赔程序就像一·二·三一样简单!  
我们索赔程序的简单步骤:

-  Get accident  
出事
-  Report to our 24/7 hotline claims team  
向我们的 24/7 热线索赔小组报告
-  Provide information  
提供资料
-  Claims administrator  
索偿管理员
-  Compensation paid  
已付补偿金

### Panel Hospitals 专科医院

With more than 50 hospitals around Cambodia and more than 400 clinics and hospitals all around Thailand we believe that our customers are well-protected without added worries about hospital bills on discharge along with fast and quality medical treatment.

我们相信，在柬埔寨各地拥有 50 多家医院，在泰国各地拥有 400 多家诊所和医院，我们相信，我们的客户受到良好保护，无需担心出院费用以及快速、优质的医疗服务。

### Panel Garages 面板车库

Our panel garages are shortlisted based on quality of repairing and services.

我们的面板式车库根据维修和服务质量而入围。

We make sure every each of our customers experiencing a great time with our claims service. We're providing the fastest, friendly and professional claims service 24/7.

我们确保我们每个客户的索赔服务都过得很愉快。我们提供 24/7 全天候最快、友好和专业的理赔服务。

Our ambition is to using advanced technology in communication and making claims payment faster and reliable.

我们的目标是在通讯中使用先进的技术，使付款更快、更可靠。

Upon occurrence of the accident, please contact our 24 hours claims hotline:

发生事故后，请联系我们的24小时索赔热线：

 **GENERAL CLAIMS**  
一般要求  
081 660 000 | 089 666 000

 **MEDICAL CLAIMS**  
医疗索赔  
 085 660 000  
 +(66)02 660 1200



## GENERAL INFORMATION 一般信息



#24 A, B, C, D, RUSSIAN FEDERATION BLVD, SANGKAT PHSAR DEPO III, KHAN TOUL KOK  
PHNOM PENH, KINGDOM OF CAMBODIA



MORE INFORMATION | 如欲查询详情，欢迎致电

**023 999 999**