

## WHY CHOOSE LY HOUR INSURANCE?

With Ly Hour's Electronic Equipment Insurance will gives all of the following:

- Trust and secure
- The flexibility to tailor a cost-effective plan to suit the customer needs.
- Make sure our 24 hours claims hotline is always available to speak with you day and night.
- Strong Management Team with fully experiences in General Insurance.
- Strong financial support backed by the Group and Reinsurers (A-Rating)

We aim to help the people to protect their financial losses and sense of security.

## WHAT IS COVERED

### A MATERIAL DAMAGE

- Negligence, improper handling, willful acts of third parties; Short circuit, overvoltage, induction
- Fire, lightning, explosion or implosion, extinguishing procedures, demolishing, removal or loss in connection with such events
- Water, moisture, inundation
- Burglary, theft, robbery, plundering and sabotage
- Act of God
- Faulty construction, error in design, defects in material, bad workmanship



### B EXTERNAL DATA MEDIA

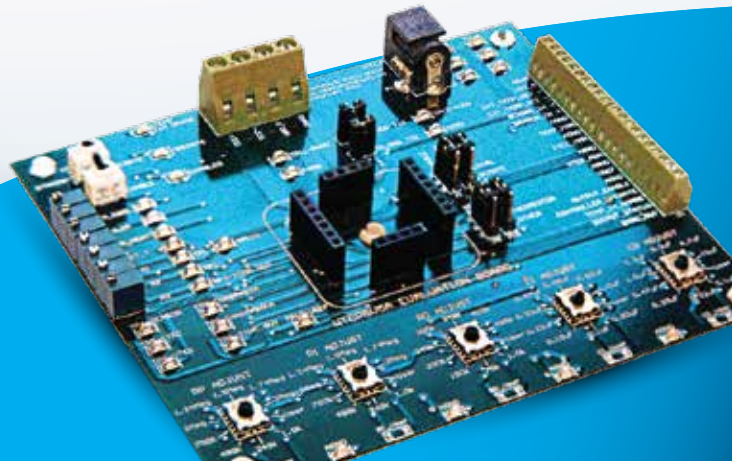
- Any physical loss or damage insurable under Section 1 of this policy
- Befalling to the Data-Carrying Material entered under Section 2 of the Schedule, including all forms of converted data necessary for the Insured's data processing operations



### C INCREASED COST OF WORKING

Particularly this Section shall cover additional expenditure incurred for :

- the use of substitute facilities
- the application of other operating or manufacturing methods
- the hiring of services, or the purchasing of semi-manufactured, or finished products.



## ELECTRONIC EQUIPMENT INSURANCE



**EXCLUSION**

Insurers shall not be liable to indemnify Loss to the extent that it arises out of, is based upon or attributable to:

- Wear and tear or abrasion
- Consequential loss & Depreciation
- Faulty data - Acquisition
- Alteration of machine - Readable
- Restriction imposed by authority
- Wear, Invasion, Revolution
- Riot, Civil commotion, and Strike
- Nuclear Reaction
- Eathquake
- Willful act of the insured or his representative.



**IN CASE OF CLAIMS**

- Please Contact Our Claims Hotline 24 hours for emergency assistant **Smart 081 660 000** **Cellcard 089 666 000**
- Our Claims Personnel or loss adjuster will advise you on the claims process

**NOTE** For more information, please read our Policy in details.



**លី ហ្វួរ អ៊ិនស្វ័រ៉ង់ស៊ី**  
**ទំនុកចិត្ត សុវត្ថិភាព**



ទំនុកចិត្ត សុវត្ថិភាព

**លី ហ្វួរ អ៊ិនស្វ័រ៉ង់ស៊ី**  
**LY HOUR INSURANCE PLC**



**ព័ត៌មានបន្ថែម**  
如欲查询详情 · 欢迎致电 | MORE INFORMATION  
**023 999 999**

**ទាមទារសំណាង ២៤ ម៉ោង**  
24/7 索赔热线 | 24/7 CLAIMS HOTLINE  
**081 660 000 | 089 666 000**



អគារលេខ 24 A, B, C, D ផ្លូវសហព័ន្ធរុស្ស៊ី, សង្កាត់ ផ្សារដេប៉ូ III ខណ្ឌ ព្រះនរោត្តម, រាជធានីភ្នំពេញ, ព្រះរាជាណាចក្រកម្ពុជា  
#24 A, B, C, D, Russian Federation Blvd., Sangkat Phsar Depo III, Khan Toul Kok Phnom Penh, Kingdom of Cambodia