



## Term and condition

### BIMA Personal Accident

#### Who is covered?

Personal Accident - Policyholder All lives must be 'named' on a policy to receive cover.

#### AGE:

The minimum age of entry is 18 years. There is no maximum age limit.

#### Deduction and Cover:

- Premiums for respective terms of cover are payable only in cash upon registration with our Sales Officers.
- Commencement of benefit starts immediately upon registration, i.e. after full payment of the premium. For example, if the premium payment is completed on 20th of January for a term of 3 months, the cover will be in force till midnight of 20th of April in the same year. There will be no waiting period for this product. Registration will be by means of an electronic enrolment process, performed through the mobile handset.

#### How to claim:

Claims should be initiated within three (3) months of the event incurred. The processing of claim will commence after the following documents have been submitted:

- Police report or Official letter from an authorized Village or Sangkat representative
- Doctor's note
- Identification document
  - The accepted Identification documents at the point of claims will be: National ID card (Family book is also acceptable), Driver's license, or Passport
- In case of death: evidence of death and Identification document. The accepted evidence of death documents at the point of claims will be: Death certificate, or medical certificate of cause of death, or Official letter from an authorized Village or Sangkat representative.
- Customers can contact Milvik Customer Call Support line or visit Milvik Office to file a claim. Milvik will pay claims within 72 hours upon complete submission of documents. In the event of death of the insured the benefit shall be paid to the policyholder's legal personal representative (beneficiary).

#### Exclusion:

No payment shall be made if the incident giving rise to a claim was directly or indirectly occasioned or accelerated:

- While the Insured is under the influence of intoxicants or drugs or insanity
- Due to the Insured's willful exposure to peril, self-inflicted injury, or criminal act
- Where the incident occurs during medical or surgical treatment
- War, invasion act of foreign enemy hostilities, civil war rebellion, revolution insurrection, military or usurped power riot or civil commotion.
- Aggravated by any physical defect or infirmity that existed prior to the accident.

#### CANCELLATION:

The policy may be cancelled by the customer by calling Milvik Customer Call Support line and visit Milvik's office to collect 90% of the unapplied premium in cash.