

## 24 HOURS WORLDWIDE

### ALL NATURAL DISASTER CLAUSE

It is hereby declared and agreed that this Policy is extended to cover Bodily Injury or Death or Permanent Disablement as herein defined caused by, arising from or attributable to all natural disasters.

Subject otherwise to the terms and conditions of the Policy.

### ACCIDENTAL GAS INHALATION, DROWNING AND FOOD POISONING CLAUSE

It is hereby declared and agreed that this policy is extended to cover the Insured Person against Bodily Injury or Death or Permanent Disablement as herein defined arising out of or resulting from Accidental Gas Inhalation, Drowning, Food Poisoning or other similar misfortune with or without any sign of external or violent visible injury.

### AMATEUR SPORTS CLAUSE

Notwithstanding anything contained to the contrary it is hereby declared and agreed that this Policy is extended to cover Bodily Injury or Death loss or Disability as defined in the within Policy whilst the Insured is engaged in amateur sport and provided such amateur sport is undertaken by the Insured as an occasional recreation for short periods and not as a professional.

No benefit shall be payable for an event caused directly or indirectly whilst the Insured is engaged in water skiing, sledging tobogganing, racing of any kind, boxing, wrestling, any form of unarmed combat, winter sport, ice hockey, polo, underwater activities requiring breathing apparatus, water ski-jumping, pot-holing, caving, parachuting, hang-gliding, steeplechasing, show jumping, boating and yachting.

### DISAPPEARANCE CLAUSE

Notwithstanding anything contained herein to the contrary, it is agreed that if after a period of ONE YEAR has lapsed and the Company having examined all evidence available shall have no reason to suppose other than that an accident has occurred, the disappearance of an Insured person shall be considered to constitute a claim under this Policy.

It is further declared and agreed that if any time after payment has been made an Insured person is found to be living, any sums paid by the Company in settlement of claim shall be refunded from them.

### EXPOSURE CLAUSE

It is hereby declared and agreed that subject to all terms limitations conditions and exclusions of this Policy except specifically provided herein, this Policy covers claims arising out of bodily injury or Death or Permanent Disablement caused by exposure to the elements as a result of an accident covered hereunder provided that in the event of death of the Insured person caused by exposure to the elements, this death is subject to a properly constituted Judicial body Enquiry by which it is found that the Insured died of exposure as a result of an accident.

### FOOTBALL CLAUSE

Notwithstanding anything herein contained to the contrary, it is hereby declared that this Policy is extended to cover Death or Disablement or Bodily Injury as within defined caused arising whilst the Insured is engaging in playing non-professional football.

### FUNERAL/BURIAL/CREMATION EXPENSE CLAUSE

It is hereby declared and agreed that in the event of a fatal accident to the Insured Person, the Company will reimburse the Insured Person's next-of-kin or legal representatives for funeral and burial or cremation expenses incurred, with an amount of 200.00 USD for each Insured Person.

Payment will be made upon receipt of Police Report and Death Certificate of the Insured Person.

#### INSECT, ANIMAL OR SNAKE BITES CLAUSE

It is hereby declared and agreed that this policy is extended to cover the Insured Person for Death or Permanent Disablement or Bodily Injury sustained, or the incurring of expenses for medical treatment (if insured), arising solely and directly out of, or resulting from insect, animal or snake bites.

It is hereby further declared and agreed that this extension shall exclude all cover for Death of Bodily Injury sustained, or the incurring of expenses for medical treatment (if insured), if such result or treatment is a consequence of any illness or disease subsequently arising from insect, animal or snake bite.

#### LOSS NOTIFICATION CLAUSE

Notwithstanding anything contained herein to the contrary, it is agreed that this insurance will not be prejudiced by any inadvertent delays, errors or omission in notifying the insurers of any circumstances or event giving rise or likely to give rise to a claim under the Policy. Provided the claim is intimated no later than thirty (30) days from the date of loss.

Subject otherwise to the terms, exclusions and conditions of the Policy.

#### MOTORCYCLING RISK

It is hereby declared and agreed that this policy is extended to cover the Insured Person whilst motorcycling for private or business purpose, provided always that the Company shall not be liable for any claim arising out of racing, pace making or participation of the Insured in any speed contests reliability or other trials.

#### MOUNTAINEERING ENDORSEMENT

It is hereby declared and agreed that the insurance granted under this Policy is extended to include the risks of bodily injury or death or disability as within defined caused or arising whilst the Insured is involved in mountaineering (excluding the use of ropes and other climbing equipment) within the Kingdom of Cambodia.

#### REPATRIATION ALLOWANCE CLAUSE

It is hereby declared and agreed that in the event of accidental death to the Insured Person occurring outside of the Kingdom of Cambodia, the Company shall pay a repatriation allowance with an amount of USD 200.00 for the expenses to return the mortal remains of the Insured Person back to Cambodia or to his/her country of origin upon receipt of due death proof in the form required by the Company.

#### RESIDENCE OVERSEAS/OVERSEAS VISITS CLAUSE

It is hereby declared and agreed that no compensation stated in the Schedule shall be payable in respect of any accident occurring outside of Cambodia, if at the time of the accident the Insured Person has been residing or travelling outside of Cambodia for more than ninety (90) consecutive days.

#### SPORTS AND SOCIAL ACTIVITIES CLAUSE

It is hereby declared and agreed that notwithstanding anything contained herein to the contrary, this policy is extended to cover the Insured or Insured person(s) for death or disablement or bodily injury arising from or participating in any indoor or outdoor sports or social activities as an amateur.

Subject otherwise to the terms, conditions and exclusion of the policy.