

# Certificate of insurance



**Inez Cooper**  
Managing Director

## Health

### Policyholder

Brocon Investment Co. LTD

### Group Contract Number

2707

### Policyholder Address

#10 St. 618, Sangkat Boeung Kok II  
Khan Toul Kork  
Phnom Penh  
Cambodia

### Period of Cover

11-02-2019 to 10-02-2020

## Eligibility

### Eligibility criteria

The following categories of employees shall be eligible to apply for membership of the plan under the specific category as defined by Brocon Investment Co. LTD:

All employees of Brocon Investment Co. LTD must be insured on the plan, subject to falling within the age limits and any other eligibility criteria specified in the Master Certificate, and subject to insurers acceptance.

Employees must apply to be added to the plan within 30 days of becoming eligible to do so.

Special terms may be applied or cover refused for any employee who applies to be added to the plan more than 30 days after becoming eligible to do so, at the sole discretion of the insurers.

## Category Information

Category name	Plan type	Area	Excess
All Expatriate Employees	Bronze	Zone 1	Nil Excess

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Registered in England and Wales, registration number 2687939.

### Underwriting terms

Underwriting terms are MHD Group Transfers.

#### **Medical History Disregarded**

This health plan will cover pre-existing medical conditions provided the corporate application form has been completed fully and accurately.

The waiting periods specified in the table of benefits do not apply to this plan, except for the 6-month waiting period for the cash benefit upon diagnosis of cancer, and the 24-month waiting period relating to HIV and AIDS.

### The insurer of your health plan

Our health plans are insured by AWP Health & Life SA, an EEA insurer registered in France. This certificate of insurance should be read together with the **global health elite plan agreement**. Our plans are governed by the terms and conditions set out in the plan agreement. The application form, certificate of insurance and plan agreement together form the contract of this insurance. If personal accident cover or travel cover has been selected, the insurer is Griffin Underwriting Ltd. Griffin is registered in Guernsey under Registration No. 42359, and is licensed and regulated by the Guernsey Financial Services Commission. All policies are 100% re-insured by certain underwriters at Lloyd's of London. For further details, see the [travel plan agreement](#) and [personal accident plan agreement](#).

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