



CB PLATINUM & EXCLUSIVE

+855 23890999

general@cbinsurance.vip

www.cbgeneral.vip



Our Medical Plans

Today's health-conscious and proactive lifestyle is the people's choice.

our medical plans have been reinvented to match the needs of people in the modern era, offering a range of prevention benefits as well as treatment bills.

Our Platinum & Exclusive plans provide several well-being benefits, from complimentary medicines to check-ups, examinations, vaccines, eye and dental care.

Why CB Platinum & Exclusive

CB PLATINUM is designed to fulfill the customer's satisfaction with the extra coverage and the annual limit as you will be fully protected by our utmost benefits up to USD 600,000.00 for Inpatient Treatment and USD 2,500.00 for Outpatient Treatment with our exclusive and extensive networks of quality healthcare providers both locally and internationally.

For the significant additional covers, you will be served with other benefits such as Emergency accidents, Vaccinations, Medical Examinations, Maternity and Childbirth Benefits.



CB EXCLUSIVE will be providing the complete treatment of both Inpatient Treatment with the utmost benefits up to USD 850,000.00 and Outpatient Treatment up to USD 5,000.00. Our worldwide exclusive and extensive networks of quality healthcare providers are in your services line compatible with you wherever your treatment is being executed.

For the ultimate additional benefits, our CB EXCLUSIVE Plan providing all cases of Emergency accidents, Vaccinations, Medical Examinations, Maternity and Childbirth Benefits etc.



Why Our Medical Plan...

Worry-Free

When illness enters the picture, it is the loss of independence that can affect us most. Financial burden with the medical bill, it is a real personal financial crisis. With CB Platinum and CB Exclusive Medical plan, you can stay in control.

You are worry-free to receive treatment at any hospital, clinic or medical facility with your plan's area of cover. With the freedom to choose the hospital you want to use; we also offer a range of cashless panel hospital/clinic/ medical facility with quality doctors and healthcare professionals.

By letting our medical claim team handle the bills directly with the hospital, we can guarantee that you are safe and become worry-free of all the paper work and only focus on getting better.

Connecting with us is at a fingertip, our One-Stop Service Desk 24/7:
+855 23890999.

Benefit Schedule

Benefit Schedule	CB Platinum	CB Exclusive
Inpatient		
Hospital Services	✓	✓
Surgical Service	✓	✓
Outpatient		
Hospital Services	✓	✓
Day Surgery	✓	✓
Special Conditions		
Chronic Condition	✓	✓
Tranplants Service	✓	✓
Congenital Conditions	✓	✓
Catastrophic Illnesses	✓	✓
Assistance		
Medical Evacuation & Repatriation	✓	✓
Ambulance Service	✓	✓
Additional Benefits		
Emergency Accident	✓	✓
Vaccinations	✓	✓
Medical Examination	✓	✓
Non-Medical Services	✓	✓
Dental Benefits	✓	✗
Optical Benefit	✓	✓
Maternity Benefits		
Complication of Pregnancy	✓	✓
Prenatal care*	✓	✓
Post-natal care*	✓	✓
Natural Delivery*	✓	✓
Caesarean Section*	✓	✓
Newborn care	✗	✓

 Low Benefit

 High Benefit



Cover at a glance

- Coverage : Costly unexpected future events such as accidents and treatments of medical conditions.
- Direct Billing : Cashless in both inpatient or outpatient treatments in our preferred medical networks.



CB Platinum



CB Exclusive

1- Inpatient Benefits

2- Surgical Service

3- Outpatient Benefits

4- Chronic Conditions

5- Transplants Service

6- Congenital Conditions

7- Catastrophic Illness

8- Medical Evacuation & Repatriation

9- Ambulance Service

10- Emergency Accident

11- Vaccinations & Medical Examination

12- Non-Medical Services

13- Maternity and Childbirth Benefits

14- Dental Benefits

15- Optical Benefits

(The same benefits with different limitation)



What is not **insured** ?

- Addiction/Intoxication
- Cosmetic/Plastic Surgery
- Hazardous Activities & Sports
- Khmer Traditional Medicine
- Pre-Existing Condition
- Prosthetic Devices
- Radioactivity
- Sexually Transmitted Disease
- Sleeping Disorders
- Suicide
- War/Terrorism

Frequently Asked Question



1- What is medical insurance?

Medical insurance is a type of coverage that can protect you from the full expenses of regular health care, as well as the costs of medical and surgical procedures. In exchange for paying a premium, your insurance company will cover the costs of certain types of medical procedures.

2- Will I be covered for my pre-existing condition?

Those who are aware of pre-existing conditions may apply, but pre-existing conditions may be excluded from the coverage.

3- Whom shall I call at the time of an emergency admission?

At the time of an emergency situation you should go straight to the hospital first and notify the claim officer later.

4- What are the documents required for claiming?

The documents required for claiming are claim form, insurance card, all original medical documents, bills, and other documents if required from insurer.

5- Who can apply?

Corporate and Individuals between 18 to 65 years old. All applications must fill out a medical questionnaires.

6- If I avail cashless facility, will you pay the entire amount or will I be required to bear part of the bill at the hospital?

Yes, we will pay the entire admissible amount for the medical expenses incurred based on the benefits you have. You might have to pay for the non-medical and expenses not covered to the hospital prior to your discharge from the hospital.

7- Can I choose where to receive treatment?

Yes, you are free to choose any medical service providers.

8- When does my coverage start?

Your coverage will start on the Policy Commencement Date or the Date of your First enrollment into the Policy, whichever is later.

9- How long does it take to get reimbursed from the company?

It will take approxiamtely 20 working days.

10- Can I add more people to the policy?

Yes, you may add dependents:

- Legal spouse whose age is not exceeding 60 years old.
- Legal children whose age is from 30 days but not older than 23 years old, unmarried or currently in full-time education.



How to Claim

Contact CB Insurance Claim Service:

☎ +855 23890888

✉ claim@cbgeneral.vip

Direct Settlement

We will send the pre-authorization form to you.

You shall complete and sign the pre-authorization form, then send it back to us immediately before treatment.

We directly pay to the hospital/clinic.

Pay and Claim

We confirm your coverages and benefit limits to the hospital/clinic.

Your medical practitioner shall complete the medical information of the claim form. You have to complete all other sections, invoices and send to us.

We directly pay to you.



Making a complaint

The Company's commitment is to provide top-notch service. If the company is unable to fulfill your needs, the Insured shall send any complaint to our customer service. We shall reply within **forty-eight (48) hours** and resolve the complaint within **eight (8) weeks**.

Please contact our One-Stop Service Desk:

Phnom Penh Tower, 2nd Floor, No. 445, Monivong Blvd, Sangkat Boeung Pralit, Khan 7 Makara, Phnom Penh, Cambodia.

Tel: +855 23890999

Email: general@cbgeneral.vip

If the company fails to resolve the complaint within **eight (8) weeks**, the Insured shall refer the complaint to:

DEPARTMENT OF INSURANCE AND PENSION
MINISTRY OF ECONOMY AND FINANCE
Street 92 Sangkat Wat Phnom
Khan Duan Penh, Phnom Penh, Kingdom of Cambodia



CB INSURANCE



The solution to all concern of your well-being.
Please contact us.

- Our One-Stop Service Desk
 - ☎ +855 23890999
 - ✉ general@cbinsurance.vip

CB General Insurance Plc.

A: #445 Prince Phnom Penh Tower 2nd Floor, PP, Cambodia

T: +855 23890999

E: general@cbinsurance.vip

W: www.cbgeneral.vip