

Exclusions

This policy does not cover loss or damage due to the followings:

1. The deductible amount stated in the Policy.
2. Driving without a valid license.
3. Driving under the influence of alcohol or drugs.
4. If your vehicle being used for an unlawful purpose or driven by a driver without your permission.
5. Invasion, war (declared or undeclared) warlike operation, acts of foreign enemies, hostilities, civil war, acts of terrorism, strike, riot, civil commotion, mutiny, rebellion, revolution, insurrection, and military or usurped power.
6. Flood, typhoon, hurricane, storm, tempest, volcanic eruption, earthquake, landslide, landslip, subsidence or sinking of the soil/earth or other convulsion of nature.
7. If your vehicle is used for any motor sport or competition.
8. Any further damage to your vehicle after an accident if the necessary precautions are not taken prior to repairs.
9. Accidents occurring outside of Cambodia.
10. Any personal agreement made in regards to any liability with at third party.
11. Any accident loss or damage to property or consequential loss resulting from or related to radiations.
12. Any accident caused by nuclear weapons and materials.

Note: This list is non-exhaustive. Please refer to the existing policy/certificate contract for the full list of exclusions under this policy/certificate.

www.etiqa.com.kh

Underwritten by:

ក្រុមហ៊ុនធានារ៉ាប់រង អេទីកា ជេនេរ៉ាល់ អ៊ិនស្យូរ៉ង់
(ខេមបូឌា) ម.ក (០០០៣៨៩៣៨)

Etiqua General Insurance (Cambodia) Plc. (00038938)

Maybank Tower (Level 3)

No. 43, Preah Norodom Boulevard,
Sangkat Phsar Thmey 3, Khan Daun Penh,
Phnom Penh, Cambodia

T 023 212 311 F 023 212 377

Hotline 24/7 081 370 000

Private Vehicle Insurance

Peace of mind as you journey on the road



A Member of  Maybank

eTiqa

Drive on the road with Smiles, Not Worries.

Enjoy peace of mind every time you take a drive in your motor vehicle on a road journey. Etiqa's **Private Vehicle Insurance** will cover you for repairs or replace from an accident with the following offerings:

Comprehensive Coverage for your vehicle



Loss of or damage to own vehicle due to Accident, Fire/Theft



Damage or breakage to Windscreen or Windows



Towing costs caused by collision

Liability to Third Parties



Death or bodily injury to others



Loss or Damage to property not belonging to you



Legal Counsel, Costs, Expenses

Optional Benefits (with additional premiums)



Flood



Strike, Riot and Civil Commotion



Legal Liability to Passengers



Personal Accident Cover for the driver

Making a Claim

Here's how easy it is to make a claim:

Step 1

In event of claim, please call our Hotline +855 81 370 000 to notify Etiqa General Insurance Cambodia. We will assist you with what to do next and with the documentation you will be required to prepare for a claim submission.

Step 2

Complete the claim form with all required documents and make a submission to the address below:

Etiqa General Insurance Cambodia

Level 3, Maybank Tower, No. 43, Preah Norodom Blvd, Sangkat Phsar Thmey 3, Khan Daun Penh, Phnom Penh, Cambodia

Email: Etiqa_general@etiqa.com.kh

Eligibility

This product is designed to cover any private vehicle for private or business daily use except when transporting goods relating to business activities.

No Claim Discount (NCD)

Renewing your policy with us each year builds up discounts of up to 50% should there be no claims made.

The NCD discounts for the renewal of your policy is as below:

Period of Insurance with No Claim	NCD on renewal
One year	10%
Two consecutive years	20%
Three consecutive years	30%
Four consecutive years	40%
Five or more consecutive years	50%

Note: This list is non-exhaustive. Please refer to the PDS or Policy Contract for more details on terms and conditions.