

OWN DAMAGE CLAIM (without Third Party involved)

- Call our 24 hours Claims Hotline and provide us your particulars and the claim circumstance
- We will advise you the particulars of the workshop which is appointed to assess the repair of your vehicle
- Day Time: To send your vehicle to our appointed panel workshop immediately
- Night Time: To send your vehicle to our appointed panel workshop the next working day
- Day or Night Time (if your vehicle cannot be driven): We will arrange for a tow truck to tow your vehicle to our appointed panel workshop
- We will immediately meet up with you to assess and discuss the accident claim at the appointed panel workshop
- If you are at Provinces which are not within the vicinity of our panel workshop and you are unsure whether the repair cost will be under the 'Policy Excess'.
 - We will advise you on how to arrange for basic documents such as photographs of the damaged parts and a quotation of the repair cost from any workshop to be sent to us for loss estimation.
 - No repairs may be authorized to your vehicle without our prior written consent.

NOTE

If the location of your vehicle is not easily accessible by the tow truck at night time, the vehicle will be towed to our appointed panel workshop the next day.

IMPORTANT

POLICY EXCESS

1. 'Policy Excess' is defined as the amount you must contribute when a claim is accepted under your policy.
2. The Excess amount varies and is reflected in your policy.
3. The Excess amount will be deducted from your claim amount when a claim is accepted under your Policy.
4. If the loss amount is below the Excess, the claim will not be payable.

EXAMPLE:

Claim amount = USD3,000, Excess = USD500

The insurance company will pay (USD3,000 - USD500) = USD2,500

BETTERMENT

1. "Betterment" is defined as a deduction from the claims payment when a new vehicle part is used to replace an old vehicle part when a claim is accepted under your policy.
2. Vehicles aged 5 years and above is subject to betterment
3. The percentage of betterment is defined in your policy.

Example:

Cost of replacing the radiator assy = USD3, 000 Age
of your vehicle = 5 years old

As per the Table in Section A (2) (g), the rate for betterment for a 5 years old vehicle is 15% Your liability for the betterment parts (USD3, 000 x 15%) = USD450

ANY CLAIMS INVOLVING THIRD PARTIES

- Call our 24 hours Claims Hotline and provide us your particulars and the claim circumstance
- Do not drive away and co-operate with the police official while pending the arrival of our claims surveyor
- We will advise you on the next course of action while pending the arrival of our claims surveyor Within or Near Phnom Penh
 - Day or Night Time: We will go to the accident location to provide you with assistance Not Within
or Near Phnom Penh
 - Day Time: We will go to the accident location on the same day to provide you with assistance
 - Night Time: We will go to the accident location early next day to provide you with assistance

THEFT CLAIMS

- Call our 24 hours Claims Hotline and provide us your particulars and the claim circumstance
- We will arrange to meet up with you to discuss on the theft incident

24 Hours Claim Hotline

- +855 81 678 951
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