

## **MOTOR CLAIMS PROCEDURE**

### **TYPES OF COVERAGE**

The types of motor cover normally written for vehicle owners are as under:

1. Third Party
2. Comprehensive

#### **1) THIRD PARTY COVER**

This policy covers death of or bodily injury to any person, including passengers of the vehicle (only if there is an endorsement for that) which the Insured shall become legally liable to pay and also damage to third party property other than property belonging to the Insured or held in trust by or in the custody or control of the Insured or any member of the Insured's household.

#### **2) COMPREHENSIVE**

The cover provided by this Policy is the widest. Besides the Third Party, it also includes loss of or damage to vehicle insured whilst thereon:

- a) by accidental collision or overturning or collision or overturning consequent upon mechanical breakdown or consequent upon wear and tear,
- b) by fire external explosion self-ignition or lightning or burglary housebreaking or theft,
- c) by malicious act.

### **NOTIFICATION OF ACCIDENT**

When your vehicle is involved in an accident, immediately call up **Forte Insurance (Cambodia) Plc.**, through 24 hr helplines (855) 012 911 333 / 012 980 222 / 012 777 515 / 012 333 543 or (855) 023 366 683 / 023 885 077 / 885 066 (during office hour) for assistance.

To enable us to act fast, we will need the following information:

- a) Policy Number
- b) Vehicle registration Number
- c) Time, date and place of accident
- d) How accident happened and any accident involved.

### **FOR OWN DAMAGE CLAIM**

When the accident involves damage to your vehicle, you are required to submit to us the name of workshop, address, telephone number, contact person and the repair estimates, if known. However, we will have to obtain another two quotations from reputable workshops for reference purpose before approval is given to commence repair. We will settle the repair bill directly with the workshop in full amount and thereafter, recover the excess from you.

However, you have an obligation imposed under the Policy Condition to take reasonable step to prevent further loss to the disabled vehicle.

When the vehicle is extensively damaged and beyond economical repairs, we may decide on a constructive total loss settlement. Method of settlement normally the market value of the vehicle at the time of the accident or the Sum Insured, whichever is the less, less policy excess-the wreck of vehicle will be taken over by us.

### **ACCIDENTS INVOLVING THIRD PARTIES**

Where third parties are involved in the accident regardless of property damage or bodily injury, we would encourage you to call our 24 hours helpline so that our trained Motor Claims Personnel will be able to assist you in the claims handling in view of the condition and circumstance in Cambodia. Our staff will help you in the negotiation with the third party and the police. If your vehicle is being towed to the Police Station, they will help you to negotiate with the authority to get your vehicle out. You are reminded not to make an admission or offer promise or payment of claim without our written consent.

In the event of a life threatening (including bodily harm) situation, we suggest that you or your employees take necessary precaution to get out of it by, e.g., driving away from the scene of the accident to the nearest Police Authority and report to them the accident happened.

However, we need you to contact us immediately or as soon as possible in order for us to help to settle the accident matter with third party and the police authority without prejudicing your insurance coverage.

### **NOTICE OF ACCIDENT AND DOCUMENTS REQUIRED**

A written notification of an accident by giving circumstance of accident in fullest detail is important and to be submitted as soon as possible and within 30 days of the date of accident by fax no. **(855) 023 982 907** or e-mail: [claims@forteinsurance.com](mailto:claims@forteinsurance.com) or directly to

**“FORTE INSURANCE (CAMBODIA) PLC.  
No.325 Street Mao Tse Toung,  
Sangkat Depo I, Phnom Penh, Cambodia”**

In order to do the loss adjustment you are required to supply us the following documents to support your claim:

1. Motor Accident Report Form (provided by Forte)
2. Driving license
3. Car registration card (if required)
4. Certificate of insurance
5. Other supporting documents reasonably required by Forte

### **CONCLUSION**

We believe that we have covered most of the essential points in the claims handling procedure. However, should you need further clarification on any of them, please free to contact us.

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