# **Emergency Claims Assistance**

Please contact the 24/7 claims department of People & Partners Insurance PLC at the following phone numbers:



**016 78 78 11** (Smart) **099 78 78 11** (Cellcard) **088 8 78 78 11** (Metfone)

· You can get quick claims settlement by scanning the QR code on the "Policy Certificate" that the company provided after you received the insurance service.

## **For More Details**



015 78 00 78 / 023 21 78 78



info@peoplenpartners.com



www.peoplenpartners.com



No. 07, St. 245, Sangkat Boeng Keng Kang I, Khan Boeng Keng Kang, Phnom Penh, Cambodia.







015 78 00 78



info@peoplenpartners.com



www.peoplenpartners.com



# **Motor Insurance**

Enjoy peace of mind on the road with our motor vehicle insurance policy











# WHY SHOULD YOU USE MOTOR INSURANCE?



#### **MOTOR INSURANCE**



Motor insurance is a form of protection against financial loss from property damage or bodily injury, including legal liability, that results from an accident. This insurance covers your private and commercial vehicles as stipulated in the policy contract.

Key Benefits	Third-Party Liability	<ul> <li>Covers bodily injury or death of a third party,</li> <li>Damage to third-party property</li> <li>Legal expenses</li> </ul>
	Damage to Insured Vehicle	<ul> <li>Covers damage from collisions, overturning, fire, and vandalism.</li> <li>It also covers broken and cracked vehicle glass.</li> </ul>
	Theft	The company will compensate for the loss of the insured vehicle, including accessories:  That results from theft, burglary, Robbery.
	Passenger Liability	The company will compensate for bodily injury or death of passengers in, or getting on or off, the insured vehicle.
	Driver Accident	We have an additional benefit that covers bodily injury, permanent disability, and loss of life from an accident while driving the insured vehicle.

# Excess/Deductible

You are responsible for this "Excess" for each claim. The amount of this excess is clearly stated in your insurance policy.

### **Claims Procedure**

You must provide the following information to the company regarding a claim:

- · Provide sufficient claims documents.
- Provide detailed information about the accident.
- The company will settle the claim within 14 or 21 working days.

# Premium Payment Information

- Annual premiums are based on the insured amount, options, and scope of coverage.
- Annual premiums can be paid by cash, check, or bank/ financial institution transfer.
- The premium must be paid to the company no later than 30 days from the contract's effective date.

#### Exclusions

- 1. Using the vehicle for illegal purposes.
- 2. Using the vehicle for racing, testing, or sports.
- 3. Driving by an individual under the influence of alcohol or drugs.
- 4. Loss or damage caused by converting the insured vehicle from gasoline to gas (for vehicle damage only).
- 5. Damage or loss caused by theft or fraud by an individual who is in possession or has the right to control the vehicle through a lease, hire-purchase, sale, or mortgage agreement.
- 6. Using the vehicle outside the conditions specified in the insurance certificate.