



ក្រុមហ៊ុនធានារ៉ាប់រង

CAMPU LONPAC INSURANCE

កម្ពុជានិយម

柬埔寨大众伦平保险

WE COVER YOU  
IN CAMBODIA

PRIVATE CAR INSURANCE POLICY

If you would like to lodge a complaint, kindly refer to our Complaints Unit:

Correspondence : **CAMPU LONPAC INSURANCE PLC.**  
Address : 7<sup>th</sup> Floor, Campu Bank Building  
No. 23, Street 114,  
Sangkat Phsar Thmey II, Khan Daun Penh  
120202 Phnom Penh,  
Kingdom of Cambodia.  
P.O. Box 1556  
Telephone Number : + 855 23 966 966 / 998 200 / 986 279  
Fax Number : + 855 23 986 308 / 273  
E-mail : [complaint@campulonpac.com.kh](mailto:complaint@campulonpac.com.kh)  
Website : [www.campulonpac.com.kh](http://www.campulonpac.com.kh)

**IN THE EVENT OF ACCIDENT**

**24 Hours Claims Hotline**  
+ 855 16 810 999 / 820 999  
+ 855 17 799 902 / 799 903

E-mail : [claims@campulonpac.com.kh](mailto:claims@campulonpac.com.kh)

Notice:

For all intents and purposes where there is a conflict or ambiguity as to the meaning in the Khmer provisions of any part of the Contract, it is hereby agreed that the English version of the Contract shall prevail.

It is particularly requested that this Policy be carefully read and at once returned to the Company should any correction be necessary.

# PRIVATE CAR INSURANCE POLICY

## TYPES OF COVER

ANY ONE OF THE FOLLOWING WILL APPLY:-

COMPREHENSIVE – Sections A & B of this Policy apply;

THIRD PARTY ONLY – Only Section B applies;

ALL ENDORSEMENTS, CLAUSES OR WARRANTIES THAT ARE SEPARATELY ATTACHED TO THIS POLICY SHALL ALSO APPLY.

## OUR AGREEMENT

In consideration of You having applied to Us to insure Your Vehicle by a proposal and declaration which shall be the basis of this contract and having paid to Us the premium stated in the Policy Schedule in accordance with the Law of the Kingdom of Cambodia, We will indemnify You against loss, damage or liability as described in this Policy occurring during the Period of Insurance subject to the terms, conditions, endorsements, clauses or warranties forming part of this policy.

## SECTION A: LOSS OR DAMAGE TO YOUR VEHICLE

### 1. We will indemnify You if Your Vehicle is damaged or lost in the following circumstances:-

- (a) by accidental collision or overturning,
- (b) by collision or overturning caused by mechanical breakdown,
- (c) by collision or overturning caused by wear and tear,
- (d) by impact damage caused by falling objects provided no flood, typhoon, hurricane, storm, tempest, volcanic eruption, earthquake, landslide, landslip, subsidence or sinking of the soil/earth or other convulsion of nature is involved,
- (e) by fire explosion or lightning,
- (f) by burglary, housebreaking or theft but loss of accessories or spare parts is not covered unless Your Vehicle is stolen at the same time,
- (g) by malicious act,
- (h) When in transit (including its loading and unloading) by road rail inland waterway

### 2. Basis of Settlement

- (a) We will at Our option
  - (i) pay the cost of repairs to Your Vehicle, or
  - (ii) pay in cash the amount of the loss or damage to Your Vehicle, or
  - (iii) reinstate or replace Your Vehicle.
- (b) The maximum amount We will pay is the market value of Your Vehicle at the time of the loss or the sum insured in the Policy whichever is the lower figure.
- (c) If Your Vehicle shall at the time of happening of any loss or damage be insured for a sum lesser than its market value then, You shall be considered as being Your own insurer for the difference and shall bear the rateable proportion of the loss accordingly. Provided always that this shall not apply unless the market value at the time of the loss exceeds the insured value by 10% or more.
- (d) The market value of Your Vehicle would be determined in the event of a dispute by the Head Office of the Franchise-holder and this value would be equal to the cost of purchasing a replacement vehicle of the same make, model and age of Your Vehicle at the time of loss.
- (e) In the event no Franchise-holder is available for the make of Your Vehicle, the market value of the vehicle would be determined by Our claims personnel.

- (f) The valuation done by the relevant Head Office of the Franchise-holder or Our claims personnel will be conclusive evidence in respect of the market value of Your Vehicle in any legal proceedings against Us.
- (g) The maximum amount We will pay for the cost of repairs to Your Vehicle shall be the expenses necessarily incurred to restore the damaged Vehicle to its pre-accident condition (or as near its pre-accident condition as is reasonably possible). If new franchise parts are used, You will have to bear the betterment portion of the franchise parts replaced in accordance with the following scale:-

Age of Vehicles/Years	Rate for Betterment (Not to exceed following %)
Less than 5 years	0
5	15
6	20
7	25
8	30
9	35
10 and above	40

The following basis shall be used in determining the age of vehicles:

	Age of Vehicles based on:-
New Vehicles	Date of Registration
Local second-hand/used vehicles	Date of Original Registration
Imported second-hand/used vehicles	Year of Manufacture
Imported reconditioned vehicles	Year of Manufacture

The application of betterment shall be at Our discretion. The Scale of Betterment represents the maximum rates of betterment that can be applied.

### 3. Transportation of Damaged Vehicle

We will pay You up to a maximum of USD150-00 as Towing Charges for taking Your Vehicle to either the nearest Repairer agreed by the company or towing the vehicle by returning it to Your address as shown on the Schedule or towing it to a secure place for it to be garaged, provided Your Vehicle has been damaged by circumstances described in this section.

### 4. Breakage of Glass in Windscreen or Windows

The indemnity provided by Section I of this Policy is extended to any claim by the Insured for the cost of reinstating any glass in the windscreen or in the windows of Your Vehicle following breakage of such glass (provided there is no further damage to Your Vehicle). This extension is limited to one breakage claim during anyone Period of Insurance without loss of No Claim Discount or application of excess.

Following the settlement of a claim the benefit under this extension shall terminate unless it is reinstated and an additional premium paid.

### 5. Exceptions to Section A

We will NOT pay for

- consequential losses of any nature.
- the loss of use of Your Vehicle.
- depreciation, wear and tear, rust and corrosion, mechanical or electrical or electronic breakdowns, equipment or computer malfunction, failures or breakages to Your Vehicle except breakage of windscreen, window or sunroof including lamination/tinting film, if any.
- damage to Your Vehicle's tyres unless Your Motor Vehicle is damaged at the same time.
- any loss or damage caused by or attributed to the act of cheating/criminal breach of trust by any person within the meaning of the definition of the offence of cheating/criminal breach of trust.
- the Excess stated in the Schedule.
- the failure or inability of any equipment or any computer program to recognise or correctly to interpret or process any date as the true or correct date or to continue to function correctly beyond that date.

## SECTION B: LIABILITY TO THIRD PARTIES

**1. We will indemnify You or Your authorized driver for the amount which You or Your authorized driver are legally liable to pay (including claimants' costs and expenses) for:-**

- (a) death or bodily injury to any person except those specifically excluded under Exceptions to Section B up to a maximum of USD10,000-00 any one victim per accident
- (b) damage to property as a result of an accident arising out of the use of Your Vehicle up to a maximum of USD10,000-00 any one accident

provided Your authorised driver also complies with all the terms and conditions of the policy that You are subject to.

**2. Limits of Our Liability**

Our total liability under Section B(1)(a), B(1)(b) and B(4) in respect of any one claim or series of claims arising out of one event is limited to USD100,000-00.

**3. Cover for Legal Representatives**

Following the death of any person covered under this Policy We will indemnify that person's legal representatives for liability covered under this Section, provided such legal representatives comply with all the terms and conditions of the policy.

**4. Legal Costs**

We will pay legal costs incurred up to a maximum of USD1,500-00 for defence of any charge including the charge of causing death by driving the Motor Vehicle (other than murder) if Our prior written agreement had been secured.

**5. Exceptions to Section B**

We will NOT pay for:

- (a) death or bodily injury to any passenger being carried for hire or reward.
- (b) death or bodily injury to any person where such death or injury arises out of and in the course of the employment of such person by You or by Your authorized driver.
- (c) damage to property belonging to or in the custody of or control of or held in trust by You and/or Your authorised driver and/or any member of Your and/or Your authorised driver's household.
- (d) liability to any person who is a member of Your and/or Your authorised driver's household who is a passenger in Your Vehicle unless he/she is required to be carried in or on Your Vehicle by reason of or in pursuance of his/her contract of employment with You and/or Your authorised driver and/or his/her employer.
- (e) any claims brought against any person in any country in courts outside the Kingdom of Cambodia.
- (f) all legal costs and expenses which are not incurred in or recoverable in the Kingdom of Cambodia.

## NO-CLAIM-DISCOUNT

If no claim is made or arises from Your Policy and provided Your Vehicle is insured with Us for a continuous period of 12 months in each of the following instances, You are entitled to a No-Claim-Discount on renewal of Your Policy as follows:-

<u>Period of Insurance</u>	<u>Discount</u>
After the first year of Insurance	10%
After the second year of Insurance	20%
After the third year of Insurance	30%
After the fourth year of Insurance	40%
After five or more years of Insurance	50%

If at the time of a claim the No-Claim-Discount is 40% or 50%, the No-Claim-Discount shall be reduced to 10% or 20% respectively at the next renewal of the Policy; if the No-Claim-Discount is 30% or less, then the whole No-Claim-Discount shall be rescinded at the next renewal of the Policy.

If more than one claim is made during any one Period of Insurance, the entire No-Claim-Discount shall be rescinded at the next renewal of the Policy irrespective of the percentage earned.

If We agree to a transfer of interest in this Policy the period during which the interest was in Your name, shall not accrue to the benefit of the new owner.

If more than one Motor Vehicle is described in the Schedule the No-Claim-Discount shall be applied as if a separate Policy had been issued in respect of each such Motor Vehicle.

## AVOIDANCE OF CERTAIN TERMS AND RIGHTS OF RECOVERY

1. In the event that We are liable to pay any monies as a result of the said Legislation or Agreement which We would not otherwise have been liable to pay, You shall repay to Us such monies paid by Us.
2. In the event that an Own Damage claim has been paid a Third Party Property Damage claim has also been made, You are required to surrender and/or return any sums paid to You back to Us, failing which We are entitled to recover the said sums paid and any consequent cost fees or expenses incurred.

## GENERAL EXCEPTIONS - THESE APPLY TO THE WHOLE POLICY

We will NOT pay for any liability under the following circumstances:

1. If You or any person with Your consent are not licensed to drive the vehicle except if You or any person with Your consent has held and is not disqualified from holding or obtaining such a licence to drive Your Vehicle under any required laws, by-laws and regulations.
2. If You or Your authorized driver drives Your Vehicle whilst under the influence of drink or drug to such an extent as to be incapable of having control of Your Vehicle.
3.
  - a) Any loss, damage or liability caused by Your Vehicle being used for an unlawful purpose or being used otherwise than in accordance with the Limitations as to Use by You or by some other person with Your consent.
  - b) Any accident loss damage or liability caused, sustained or incurred whilst Your Vehicle, in respect of which indemnity is provided by this Policy, is being driven by any person other than an Authorised Driver or a person driving on Your order or with Your permission.
4. If any loss, damage or liability is caused by invasion, war (whether war be declared or not), warlike operation, acts of foreign enemies, hostilities, civil war, acts of terrorism, strike, riot, civil commotion, mutiny, rebellion, revolution, insurrection, military or usurped power or by any direct or indirect consequences of any of the said occurrences.
5. If the loss, damage or liability is directly or indirectly caused by or contributed to by or arising from flood, typhoon, hurricane, storm, tempest, volcanic eruption, earthquake, landslide, landslip, subsidence or sinking of the soil/earth or other convulsion of nature is involved.
6. If Your Vehicle is used for or is being tested in preparation for any motor sport or competition (other than treasure hunts). This includes (but is not limited to) reliability trials, hill-climbing tests and rallies.
7. If in the event of any accident or breakdown, Your Vehicle is left unattended without proper precautions being taken to prevent further loss or damage and if Your Vehicle is driven in an unroadworthy condition before the necessary repairs are effected, any extension of the damage or any further damage to Your Vehicle shall be excluded from the cover granted by this Policy.
8. For any accident loss damage or liability caused sustained or incurred outside of the Kingdom of Cambodia.
9. If any liability attaches by virtue of an agreement but for which We would not have been liable in the absence of such agreement.
10.
  - (a) Any accident loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss
  - (b) Any liability of whatsoever nature.

directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission.

11. Any accident loss damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons and materials.

**If a law or laws are named in the section of the policy entitled "Avoidance of certain terms and right of recovery" or in the Policy Schedule under the heading of "Legislation" all references to specific Sections of such laws are deemed to be deleted so that the references to such law or laws are left to apply to each law in its entirety.**

## CONDITIONS - THESE APPLY TO THE WHOLE POLICY

### 1. DUTY OF DISCLOSURE

If You fail to disclose to Us fully and faithfully, all the facts which You know or ought to know, or if You misrepresented any facts to Us before the Policy was entered into, We may avoid this Policy.

You must observe and fulfil the Terms, Conditions, Endorsements, Clauses or Warranties of the Policy.

### 2. ACCIDENTS AND CLAIMS PROCEDURES

- (a) We must be notified in writing with full details as soon as possible after an event which may become the subject of a claim under this Policy.
- (b) All accidents must be reported to the Police as required by Law.
- (c) Every communication, writ, summons and process from other parties must be sent to Us immediately. You must also tell Us if You know of any impending prosecution inquest or fatal inquiry without delay. In case of theft or other act which may give rise to a claim under this Policy, You must without undue delay make a report to the Police and co-operate with Us in securing the convictions of the offender.
- (d) No negotiation, admission or repudiation of any claim may be entered into without Our prior written consent.
- (e) We shall have full discretion in the conduct, defence and/or settlement of any claim.
- (f) No repairs may be authorized to Your Vehicle without Our prior written consent.
- (g) In the event Your Vehicle is involved in an accident and gives rise to a claim, Your Vehicle must be removed to nearest repairer agreed by Us for repairs. Failure to remove Your Vehicle to the agreed repairers would be a breach of this condition and We shall have the right to decline liability under Section A of the Policy.
- (h) In any event giving rise to a claim or series of claims under Section B1(b) of this Policy, We may pay to You the full amount of Our liability under Section B1(b) and relinquish the conduct of any defence, settlement or proceeding and We shall not be responsible for any damage alleged to have been caused to You in consequence of any alleged action or omission by Us in connection with such defence settlement or proceeding or by Us relinquishing such conduct not shall We be liable for any cost or expenses how whatsoever incurred by You or any claimant or any person after We have relinquished such conduct.

### 3. CANCELLATION

- (a) You may cancel this Policy by giving ten (10) days' notice in writing.
- (b) We may also cancel this Policy by giving You ten (10) days' written notice by registered post to Your last known address.
- (c) You shall within seven days from the date of cancellation under paragraph (a) or (b) above, surrender the certificate of insurance to Us or, if it has been lost or destroyed or it is not received by You, to provide Us with a statutory declaration to that effect.
- (d) In case of cancellation requested by You (provided no claim has arisen during the then current Period of Insurance), You shall be entitled to a return of 90% of the premium for the unexpired term from the date of cancellation.
- (e) In case of cancellation by Us, You shall be entitled to a pro-rata refund of the unexpired premium calculated from the date of cancellation.
- (f) No refund of premium for any cancellation of policy if premium is charged on minimum premium.

### 4. OTHER INSURANCE

You must give Us written notice if You have any other insurance covering Your Vehicle. If at the time any claim arises under this Policy, there is any other existing policy covering the same loss damage or liability, We shall only pay Our rateable proportion of any loss damage compensation costs or expenses. However, nothing in this Condition shall impose on Us any liability from which We would not have been subject to.

### 5. SUBROGATION

We shall be entitled if We so desire to take over conduct at our own expense in Your name the defence or settlement of any claim or to prosecute in Your name for our benefit any claim for indemnity or damages or otherwise. We shall have absolute discretion in the conduct of any proceedings and in the settlement of any claim and You shall give all such information and assistance as We may require.

### 6. ARBITRATION CLAUSE

All differences arising out of this Policy shall be referred to an Arbitrator who shall be appointed in writing by You and Us. In the event that You and We are unable to agree on who is to be the Arbitrator within one month of being required in writing to do so then You and We shall be entitled to appoint an Arbitrator each who shall proceed to hear the differences together with an Umpire to be appointed by both Arbitrators. However this is provided that any disclaimer of liability by Us for any claim hereunder must be referred to an Arbitrator within twelve calendar months from date of Our disclaimer to You.

## 7. PREMIUM WARRANTY

It is fundamental and absolute special condition of this contract of Insurance that the premium due must be paid and received by the Company within thirty (30) days from the inception date of this Policy / Endorsement / Renewal Certificate.

If this condition is not complied with then this contract is automatically cancelled and the Company shall be entitled to the pro-rata premium for the period they have been on risk.

Where the premium payable pursuant to this warranty is received by an authorized agent of the Company, the payment shall be deemed to be received by the Company for the purposes of this warranty and the onus of proving that the premium payable was received by a person, including an insurance agent, who was not authorized to receive such premium shall lie on the Company.

Subject otherwise to the terms and conditions of this Policy.

## 8. OTHER MATTERS

This Policy will only be operative if:

- (a) Any person claiming protection has complied with all its Terms, Conditions, Endorsements, Clauses or Warranties.
- (b) You have taken all reasonable precautions to maintain Your Vehicle in an efficient roadworthy condition.
- (c) You have taken all reasonable precautions to safeguard Your Vehicle from loss or damage.
- (d) You must grant Us free access at all reasonable times to examine Your Vehicle.

## DEFINITION OF WORDS HIGHLIGHTED IN THE POLICY

1. We/Us/Our refer to the Insurance Company.
2. You/Your/Yourself refer to the Policyholder and/or Insured.
3. Your Vehicle refers to the Vehicle, its standard factory-fitted accessories and any other additional accessories as described in the Policy Schedule.
4. Accessories refer to the standard tools of a motor vehicle including air-conditioners and spare tyres and may include radio/cassette player/ compact disc player and the like if specified in the schedule.
5. Repairer refers to a motor repair workshop agreed by the company.
6. Your household refers to all members of Your immediate family (i.e. Spouse, Children including legally adopted Children, Parents, Brother and Sister).
7. Cheating is defined as follows:-  
Whoever, by deceiving any person, whether or not such deception was the sole or main inducement:-
  - (a) fraudulently or dishonestly induces the person so deceived to deliver any property to any person, or to consent that any person shall retain any property; or
  - (b) intentionally induces the person so deceived to do or omit to do anything which he would not do or omit to do if he were not so deceived and which act or omission causes or is likely to cause damage or harm to any person in body, mind, reputation, or property,is said to "cheat".
8. Criminal breach of trust is defined as follows:  
Whoever, being in any manner entrusted with property, or with any dominion over property either solely or jointly with any other person, dishonestly misappropriates, or converts to his own use, that property, or dishonestly uses or disposes of that property in violation of any direction of law prescribing the mode in which such trust is to be discharged, or of any legal contract, express or implied, which he has made touching the discharge of such trust, or wilfully suffers any other person so to do, commits "criminal breach of trust".
9. Acts of terrorism  
means an act, including but not limited to the use of force of violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public, in fear.

**ENDORSEMENT 1 – EXCESS ALL CLAIMS**

You are responsible for the first amount as stated in the schedule of each and every claim payable (including costs and expenses and expenditure incurred by Us in the conduct, defence and settlement of any claim) under Section A of this Policy in addition to any other excess that may be applicable.

If the expenses incurred by Us includes the amount for which You are responsible, such amount shall be repaid to Us.

Subject otherwise to the Terms and Conditions of this Policy.

N.B. The amount of Excess mentioned herein shall be held to apply in addition to any other Excess that may be applicable to this Policy.

**ENDORSEMENT 3(P) – THIRD PARTY ONLY**

The cover provided for in this Policy is limited to Third Party only i.e. Section B (LIABILITY TO THIRD PARTIES).  
Section A (LOSS OR DAMAGE TO YOUR VEHICLE) is cancelled.  
Subject otherwise to the Terms and Conditions of this Policy.

**ENDORSEMENT 25 – STRIKE RIOT AND CIVIL COMMOTION**

We have noted and agreed that the words "strike riot and civil commotion" in General Exception 4 of this Policy shall not apply to any accident loss damage or liability directly caused by

- (1) the act of any person taking part together with others in any disturbance of the public peace (whether in connection with a strike or lockout or not) or the action of any lawfully constituted authority in suppressing or attempting to suppress any such disturbance or in minimizing the consequences of such disturbance.
- (2) the willful act of any striker or locked out worker done in furtherance of a strike or in resistance to a lockout or the action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimizing the consequences of any such act

Provided that the indemnity given by reason of this Endorsement shall not apply to any accident loss damage or liability (except so far as is necessary to meet the requirements of the Legislation) directly or indirectly proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with-

- (a) war invasion the act of foreign enemies hostilities or warlike operations (whether war be declared or not) civil war
- (b) mutiny, civil commotion, assuming the proportions of or amounting to a popular rising rebellion, revolution, insurrection, military or usurped power or any act of any person acting on behalf of or in connection with any organization with activities directed towards the overthrow by force of the Government de jure or de facto or the influencing of it by terrorism or violence or by the direct or indirect consequences of any of the said occurrences.

In the event of any claim hereunder You shall prove that the accident loss damage or liability arose independently of and was in no way connected to by or traceable to any of the said occurrences or any consequence thereof and in default of such proof We shall not be liable to make any payment in respect of such a claim.

Subject otherwise to the Terms and Conditions of this Policy.

**ENDORSEMENT 57 – INCLUSION OF SPECIAL PERILS**

In consideration of the payment of additional premium by You to Us the following peril(s) is/are deemed to be covered under Section A of this Policy:

Flood, Typhoon, Hurricane, Storm, Tempest, Volcanic Eruption, Earthquake, Landslide, Landslip, Subsidence or Sinking of the Soil/Earth or Other Convulsion of Nature.

Subject otherwise to the Terms and Conditions of this Policy.

**ENDORSEMENT 100 – EXCLUSION OF LEGAL LIABILITY TO PASSENGERS**

The cover provide under Section B1(a) of this Policy shall not apply to death of or bodily to any person being carried in or upon or entering or getting on to or alighting from Your Vehicle (other than a passenger required to be carried in or on Your Vehicle by reason of his/her contract of employment with You and/or Your authorised driver and/or his/her employer).

Subject otherwise to the Terms and Conditions of this Policy.

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