

Conditions and Notes for Clients

Conditions	The Insured	Otherwise specifically mentioned in this policy, the Insured means the owner of the motor vehicle insured under the motor vehicle physical damage insurance contract.
	Motor vehicle owner	Means the organizational/individual owner of the motor vehicle or the individual, organization who is authorized to possess or own the motor vehicle by the motor vehicle owner lawfully; or the individual, organization who is the actual owner of the motor vehicle which have not been registered but subject to a Sale and Purchase Contract in accordance with the laws and regulations.
	Summary of main exclusions	<ol style="list-style-type: none"> 1. Intentionally causing damages of the motor vehicle owner, driver and other persons having benefits. 2. At the time of accident, the vehicle does not have valid certificate of technical safety and environmental protection inspection of road motor vehicles. 3. The driver does not have Driving License or has inappropriate Driving License. 4. The driver has blood or breath alcohol contents or uses drugs and stimulants prohibited by the law. 5. Driving in prohibited roads, prohibited areas. 6. Racing (legal or illegal); using the insured vehicle to tow other vehicles contrary to the law. 7. The vehicle is used to transport prohibited goods as prescribed by law. 8. Losses due to natural wear and tear or depreciation, impairment of commercial value, breakdown through defects or additional damage due to repair, during repair period (including test running). 9. Damages to the engine due to operation in flooded area. 10. Damages to tires, canvas cover, labels 11. Partial loss due to theft or robbery (unless otherwise agreed). 12. Total loss of the vehicle in case of fraud or breach of trust to appropriate the vehicle. 13. Damages to machine, electrical tools or parts of electrical equipment as a result of overload, overpressure, short circuit, self-heating, electrical arcing or leakage due to any cause whatsoever; 14. The motor vehicle carries overload of over 50% or more. 15. Losses of additional devices which are not included in standard equipment installed by manufacturer. 16. Exclusion for motor vehicle used for driving/training practice
Notes for Clients	Period for claiming	The period for claiming is 01 year after the occurrence of an insured event. The period of force majeure circumstances or objective reasons shall be exclude from the period for claiming.
	Disclaimer	The information provided herein is for reference only and is not the insurance policy. Further details and applicable terms will be stated in the insurance policy.