



## AUTO INSURANCE

# Knowledge is Potential Power

We create this brochure to help you gain more information and a more in depth guide about Auto Insurance.

If you are a **CB Insurance** customer, you can read this brochure along with your Policy Schedule and the Auto Policy Wording. Then, if you have any questions, please contact us.

If you're not a **CB Insurance** customer, this brochure can help you better understand Auto Insurance. If you have any questions, please call our One-Stop Service Desk:  
Tel: +855 23890999.



**Policy period.** When you pay your premium by the due date, your policy automatically continues for the time period shown, usually 12 months.

**The Insured Name.** refer to any client's name insured under this Policy Schedule.

**Total premium.** Each insured vehicle has its own premium amount. This value is for all the amount listed vehicles insured during the period of insurance.

**Coverage limits.** This shows the maximum limit **CB Insurance** will pay for each covered accident, \*for each type of coverage.

*For more about limits, see page 11 of this brochure.*

**Deductibles.** This shows how much you will pay out of pocket for damage to your vehicle for each covered accident. \*

*For more detail about deductible, see page 10 of this brochure.*

**POLICY SCHEDULE  
AUTO INSURANCE**

THIS DOCUMENT DETAILS WHAT IS INSURED UNDER THIS POLICY. PLEASE EXAMINE THE POLICY TERMS, CONDITIONS AND EXCLUSION CAREFULLY, AND ADVISE US OR OUR INSURANCE BROKER/AGENT IF ANY ARE NOT CORRECT.

**THE INSURED INFORMATION**  New  Renew

POLICY NUMBER : ACCOUNT NUMBER :  
**THE INSURED NAME** :  
 ADDRESS :  
 OCCUPATION/BUSINESS :  
 GEOGRAPHICAL AREA : CAMBODIA ONLY  
 PERIOD OF INSURANCE : FROM: TO:

**VEHICLE INFORMATION**

REGISTRATION No.	MAKE/MODEL	CHASSIS No./ENGINE No.	CUBIC CAPACITY OR HORSE POWER	YEAR OF MANUFACTURE	VALUE OR SUM INSURED

**COVERAGE AGREEMENTS**

THIRD PARTY LIABILITY (TPL) : US\$ 10,000.00 each person  
 : US\$ 10,000.00 each occurrence

OWN DAMAGE (OD) AND THEFT LOSS  
 ACCIDENT TO AUTHORIZED DRIVER AND PASSENGER

**DEDUCTIBLE**

THIRD PARTY LIABILITY (TPL) : US\$  
 OWN DAMAGE (OD) AND THEFT LOSS : US\$  
 ACCIDENT TO AUTHORIZED DRIVER AND PASSENGER : US\$

**ADDITIONAL BENEFIT AND/OR ENDORSEMENT**

Subject otherwise to the Exclusion.

**PREMIUM**

PREMIUM : US\$  
 ADMINISTRATIVE FEE : US\$  
**TOTAL** : US\$

**PURPOSE OF USE**

For private use or in connection with the Insured's business

**TERMS AND CONDITIONS**

Policy Wording Code:  
 Other Terms & Conditions as per attached Policy Wording of Auto Insurance of CB GENERAL INSURANCE PLC.

**LAW AND JURISDICTION**

Cambodia Law

Issued Date:  
 CB General Insurance Plc.

\_\_\_\_\_  
 Authorized Signatory

## Sample of CB Insurance Policy Schedule

## About coverages.

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Auto Insurance protects you and your family in all kinds of situation involving a vehicle. This section of the brochure summarizes common coverages.

Some are optional & some are required by **CB Insurance**.

If you're a **CB Insurance** customer, you can check the coverages you have purchased in your Policy Schedule under "Coverage."

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## Third Party Liability Insurance can help to protect your assets.

If you're at fault in an accident, you could be held legally responsible for injury or damage to property caused by the accident. All drivers are required by law to have both of these liability coverages as follow:



### **Bodily Injury Liability**

Helps to protect you from paying medical costs, loss of income and funeral expenses of others people involved in an accident.



### **Property Damage Liability**

Helps to protect you from paying for the repair or replacement of another third party's car and any public property.

# About coverages (continued)

## Which vehicles are usually covered by a CB Insurance Policy?

- The vehicle(s) listed on your Policy Schedule.

If you damage another car or any public property in an accident, **CB Insurance** can help to protect you from paying for those damages.



## Who's covered under a CB Insurance policy?

- You, the policy owner.
- Anyone you give permission to use your car and hold a valid driving license.

If you injure someone in an accident, **CB Insurance** can help protect you from losing your savings or home to pay for those injuries or death.

*Questions?*

*Want to make changes to your coverage?*

*Call **CB Insurance** at +855 23890999*

# About coverages (continued)

## What about the damage that is caused to your car?

If you crash your car, **CB Insurance** can help to repair or replace it so you can get back on the road again quickly.

There are two types of coverages to consider:

### Collision Coverage

Paying for damage to your car if you collide with another car or something else such as a building, bridge or tree. If someone hits your parked car, this is considered a collision as well.

### Accidental Loss

Coverage can help to pay for damage or loss to your car caused by something other than a collision such as theft, fire, vandalism, windstorm, or hitting an animal.

*For each of these coverages, you may be responsible for the deductible amount  
(See page 10 for more about deductibles)*

**If you're in an accident,** Collision or Comprehensive Coverage can help pay for the repair or replacement of your car.

# About coverages (continued)

## There's a coverage plan available that can help to protect you from a vehicle with no insurance.

There are many vehicles out there who may not have Auto Insurance. What if one of them crashes into you?

### CB Insurance Coverage can help.

It's divided into two parts:



#### Bodily Injury Coverage

includes your injuries or death, or those of your passengers or family members driving your car if it's hit by a vehicle with no insurance.



#### Property Damage Coverage

includes damage to your car or property if you're hit by a vehicle with no insurance.



**If your car is damaged** in an accident by a driver with no car insurance, **CB Insurance** may help to pay for repairs or replacement.

**If you are hurt** in a car accident by a driver with no insurance, **CB Insurance** will help to pay for medical expenses.



# CB auto coverages at a glance.

The chart below summarizes key auto insurance coverages.

	Type/Name of Coverage	Required or Optional?	Most Common Add-ons	Deductible May Apply
Third Party Liability	Bodily Injury Liability	Required		
	Property Damage Liability	Required		Yes
Own Damage Theft	Collision Coverage	Optional	Yes	Yes
	Accidental Loss	Optional	Yes	Yes
Accident to Driver & Passenger	Automobile Medical Payments Coverage/ Personal Injury Protection	Optional	Yes	

Your **CB Insurance** Policy Schedule shows the coverages you've chosen, along with deductibles and limit-which is the maximum amount **CB Insurance** will pay. (See page 11 for more about limits)



# About Deductibles.

A deductible is the amount of money you agree to pay for repairing or replacing your car if you have a claim covered by your policy. Deductible is varied based on the car's model or value.

## Own Damage Deductible

### Example:

A driver damages his car in an accident and it costs \$5,000 to repair.



Own Damage:  
**\$5,000**

Policy Owner pays:

CB Insurance pays:

**\$50**

**\$4,950**

## Theft Deductible

### Example:

A car has been stolen. Car value: 40,000 USD.

Policy Owner pays:

CB Insurance pays:

**\$2,000**

**\$38,000**

## Third Party Deductible

### Example:

A driver crashes third party car and it is damaged. The repairs cost US\$10,000.

Policy Owner pays:

CB Insurance pays:

**\$50**

**\$9,950**

*Questions?*

*Want to make changes to your coverage?*

*Call **CB Insurance** at +855 23890999*

# About Coverage limits

Each coverage has a limit.

If you have an accident claim covered by your **CB Insurance** policy, **CB Insurance** agrees to pay for damages up to that coverage's limit.

## Third Party Liability Benefits

USD 100,000.00 aggregate limit of Liability for all claim for any accident subject to any victim.

- Bodily Injury: USD 10,000.00
- Property Damage: USD 10,000.00 per accident.

Example: A Policy Owner causes an accident in which someone is injured, **CB Insurance** will pay for the medical treatment of the injured/Damage as follow



### SCENARIO 1

A Policy Owner hits another car cause fatal death one person. Victim family asks compensation for US\$17,000

CB Insurance pays:

Policy Owner pays

**\$10,000**

**\$7,000**

### SCENARIO 2

A Policy Owner hits another car cause serious injuries to one person. Victim family asks compensation for US\$7,000

CB Insurance pays:

Policy Owner pays

**\$7,000**

**\$0**

# Frequently Asked Question

## *1- What is Auto insurance?*

Auto insurance is the type of policy that protects your financial losses against physical damage or bodily injury including legal liability, resulting from traffic accidents or accident loss.

## *2- What are the benefits that I can get from it?*

"The benefits that you can get:

- It covers lawsuits, including legal fees brought against you as the result of an accident.
- It covers the bills of vehicle repairs due to damage caused in an accident, theft, fire, out of control factors.
- It provides benefits to survivors when an accident results in death.
- It covers for medical expenses.
- It saves time
- It covers the compensation to the third party"

## *3- Do I have to file a Police Report after an accident?*

Yes, you need to file a police report after an accident because our claim officer will collect it for processing the claim.

## *4- Do I need to pay for auto insurance once a month or annually?*

You need to pay once annually.

## *5- Do I have to pay for repairs after an Insurance Claim?*

Yes, you have to pay for the deductibles that is listed in the policy.

## *6- What happens if I don't have auto insurance?*

If you don't have auto insurance you have to pay for all the damage to your vehicle and other compensations out of your pocket.

## *7- How expensive is auto insurance?*

Auto insurance is relatively inexpensive, but this depends on your car value and driving history.

## *8- What happens if I cancel my policy before the contract expires?*

You will be charged a cancellation fee.

## *9- What does your auto insurance policy cover if personal items are stolen from your vehicle?*

It doesn't cover for personal items that are stolen from the vehicle.

## *10- My windshield was damaged by a falling rock. Is that covered?*

In most cases, this type of damage is covered under your comprehensive coverage. For extra fast service, contact CB Insurance.



## What to do in case of an accident?

- Stay calm. Determine the extent of injuries or damage. If needed, obtain assistance.
- Call the police to file an accident report. Don't leave the accident scene.
- Limit discussion of the accident. Talk only with the police and **CB Insurance** claim representative. Don't admit fault at the scene or at any time.
- Get the facts and essential details at the scene.
- Report to us immediately. CB Insurance is available 24/7/365. Call **CB Insurance** or file a claim at [www.cbgeneral.vip](http://www.cbgeneral.vip)

## How to claim

Contact **CB Insurance** Claim Service:

☎ +855 23890888

✉ [claim@cbgeneral.vip](mailto:claim@cbgeneral.vip)

To assist you promptly, please provide our claim surveyor the following information:

- Policy Number
- Vehicle Plate Number
- Time, date and place of accident
- How the accident happened, and any accident involved.



## Making a complaint

The Company's commitment is to provide top-notch service. If the company is unable to fulfill your needs, the Insured shall send any complaint to our customer service. We shall reply within **forty-eight (48) hours** and resolve the complaint within **eight (8) weeks**.

**Please contact our One-Stop Service Desk:**

Phnom Penh Tower, 2nd Floor, No. 445, Monivong Blvd, Sangkat Boeung Pralit, Khan 7 Makara, Phnom Penh, Cambodia.

Tel: +855 23890999

Email: [general@cbgeneral.vip](mailto:general@cbgeneral.vip)

If the company fails to resolve the complaint within **eight (8) weeks**, the Insured shall refer the complaint to:

DEPARTMENT OF INSURANCE AND PENSION  
MINISTRY OF ECONOMY AND FINANCE  
Street 92 Sangkat Wat Phnom  
Khan Duan Penh, Phnom Penh, Kingdom of Cambodia



**CB INSURANCE**



The solution to all concern of your well-being.  
Please contact us.

- Our One-Stop Service Desk
  - ☎ +855 23890999
  - ✉ [general@cbinsurance.vip](mailto:general@cbinsurance.vip)

**CB General Insurance Plc.**

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W: [www.cbgeneral.vip](http://www.cbgeneral.vip)