



## Term and condition

### Bima Moto

#### **Who is covered?**

Bima Moto-The policyholder must provide detailed about vehicle information on the policy to receive this coverage.

#### **AGE:**

You must be between 18 and 60 years old (both included).

#### **Deduction and Cover:**

- Premiums for respective terms of cover are payable only in cash upon registration with our Sales Officers.
- Commencement of benefit starts immediately upon registration, i.e. after full payment of the premium. if the premium payment is completed on 20th of January the cover will be start from in the same year. There will be no waiting period for this product.

#### **How to claim:**

Claims for compensation can be made within 12 months in case of a problem. Processing of claims will commence after the following documents are submitted:

- A copy of Driving License and an Insurance Certificate.
- A copy of the Identification document of the claimant.
- Police report or local authority with the date stating, type of accident occurred and the cause of the accident or loss by theft.
- Amount of damage caused by accidental damage or theft.

Customers can contact BIMA Hot-line or visit the company office to make a claim. Milvik will provide compensation within a maximum of 3 working days if sufficient documents are submitted. In the event of the death of the policyholder, compensation will be paid directly to the beneficiaries specified in the policy.

#### **Exclusion:**

This insurance does not apply to any claim which is due to, based upon, arising from or directly or indirectly as a consequence of any of the following:

1. Participating in or attempting to commit a crime of Law on Road Traffic of the Kingdom of Cambodia while driving a vehicle, such as: expired driving license, driving a motorcycle without a helmet that is not properly protected and any act that is considered an act contrary to the Law on Road Traffic and other applicable laws.
2. Any effects caused by excessive use of alcohol or drugs in accordance with the Law on Road Traffic of the Kingdom of Cambodia.
3. Intentional deeds or causing accident intentionally.
4. Impact caused by participation in committing crimes not limited to misdemeanors or other crimes (theft, robbery, etc.).
5. Make repairs without notifying or prior notice to Milvik.
6. An accident or damage that happened is not accidental damage.
7. Damage or loss caused by embezzlement by vehicle owners or caused by floods, war, terrorism, nuclear weapons, strikes, riots and civil unrest.
8. Driving or parking in a high-risk area (intentionally causing an accident or being prone to risk) or damage or loss caused by negligence, such as leaving the motorcycle with the keys locked on the motorcycle (in a busy or crowded area) or leave the motorcycle near the construction site, which is prohibited and cause an accident.

#### **CANCELLATION:**

The policy can be cancelled by calling the BIMA hotline 010 242 248. Premium deductions will be stopped within 48 hours. The policyholder can choose to enjoy all unexpired cover or choose to seek a refund at point of cancellation. If the policyholder chooses a premium refund, BIMA shall refund 90% of the premiums corresponding to the duration for which the



premium has been paid and cover not yet provided if no claim has been filed. In the event or claim has been filed, no refund is available on cancellation.