



អង្គរ ជេនេរ៉ាល់ អ៊ីនស្យូរ៉ង់ ម.ក
ANGKOR GENERAL INSURANCE PLC.

EXTENDED VEHICLE WARRANTY INSURANCE POLICY WORDING



TABLE OF CONTENTS

PART 1: DEFINITION	3
PART 2: INTEREST INSURED.....	3
PART 3: COVERAGE	3
PART 4: POLICY BENEFITS.....	5
PART 5: PREMIUM PAYMENT	5
PART 6: EXCLUSION	6
PART 7: GEOGRAPHICAL LIMIT.....	8
PART 8: QUALIFICATION OF CLAIMANTS	8
PART 9: AMENDMENT.....	8
PART 10: RENEWAL POLICY	9
PART 11: TERMINATION.....	9
PART 12: CANCELLATION	8
PART 13: CLAIM.....	10
PART 14: CONFIDENTIALITY	9
PART 15: DISPUTE RESOLUTION	9
PART 16: LAW AND JURISDICTION	9
PART 17: GENERAL CONDITIONS.....	10
PART 18: COMPLAINT PROCEDURE.....	10
PART 19: CONTACT INFORMATION	11



PART 1: DEFINITION

For the purpose of this Policy the following definitions apply:

- **The Vehicle** means the Insured Vehicles described in the Certificate of Insurance.
- **New Motor Vehicle** means a newly assembled motor vehicles sold ex-factory by the franchise holder or authorized dealer and which would be registered with the Ministry of Public Works and Transport.
- **Components and Parts** means Components and Parts which are incorporated in the Vehicles by the Vehicle's Manufacturer.
- **Breakdown of components** means the unserviceability of a component for a reason other than wear and tear, normal deterioration or negligence causing a sudden stoppage of its function.
- **Manufacturer's Warranty** means the warranty provided by the Vehicle manufacturer in respect of the complete Vehicle during the time of first sale of the new motor vehicle.
- **Extended Warranty Period** means the warranty in respect of the complete Vehicle for an extended period commencing immediately after the expiry of the Manufacturer's Warranty
- **Limit of Liability** means the maximum amount the company will pay in total of all claims in aggregate which may arise during the Extended Warranty Period up to and not exceeding the sum Insured as stated in the Certificate of Insurance. The Sum Insured is the retail price of the vehicle at the time of Purchase excluding registration and other related fees.
- **Parts Covered** means parts and components that are covered under the Warranty which are specifically listed and described in Manufacturer's Warranty.
- **Authorized Service Centre** means any service centre/workshop nominated by the vehicle manufacturer / authorized dealer or the Company and notified to the Insured in writing from time to time.
- **Service Manual** means the manual provided by the vehicle manufacturer containing the maintenance and service schedule of the vehicle.
- **The Company** referred to **ANGKOR GENERAL INSURANCE PLC.**

PART 2: INTEREST INSURED

The interest insured under this policy is limited to the Insured's pecuniary interest in the operational functionality of the specific mechanical and electrical components listed in covered under the Manufacturer's warranty as stated in the Certificate of Insurance.



PART 3: COVERAGE

COMPONENTS AND PARTS COVERED

All components and parts covered under the Manufacturer's warranty, enclosed as an attachment with the policy, is covered under this Motor Extended Warranty policy.

COVERAGE PLAN:

1. Plan A

Covers the three most critical components:

- Engine internals, including pistons, crankshaft, camshaft, and valves
- Transmission, including automatic, manual, and CVT
- Drive axle, including front and rear axle

2. Plan B

Covers everything under Plan A, plus:

- Engine cooling system
- Electrical system

3. Plan C

Covers everything under Plan B, plus:

- Air conditioning and heating
- Brakes
- Fuel system and injection
- Steering
- Suspension, including front and rear suspension
- Hi-tech systems, including sensors and ADAS

PROVIDED THAT

All major mechanical, electrical & electronic components that are warranted shall only be replaced wholly if repair and replacement of internal parts of the component is not possible or exceeds the total cost of the whole component.

PART 4: POLICY BENEFITS

We agree to cover the costs of repairing or replacing parts of your vehicle that suffer a breakdown during the insurance period.

Company will pay for:

Repair Parts: The cost of the spare parts needed to fix the failure.

Labor Costs: The cost of professional labor required to install those parts.



PART 5: PREMIUM PAYMENT

Premium payment is yearly basis, and pro-rata premium charge/refund in case of add/delete during the period of insurance. Premium warranty 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.

Insured could pay premium within scenarios such as cash, cheque, any app, and/or doing bank transfer to **ANGKOR GENERAL INSURANCE PLC** 's account.

PART 6: EXCLUSION

COMPONENTS, PARTS AND EXPENSES NOT COVERED

1. All Components & Parts not covered under the Manufacturer's warranty.
2. Paintwork, bodywork, water ingress and corrosion, glass, lenses, trim, bright work, door lock cylinders and airbags.
3. Wheels, wheel balancing, tyres, exhaust system and catalytic converter.
4. Engine tuning, cleaning of fuel lines, filters, nozzles, carburettors and pumps, drive belts that are not encased, impact or external damage, decarbonisation and failures caused by the build up of carbon deposits (including burnt valves)
5. Mountings (including engine mountings), tapings, supports, fixings, and fastening devices that has been incorrectly repaired or replaced or is subject to routine servicing adjustments.
6. Batteries, wires, terminals, reconnecting of disturbed electrical connections, lamps, bulbs, fuses, audio and in-car entertainment equipment and aerials and car telephones.
7. Seals and gaskets that are subject to replacement or refitment as part of the normal service schedule.
8. The cost of normal servicing, service items and other items which can be expected to wear as part of their function.
9. Insured/Dealer may be held responsible for under the terms of Other guarantee
10. V belts, hose and gas leaks, airbags for whatsoever cause in respect of Air Conditioned Vehicles.
11. Parts subjected to normal wear & tear, aging including spark plugs ,Hi-Tension cords , clutch, axle boots, shock absorbers fuel filter, air filter, oil filter, rubber seals, brake pads, brake linings, wiper blades, clutch/ accelerator/brake cables , bulbs, fuses, fuel hoses, tyres, batteries, glasses, lenses.
12. Damages due to poor, incorrect, incomplete periodic maintenance.
13. All consumable including all lubricating oils, greases, suspension parts including tie rod, tie rod end's, brake oil & parts, unless required/necessitated to be replaced in connection with the replacement of a part falling under a valid extended warranty claim.
14. Parts requiring replacement /repair due to wear & tear, depreciation, moth, vermin, process of cleaning, restoring or renovating of scratches, affect of light, sun or any atmospheric conditions, bird droppings
15. Rusting of sheet metal parts, Silencer & catalytic converter
16. Loss of use or consequential loss, incidental or other damages including expense for gasoline, mechanic travel time etc.



17. Any liability for death, bodily injury or third party damage, Any legal liability, consequential loss damage to occupants third party impact, collision, accident, malicious damage, theft, attempted theft, fire, contamination, increased loss or damage through owner's negligence, misuse, abnormal use or insufficient care or use of spurious parts/parts not approved by the Insurer.
18. storm, flood, lightning, explosion, earthquake or Aircraft damage
19. War, civil war, rebellion, invasion, insurrection, hostilities, confiscation, nationalisation or loss resulting from order of Government or local Authority.
20. Ionising radiation or contamination by radioactivity
21. Loss or damage caused by
 - a. variation of or failure in water/electricity supply
 - b. Incorrect installation or maintenance of external plumbing or electrical systems.
 - c. normal maintenance service and replacement of normal maintenance items including
22. cleaning, polishing, minor adjustment, engine tuning, carbon cleaning , Wheel alignment, tyre rotation
23. Improper handling, dismantling, fitting, repair, alteration, modification, fitment of accessories or parts not approved by manufacturer.
24. Mechanical & electrical breakdown caused by overloading, strain, overrunning, freezing, excessive pressure, short-circuiting, heating
25. Damage to fuel system including fuel pump & nozzle, caused by bad quality of fuel
26. Damage caused by improper storage, Hydrostatic lock, oil starvation.
27. Whilst the Vehicle is used for racing, competitions, rallies, motor sporting events or of a purpose for which it is not licensed.
28. Slight irregularities not recognized as affecting quality or function of the Vehicle or parts such as slight noise or vibration and defects appearing only under particular or irregular operations.
29. Any part excluded under manufacturer's warranty as well as proprietary /Supplier's warranty.
30. manufacturer's recall in any way connected with the use or operation of ay computer, computer system, computer software, programme or process of any electronic system as a consequence of
 - (a) date change to the year 2000 or any other date change and/or
 - (b) any change or modification of or to such computer, computer software, programme or process or any electronic system in relation to any such date change.

PART 7: GEOGRAPHICAL LIMIT

Location of Risk is within the Kingdom of Cambodia.

PART 8: QUALIFICATION OF CLAIMANTS

The nature of the interest of the Insured must be stated to the Company in writing when the Policy is proposed otherwise it shall be presumed that the Insured's interest is that of an absolute owner. Any other interest shall not be deemed to be covered by the Policy until written notice thereof shall be given to and accepted by the Company. Nothing herein contained shall give any right



whatsoever against the Company to any person other than the Insured.

PART 9: AMENDMENT

Any amendment or addition to the original insurance policy terms and conditions shall require that both parties provide written notice to each other of such amendment or addition through electronic communication or by sending a written notice to the party requested to amend or add the terms.

Upon receipt of the notice regarding any amendment or addition from the Insured or Policyholder, the Company shall review and notify the Insured/Policyholder of its approval or rejection of the request for such amendment or addition to the policy terms within a period of no more than ten (10) business days from the date of the request.

All amendments or additions shall be valid only if there is a written agreement by our Company and such amendments or additions are stated in the Endorsement.

In case of failure to notify the amendment as mentioned above, the terms of the original insurance contract will apply and the claim for damages arising from the amendment may be rejected.

PART 10: RENEWAL POLICY

This insurance contract may be renewed, or may not be renewed, depending on the Company's decision to continue this contract. The Company will send you a renewal notice within thirty (30) days prior to the contract's expiry date, subject to the completion of the risk evaluation and based on the premium rates for insurance coverage that have been determined by the Company. The scope of coverage or the benefits under the insurance policy and/or the terms and conditions of the insurance policy, including the premium, shall be subject to change.

The insured must submit an application for policy renewal prior to the expiry date of the insurance policy. The insurance coverage period shall be renewed in accordance with the renewal instructions signed by Insured and/or insured representative, agent and provided to the Company, or received by the Company, through an authorized letter, courier delivery, direct delivery letter, or email, together with the written approval of the Company.

PART 11: TERMINATION

If the policyholder or the insured intends to terminate this insurance policy, the policyholder or the insured shall provide written notice to the Company at least ten (10) days prior to the intended termination date of the insurance policy.

In the event that the request for termination of the insurance policy is not accompanied by sufficient supporting documents, the Company shall notify the policyholder or the insured of the missing requirements within a maximum of three (3) working days from the date of receipt of the termination request. The Company shall provide written notification to the policyholder or the insured regarding its approval or rejection, together with valid reasons, within a maximum of five (5) working days from the date of receipt of the termination request and complete supporting documents. The Company shall refund the applicable amount within a maximum of fifteen (15) working days from the date of agreement on the termination of the insurance policy. However,



the Company may request an extension of the refund period based on reasonable grounds and subject to approval from the Insurance Regulator of Cambodia (IRC).

In such case, the Company shall refund ninety percent (90%) of the remaining premium. For requests relating to the termination of the insurance policy, if any claim has occurred and the Company has already paid such claim, the Company shall have no obligation to refund the premium for the remaining policy period.

PART 12: CANCELLATION

The Company also has reserved the rights to terminate this policy by sending thirty (30) days noticed inform you as the following causes:

- Unpaid insurance premium after 30 (thirty) days after the insurance contract is valid.
- We find cases of concealment, fraud and/or misrepresentation by the policyholder or the insured.

PART 13: CLAIM

This policy has the following conditions and procedures for claiming compensation:

A. QUALIFICATION OF CLAIMS PROPOSER

Only you and/or any lender who are a legal financial institution in term of insured vehicle related with any mortgagee that have the rights to receive any compensation from us regarding to all terms and conditions in this policy.

B. PROCEDURES FOR PROVIDING INFORMATION

You, the insured, must notify Company as soon as possible via our 24-hour toll-free emergency hotline or our insurance claim agent regarding any loss or damage that has occurred and may give rise to a claim under insurance policy.

The company will respond to the insured to confirm the notification of the occurred risk by telephone, electronic message, or written letter within no more than twenty-four (24) hours after receiving the notification.

The company will provide a claim form in the company's prescribed format, along with a list of required documents, to the insured who has suffered loss or damage under the insurance policy, within no more than twenty-four (24) hours after receiving the notification of the insured risk.

C. REQUIRED CLAIMS DOCUMENTS OR EVIDENCE FOR CLAIMS

When a claim is made, Insured should provide us the following documents:

- Completed claim form
- Copy of driver's license valid at the time of the breakdown
- Copy of vehicle registration
- Copy of identification card
- Official diagnostic and repair evaluation form
- Complete vehicle maintenance and routine service history records
- Other relevant documents (if necessary).



In case the insurance claim submission lacks sufficient documents, or the claim form is not properly completed, the company will notify the claimant in writing or by electronic message, clearly specifying the deficiencies, within no more than three (3) working days from the date the company received the claim submission.

D. RESOLUTION AND CLAIMS PAYMENT TERM

All necessary documents, information and proof required must be submitted to claim department as soon as possible after discharged or incident happened.

The Company shall notify the claimant in writing of its decision to reject or approve the claim compensation within no later than fifteen (15) working days from the date the Company receives the claim submission and complete required documents.

ANKOR GENERAL INSURANCE PLC. will pay compensation to claimant by following deadline:

- In period 03 (three) working days after claimant confirms accepting compensation for the full payment, or
- In period like stated in compensation agreement between Angkor General Insurance and the claimant for the payment of insurance claims in stages.

Claims Payment will be made by cash, cheque, and/or bank transfer from **ANGKOR GENERAL INSURANCE PLC** 's bank account.

PART 14: CONFIDENTIALITY

All information provided to the Company must be kept confidential and no personal information shall be disclosed to any third party without prior consent unless it is required or authorized by the applicable laws and regulations.

PART 15: DISPUTE RESOLUTION

For any dispute arising in relation to the conduct of insurance business, the disputing parties may bring the case to Insurance Regulator of Cambodia for mediation before filing a lawsuit to arbitration or a competent court, except a criminal case.

PART 16: LAW AND JURISDICTION

The Policy shall be governed by and interpreted in accordance with the Law of the Kingdom of Cambodia. The jurisdiction is the competent court in the Kingdom of Cambodia.



PART 17: GENERAL CONDITIONS

1. Special Provisions

- This policy only applies to non-commercial private passenger vehicles. Commercial vehicles, ride-hailing vehicles, rental vehicles, freight vehicles, modified racing vehicles, and test drive vehicles are not covered or eligible for claims.
- In the event of a covered malfunction, the insured must immediately report the incident to Angkor General Insurance Plc. The company reserves the right to refuse compensation for any costs incurred from unauthorized disassembly, repair, or replacement of parts without the company's inspection, assessment, and written permission.

2. Fraudulent Claims

If a claim made by the Insured or Owner of the Vehicle is false or fraudulent or intentionally exaggerated or if any false declarations or statement is made in support thereof, no claim shall be recoverable hereunder.

3. Subrogation

The Company shall be entitled to use the name of the Insured in such manner as it may think fit in bringing proceedings against any person to recover compensation for the loss sustained. The Company shall be entitled to all rights subrogation whether by way of indemnity or otherwise and the Insured shall give all information and render all assistance in the Insured's power in connection therewith free of any expenses to the Company and execute such assignments thereof as the Company may reasonably required.

PART 18: COMPLAINT PROCEDURE

APPLICABLE TO ALL SECTIONS

Our commitment is to provide an excellent service. If you have a complaint, we will try to resolve it straight away but if we are unable to we will confirm we have received your complaint within forty-eight hours (48 hours) and do our best to resolve the problem within four weeks. If we cannot, we will let you know when an answer may be expected.

If you have a complaint, please contact us at:

CUSTOMER SATISFACTION TEAM

HEAD OFFICE ANGKOR GENERAL INSURANCE PLC.

Building #Land Lot C, St.169, Phum 12, Sangkat Veal Vong, Khan 7 Makara, Phnom Penh, Cambodia

Tel: (+855)78 242 424

Email: customerservice@agi.com.kh

If we have not resolved the problem within twelve (12) weeks, You have the right to refer your complaint to:

INSURANCE REGULATOR OF CAMBODIA

MINISTRY OF ECONOMY AND FINANCE

Building # 168 F (6th Floor), Street 598 Sangkat Chraing
Chamres 1, Khan Russey Keo Phnom Penh, Kingdom of
Cambodia



PART 19: CONTACT INFORMATION

PLEASE CONTACT US AT:

ANGKOR GENERAL INSURANCE PLC.

Building #Land Lot C, St.169, Phum 12, Sangkat Veal Vong, Khan 7 Makara, Phnom Penh, Cambodia

CUSTOMER SERVICE

Telephone: (+855)78 242 424

Email: customerservice@agi.com.kh

CLAIMS DEPARTMENT (24/7)

Hotline: 1800 20 24 24

Email: claims@agi.com.kh

