

## Enjoy the drive, minus the worries Prevention is Better than Cure

### DON'T WORRY, WE HAVE YOU COVERED

Enjoying ease and convenience is what you value when you own a car. Newa Insurance (Cambodia) Plc's understands and we will go the extra mile to keep you driving. Our car insurance plans help you match your cover to your needs. We also understand that car accidents can be stressful, so our team of claims specialists work hard to ensure you have a seamless claim experience and get back on the road quickly.

### WHAT IS COVERED?

We offer Comprehensive Private Car Insurance that covers:

1. Accidental damage to the vehicle
2. Theft of your car
3. Windscreen damage
4. Liability for third-party injury or death, and damage caused to their property
5. Towing costs (Limit: USD150) caused by collision
6. Legal fees (Limit: USD1,500)
7. No Claim Discount (NCD) on next premium renewal
8. By paying an additional premium, you can opt for extra covers in case of:
  - Accident to Authorized Driver
  - Passenger Risk
  - Strike, Riot and Civil Commotion (SRCC)
  - Flood

### WHAT IS NOT COVERED?

- Damage by a person driving without a valid license
- Mechanical or electrical breakdown, failure
- Damage by a person driving under the influence of liquor or drugs
- Depreciation, any consequential loss
- Theft of your car's spare parts including tyres unless the car is stolen at the same time

### HOW DOES THE INSURANCE COMPENSATE ME?

When your car hits a third party's car, the insurance Policy will pay for:

- The repair cost of your car
- The repair cost of the third party's car
- The medical expenses incurred by the injured third party
- Lump sum compensation to third party in the event of death

### HOW MUCH TO INSURE?

The amount of Insurance will be Insured current market value of the vehicle.

#### Example:

In 2015, your car costs USD80,000. After 5 years, the market value is USD60,000. So, your sum insured should be USD60,000.

### WHAT IS "EXCESS" AMOUNT?

An Excess amount will be reflected in your Policy. The amount of Excess will be deducted from your claim amount.

#### Example:

Claim Amount: USD2,000  
Excess Amount: USD100

Newa Insurance will pay: USD2,000 - USD100 = USD1,900

### WHAT IS THE PERIOD OF COVERAGE?

The standard length of coverage is based on an annual renewable period.

### PREMIUM RATING

The premium payable under the policy is based on the following factors :

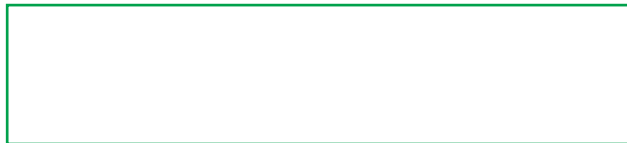
- Sum Insured
- Car Manufacturer and Model
- Cubic capacity (cc)
- Age of the Car
- No Claim Discount (NCD)
- Past claims experience

### WHAT ARE THE SPECIAL BENEFITS FROM NEWA?

24 Hour helpline operators are available any time of day to assist you in case of an emergency.

In short, you can trust Newa Insurance (Cambodia) Plc to get you back in the driver's seat quickly. Because we provide you with not just comprehensive insurance but also comprehensive assistance, whenever you need it.

**Note:** For specific terms and conditions, please refer to our policy wording.



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NEWA INSURANCE (CAMBODIA) PLC. 新安保險(柬埔寨)有限公司

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រថយន្តឯកជន

PRIVATE CAR INSURANCE