

## Conditions and Notes for Clients

<b>Conditions</b>	<b>Care of Motorcycle</b>	The owner of the motor vehicle insured under the Insurance Contract/Insurance Certificate, or any other person stated in the contract.
	<b>Motor vehicle owner</b>	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.
	<b>Summary of main exclusions</b>	<p>The insurer shall not be liable for compensation in the following cases:</p> <ol style="list-style-type: none"> <li>1. Loss or damage caused by the intentional acts of the vehicle owner, driver, or any related interested party.</li> <li>2. The vehicle does not meet legal requirements for road use (no inspection or an expired inspection certificate).</li> <li>3. The driver does not hold a valid or appropriate driving license, or the driving license has been revoked.</li> <li>4. The driver is under the influence of alcohol, drugs, or prohibited substances.</li> <li>5. Serious violations of traffic laws (using prohibited roads, driving against traffic, running red lights, failing to obey traffic control instructions, or driving at night without proper lighting).</li> <li>6. Street racing, illegal towing, illegal cargo transportation, or overloading/exceeding passenger capacity by 50% or more.</li> <li>7. Losses occurring outside the territory of Vietnam, or caused by war or terrorism.</li> <li>8. Losses that are not insurable risks, including natural wear and tear, inherent technical defects, depreciation in commercial value, or damage occurring during or as a result of repairs.</li> <li>9. Engine damage caused by driving through flooded areas.</li> <li>10. Separate damage to tires, tarpaulins, or labels (unless damaged simultaneously due to the same accident).</li> <li>11. Theft of parts or total loss of the vehicle resulting from fraud or abuse of trust (unless otherwise agreed).</li> <li>12. Damage to the electrical system caused by overloading, short circuits, or electrical faults.</li> <li>13. Losses related to additional equipment installed beyond the manufacturer's standard specifications, except for approved protective equipment.</li> <li>14. Driving-school vehicles and other exclusions as agreed in the insurance contract.</li> </ol> <p>(* The above is a summary only. Full details are specified in the Insurance Policy Terms and Conditions and the Insurance Contract.</p>
<b>Notes for Clients</b>	<b>Period for claiming</b>	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.
	<b>Disclaimer</b>	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.