

## Conditions and Notes for Clients

<b>Conditions</b>	<b>The Insured</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 responsible for any indemnification in the following cases:</p> <ol style="list-style-type: none"> <li>1. Accidents occurring outside the scope of coverage as defined in Article 18 above, or outside the territory of the Socialist Republic of Vietnam.</li> <li>2. Intentional acts by the driver causing the accident; use of motorcycles or mopeds for racing (whether legal or illegal), use of the vehicle for robbery or for illegal purposes resulting in an accident.</li> <li>3. The driver does not possess a valid and appropriate driving license for the type of vehicle operated (for vehicles that legally require a driving license).</li> <li>4. Wear and tear, damage due to usage, aging, depreciation, defects, or additional loss arising during or as a result of repairs (including test drives).</li> <li>5. Costs for refueling, fuel, lubricants, and oil.</li> <li>6. Damage to tires, tubes, labels, and logos, except where such damage occurs simultaneously and from the same cause as damage to other parts of the vehicle in the same accident.</li> </ol>
<b>Notes for Clients</b>	<b>Care of Motorcycle</b>	The Insured shall take all reasonable steps to safeguard the Motorcycle from loss or damage and to maintain the Motorcycle in efficient condition and the Company shall have at all times free and full access to examine the Motorcycle or any part thereof or any driver or employee of the Insured. In the event of any accident or breakdown, the Motorcycle shall not be left unattended without any proper precautions being taken to prevent further loss or damage, and if the Motorcycle be driven before the necessary repairs are effected, any extension of the damage or any further damage to the Motorcycle shall be excluded from the scope of the indemnity granted by this Policy.
	<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.