



MSIG Insurance (Vietnam) Company Limited.

Head Office: 10th Floor, Corner Stone Building, No. 16 Phan Chu Trinh Street,

Cua Nam Ward, Hanoi, Vietnam

Tel +84 4 24 3936 9188 ~ 3936 9200

msig.com.vn

CLAIMS GUIDELINES MOTOR VEHICLE PHYSICAL DAMAGE INSURANCE

Three Important Steps to Be Taken Promptly in the Event of an Accident-Causing Vehicle Physical Damage

Step 1:

Immediately notify **MSIG Insurance** via the hotline **+84 888 866 276** and follow the instructions provided by MSIG Insurance.

(Take measures to protect the scene; prevent further loss of life and property; and notify the police or the nearest local authorities, except in cases of force majeure.)

Step 2:

Bring the vehicle to a repair garage designated by MSIG Insurance, or to a garage requested by the customer where reasonable and agreed by MSIG.

Step 3:

Complete the **Accident Report (Claim Request Form for Automobile/Motorbike)** in accordance with MSIG Insurance's template as published on the MSIG's official website at [MSIG Vietnam insurance](http://msig.com.vn)

REQUIRED CLAIM DOCUMENTS INCLUDE:

- Vehicle registration certificate
- Insurance certificate
- Vehicle inspection certificate
- Driver's license of the person operating the vehicle at the time of the accident
- Police report
- Documents related to third parties (if any)

Notes:

- In cases where the insured voluntarily reaches a compensation agreement with a third party, MSIG Insurance reserves the right to apply a deduction to the compensation amount corresponding to the liability of the third party, depending on each specific case.

The claim will be settled **within a maximum of 15 days** from the date MSIG Insurance receives a complete and valid claim dossier from the customer. This period may vary depending on the specific provisions of each insurance contract.



CLAIMS GUIDELINES COMPULSORY THIRD PARTY LIABILITY INSURANCE FOR MOTOR VEHICLE OWNERS

In the Event of an Accident-Causing Damage to a Third Party, the Insured Should Promptly Take the Following Steps:

Step 1:

- Immediately notify **MSIG Insurance** via the hotline **+84 888 866 276** and follow the guidance provided by MSIG Insurance.
- At the same time, take measures to protect the scene, prevent further loss of life and property, and notify the police or the nearest local authorities, except in cases of force majeure.
- *For accidents involving bodily injury or death, the insured has the right to request an **advance compensation payment** in accordance with applicable laws. MSIG Insurance will process such an advance payment **within 3 days** from the date of receiving the compensation request notice. The claims handler will proactively contact the insured to confirm the advance payment request and provide relevant instructions.*

Step 2:

Provide the following documents and records as guided by MSIG Insurance:

Vehicle and Driver Documents:

- Vehicle registration certificate
- Driver's license
- Citizen ID card, passport, or other valid personal identification documents of the driver
- Insurance certificate

Documents Proving Personal Injury Damage:

- Medical certificate
- Hospital discharge note
- Surgical certificate
- Medical records
- Death certificate (in case of fatality)

Documents Proving Property Damage:

- Valid invoices and documents for repair or replacement of damaged property resulting from the traffic accident, carried out by facilities designated by MSIG Insurance or approved by MSIG Insurance
- Documents proving necessary and reasonable expenses incurred by the vehicle owner to mitigate losses or to comply with MSIG Insurance's instructions
- Other documents related to the accident (if any)

The claim will be resolved **within a maximum of 15 days** from the date MSIG Insurance receives a complete and valid claim dossier from the customer. This timeframe may vary subject to the specific terms and conditions of each insurance contract.