

ເລີ່ມຕົ້ນພຽງ/Start from
10,000 KIP/day

ປະກັນໄພລົດຮອບດ້ານ
ທີ່ເລືອກວົງເງິນຄຸ້ມກັນໄດ້

SMART FLEX



- ☑ ຄຸ້ມກັນລົດຂອງຮອບດ້ານ
Full coverage your car
ຫລື/ or
- ☑ ທ່ານສາມາດເລືອກວົງເງິນຄຸ້ມກັນ
ຕາມງົບປະມານຂອງທ່ານ
You can choose your own
coverage based on your
budget.

ບປລ ຄຽງຄູ່ທ່ານຕະຫລອດເວລາ



ບໍລິສັດ ອາລີອັນສ໌ ປະກັນໄພລາວ
Allianz General Laos



New SMART FLEX

A freedom to choose your own car coverage with more affordable premium customized to your needs.



Choose your own coverage based on:

- ✓ The value of your car starting from 40 million KIP.
- ✓ Your own budget starting from 3,650,000 KIP/year or 10,000 KIP/day.
- ✓ Quarterly, semi-annually or annually installments are available.

SPECIAL

Cheaper premium for high valued car comparing to the current Own Damage Cover

SMART FLEX provide you with...

- ✓ Full coverage:
Cover your car damage caused by road accident, collision, fire, glass breakage, overturning and theft.
- ✓ Third Party Liability coverage:
Included your Third Party Liability cover in this package available in 3 options.

SMART FLEX Insurance coverage and sum insured (in LAK)

Detail of coverage	Sum insured in Lao KIP					
	Low	Medium	High	Low	Medium	High
1. Own damage cover from all accidents such as collision, glass breakage, fire, overturning and theft.	Sum insured of car < 180 million KIP			Sum insured of car ≥ 180 million KIP		
2. Third Party Liability (Including passengers)						
2.1. ** Bodily injury:						
2.1.1. Death or Total Permanent Disability (Max./person)	25,000,000	35,000,000	50,000,000	35,000,000	50,000,000	80,000,000
2.1.2. Medical expenses (Max./person)	2,500,000	5,000,000	10,000,000	5,000,000	10,000,000	16,000,000
(In which Baci fee in case of hospitalization)	(100,000)	(300,000)	(500,000)	(300,000)	(500,000)	(700,000)
** Bodily injured, Max./accident	450,000,000	750,000,000	850,000,000	750,000,000	850,000,000	1,000,000,000
2.2. Material damages, Max./accident	17,500,000	50,000,000	75,000,000	50,000,000	75,000,000	100,000,000
3. Accident cover for driver (Max./accident)						
3.1. Death or Total Permanent Disability	25,000,000	35,000,000	50,000,000	35,000,000	50,000,000	80,000,000
3.2. Medical expenses	2,500,000	5,000,000	10,000,000	5,000,000	10,000,000	16,000,000
4. Legal defense & recourse, cover H	150,000	150,000	150,000	150,000	150,000	150,000

Note: Option to reduce your premium with a 600,000 KIP per accident Deductible on your Own Damages Claims.

Benefit from Bonus/No malus policy

After one year contract, if your car have no accident and no claims, you will get the following discount:

Yearly renewal step	No claim bonus steps	Accident occurs during yearly period of contract
After 1 year After 2 year After 3 year	10% 20% 30% (Maximum)	If accident occurs during the yearly period of contract and your responsibility is engaged in the claim, your bonus will be reduced one step per accident until it reaches the initial premium of new contract

Vehicle conditions to apply to SMART FLEX

- ✔ New or used car or according to the inspection by our garage network.
- ✔ Photos of the car are needed.
- ✔ Photos & car inspection will be done by our garage network.

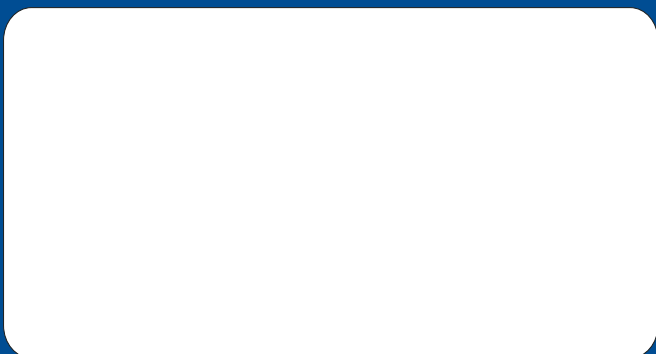
What should you do in case of an accident?

If you have an accident, please follow the instructions below:

1. Alert AGL immediately by calling our road assistants: **1456 or (021) 222 222 or (020) 5524 4222**, 24h/7 days a week.
2. Do not touch or move the vehicles except if it creates a traffic hazard. In this case, it's necessary to leave a trace of the vehicles.
3. If someone is injured, he/she should be taken immediately to the nearest hospital.
4. If the accident occurs in a remote place and you can not contact AGL, you need to:
 - ✓ Contact the local traffic police and the local authority (chief of village).
 - ✓ Make a report of the accident in conjunction with the opposite party
 - ✓ Take a photograph of the vehicles or of the damaged properties caused by the accident. Photo should show the vehicle registration number and the damages due to the accident.
 - ✓ Provide the above details to AGL as soon as possible.

Any compensation provided to a Third Party in case of claims without AGL agreement is done at the risk of insured party & does not engage the responsibility of AGL

ລາຍລະອຽດເພີ່ມຕື່ມ, ກະລຸນາຕິດຕໍ່ຕົວແທນ ບປລ ໃກ້ບ້ານທ່ານ
For more details, please contact AGL agent near you



ສໍານັກງານໃຫຍ່
ເລກທີ 33, ຖະໜົນລ້ານຊ້າງ, ຊັ້ນ 2 ອາຄານເອເອັນແຊັດ
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