

Automobile Insurance

Claim Procedure

Please read this Claim Procedure document carefully. You will need to follow these procedures in order to make a claim under your Automobile Insurance Policy. For specific terms and conditions, please read the Insurance Policy of your vehicle in order to know the coverage, exclusions, conditions, and other provisions of the Policy as well as the obligations you need to fulfill in making a claim.

When an accident has occurred, you have the following obligations:



1. NOTIFY US

- ◆ When an accident occurs, you must keep your vehicles at the accident site, then immediately notify Forte via RED Team (Rapid Emergency Dispatch) 24/7 hotline number at **9999 8656 or 2234 8656**. In any case, this notification must be made immediately after the accident occurred. **Forte is not liable to pay any claims if this notification was not made within 24 hours or cannot provide evidence of the accident or report from relevant authority.**
- ◆ In case of loss of vehicle caused by theft, in addition to the obligation of notifying Forte about the loss, you must immediately make a report to a local police authority. **Forte is not liable to pay the claim if a report was not made to the police within 24 hours.**



2. ARRIVAL AT THE ACCIDENT SITE

After receiving the notification:

- ◆ Our RED Team will strive to arrive at the accident site within 30 minutes¹ if the accident occurs within Vientiane Capital, Luang prabang, Pakse, Savannakhet, Thakhek, Attapeu and Sekong.
- ◆ If the accident occurs in another location, our RED Team will advise you about what you should do before they arrive.

When the RED Team arrives at the accident site, they will investigate the circumstances of the accident. They will require:

- ◆ Detailed of how the accident occurred - please cooperate to the best of your ability as this will impact on your claims process
- ◆ Driving License of the Driver
- ◆ Green Insurance Certificate (ໃບຢັ້ງຢືນປະກັນໄພ) attached to your vehicle.
- ◆ Other relevant documents you are carrying.
- ◆ Registration Book or Blue Card.

RED Team will assist you to settle the case with the affected third party(ies) on your behalf.

Notes:

- ◆ **Drivers are required to have a valid driving license with them and show it to our RED Team when requested.** If you do not have your driving license with you, our RED Team will negotiate with third party(ies) on your behalf, but you are required to bear all expenses incurred. Forte will reimburse you for those expenses when you submit your driving license and other supporting document to Forte, if the accident was covered by the policy.
- ◆ You must place the Yellow Insurance Certificate disc provided by Forte onto your vehicle's windscreen or the front of your vehicle to enable our RED Team to provide you with faster assistance. If possible, please keep a copy of your insurance documents in your vehicle for our verification in the event of an accident especially at night or on holidays.
- ◆ It is a Condition under your insurance policy that you **MUST NOT** admit any responsibility or make any offer, compromise, or payment to a third party(ies) without our permission. **Forte will be entitled to refuse your claim if you fail to comply with this Condition.**

¹ In some cases, our RED Team may arrive at the accident site later than 30 minutes if there is traffic congestion.





3. DOCUMENT SUBMISSION

◆ After the accident, you must provide the following documents to Forte as soon as possible:

1. Claim Form (with signature and stamp) ²
2. A copy of Driving License
3. A copy of Vehicle Registration Book / Bule Card
4. If you settle the case by yourself; but with an agreement from Forte:
 - 4.1 Photos of the accident the site, photos of all the vehicles involved, photos of all third party(ies) and other people involved in the accident who have sustained bodily injuries, etc.
 - 4.2 Settlement Agreement with Third party(ies)
 - 4.3 Police Report
5. Other relevant documents, if any.

Please submit the documents to Forte to the following address:

Forte-Toko Lao Assurance Co., Ltd.

Thadeua Road, Level 1 & 6 of NK Building, Unit 4 Beungkhayong Village,
Sisattanak District, Lao PDR.

Tel : (+856) 21 264 712 - 5

Email : claim@fortelaos.com

Late submission of documents to Forte will result in the delay of your claim payment.

² For you as an individual person, the stamp is not required.



4. VEHICLE REPAIR

- ◆ After the accident, you must show your vehicles in order for our RED team to inspect the extent of damage and advise which garage the damaged vehicle should be send to for repair.
- ◆ Bringing the damaged vehicle for repair at any repairer by yourself without Forte’s prior consent is strictly prohibited. **Forte will be entitled to refuse your claim if you fail to comply with this Condition.**
- ◆ After the repair work is done:
 - If the damaged vehicle is repaired by our Panel Garage, you are obligated to check the vehicle thoroughly and inform Forte if the repair is unsatisfactory. Forte will request the Panel Garage to repair those part/s if your request is reasonable.
 - If the damaged vehicle is repaired by any other garage of your choice, Forte will not be responsible for any unsatisfactory outcomes as a result of the repair.



IMPORTANT REMINDER	MODIFICATION
<p>Driving with respect to the Law on Road Traffic prevents accidents to yourself and others. Forte is entitled to refuse your claim if the accident occurs under any of the following circumstances:</p> <ul style="list-style-type: none"> • Driving under the influence of alcohol or drugs • Driver has no Driving License, or holds the wrong type of Driving License, or has an invalid Driving License • Intentionally driving to cause an accident to yourself or third party. 	<p>These claim procedures are subject to change depending on change of law and other regulations of Lao PDR, your specific insurance Policy, change of Forte’s Underwriting policy, etc.</p> <p>Forte will inform you through all possible means if there is any change.</p>