



KINGDOM OF CAMBODIA
Nation Religion King

ROYAL GOVERNMENT OF CAMBODIA

- Ministry of Economy and Finance
- Ministry of Public Works and Transport
- Ministry of Interior
- Ministry of Tourism

Phnom Penh, 16 October, 2002

N° 653 PRK. SHV. SK. MPH

Inter-ministerial Prakas
on
Compulsory Motor Vehicle or Third Party Liability Insurance
Ministries
of
Economy and Finance- Public Works and Transport- Interior

- Referring to the constitution of Kingdom of Cambodia
- Referring to Royal Decree N° NS/RKT/1198/96 dated 25 November 1998 on nomination of Prime Minister of the Royal Government of Cambodia
- Referring to the Royal Decree N°NS/RKT/1198/72 dated 30 November, 1998 on formation of Royal Government of the Kingdom of Cambodia
- Referring to Preah Reach Kram N° NS/RKM/0196/08 dated 24 January, 1996 promulgating the law on formation of the ministry of Interior
- Referring to Preah Reach Kram N° NS/RKM/0196/18 on January 24, 1996 promulgating the law on establishment of the Ministry of Economy and Finance.
- Referring to Preah Reach Kram N° NS/RKM/0196/03 dated 24 January 1996 promulgating the law on establishment of the Ministry of Public Works and transport
- Referring to Preah Reach Kram N° NS/RKM/0196/15 dated 24 January 1996 promulgating the law on establishment of the Ministry of Tourism.
- Referring to Preah Reach Kram N° NS/RKM/ 0700/02 dated 25 July, 2000 promulgating the law on Insurance
- Referring to Sub-Decree on Insurance N° 106 ANKr.BK dated 22 October, 2001
- Pursuant of the proposal of the Ministry of Economy and Finance

Hereby decides

Section: 1

An insurance company that writes compulsory motor vehicle or third party liability insurance shall be liable to settle insured claims arising from traffic accidents caused by the insured vehicle.

Section: 2

The following types of motor vehicles must be covered by compulsory third party liability insurance concerning accidents occurring in the Kingdom of Cambodia:

- All types of commercial motor vehicles carrying goods, passengers, and tourists in the Kingdom of Cambodia;
- All types of motor vehicles owned by a company, enterprise, or factory;
- Motor vehicles of Non-Governmental Organizations, International Organizations and Associations;
- Motor propelled or towed cement mixers and construction vehicles; and
- Motor tricycles used for the transport of goods or passengers.

Section: 3

The minimum amount of insurance coverage required under the compulsory motor vehicle or third party liability insurance shall be as follows:

- a. For motor vehicles with four or more than four wheels:
 - \$5,000 at minimum per person for bodily injury or death,
 - \$25,000 at minimum per occurrence for bodily injury or death,
 - \$10,000 at minimum for property damage,
- b. For motor vehicles with less than four wheels:
 - \$5,000 at minimum per person for bodily injury or death,
 - \$12,500 at minimum per occurrence for bodily injury or death,
 - \$5,000 at minimum for property damage,

Section: 4

Vehicles owners who have fulfilled the compulsory third party liability insurance shall pay the insurance premium in a sufficient and timely manner according to the terms agreed to with the insurance company. Insurance premium payment can be made in cash, check or account transfer.

When an accident occurs, the vehicle owner, the driver, or provincial/municipal police shall immediately notify the insurance company that insures the motor vehicle. Within a period of five days at the latest from the date of the accident, the vehicle owner or the driver shall provide written claim to the insurance company.

Vehicle owners shall be covered by the insurance company to pay, on their behalf, to the victim(s) in line with the obligation upon which the two parties have agreed in the insurance policy or cover note.

