Crossing the Border to Cambodia: Essential Information for Drivers/Vehicle Owners

Driving across borders to neighboring countries can be a thrilling experience, whether you're traveling as a tourist, transporting passengers, or transporting goods. However, once you leave your home country, it's essential to understand the driving requirements in your destination. Additionally, having appropriate motor insurance coverage to protect against potential liabilities while driving in the destination country is crucial.

Available Motor Insurance Coverage for Cross-Border Vehicles Entering Cambodia

If you plan to drive into Cambodian territory, whether in a personal vehicle, a passenger transport vehicle like a bus, or a goods-carrying truck or van, it is strongly recommended that all vehicle owners and drivers secure the appropriate Cambodian motor insurance coverage in advance to avoid any inconveniences at the border.

When purchase motor insurance policy for cross border vehicles, the insured will receive an **insurance policy and Blue Card (Electronic Blue Card)** to identify with the competent authority before crossing the border.

To ensure a smooth and safe journey, all drivers of cross-border vehicles are required to purchase a motor insurance policy from **Forte Insurance (Cambodia)**, the designated cross-border motor insurance provider in the country. The available coverage options for cross-border vehicles range from the minimum required insurance to comprehensive coverage.

Minimum Required Insurance Coverage for Cross-Border Vehicles Entering Cambodia

The following minimum motor insurance coverage is required in accordance with the current laws and regulations:

1. **Third-Party Liability:** All types of vehicles when driving cross border into Cambodia must have a Cambodian motor insurance policy that includes the following third-party liability coverage:
    a. **Bodily Injury/Death**: For any one victim, up to a maximum of USD 5,000.00 (excluding medical expenses) or USD 6,000 (including medical expenses), as the case may be, any one victim any one accident subject to the Motor Bodily Injury Compensation Scale for Cambodia.
    b. **Property Damage**: For any one accident, up to a maximum of USD 5,000.00 in case of any one accident in respect of material damage to third party's property.
    c. **Limit of any one event**: In the event of accident involving indemnity under this Policy, the aggregate amount of indemnity to all persons and property damage indemnified is subject to a maximum of USD 26,000.00 including legal costs.

2. **Passenger Liability:** In addition to the above-mentioned Third-Party Liability, all passenger transport vehicles must have a Cambodian motor insurance policy that includes the following passenger liability coverage:
    a. **Injury/Death**:
        - For any one victim, up to a maximum of USD 5,000.00 (excluding medical expenses) or USD 6,000.00 (including medical expenses), as the case may be, any one victim any one accident subject to the Motor Bodily Injury Compensation Scale for Cambodia.
        - For any one event, In the event of accident involving indemnity under this Policy to more than one person, the aggregate amount of indemnity to all persons indemnified is subject to a maximum of:
            - USD 120,000.00 including legal costs for Passengers Liability for bus with seating capacity less than 50
            - USD 260,000.00 including legal costs for Passengers Liability for bus with seating capacity of 50 or more.

If you would like additional insurance coverage, please contact Forte Insurance (Cambodia) through the company's website listed below.

Where to Buy Cross-Border Motor Insurance in Cambodia

Drivers or owners of all cross-border vehicles entering Cambodia can purchase motor insurance online through the following websites:

1. Forte Insurance (Cambodia): https://www.forteinsurance.com/individuals-and-families/auto-cross-border-insurance/
2. ASEAN Council of Bureaux (COB): https://www.aseancob.org/purchase-compulsory-motor-insurance-in-asean

Check the specific requirements and policy details to ensure your coverage is sufficient for your needs!

Contact Forte Insurance (Cambodia):

- *Phone: (+855) 99 888 268*
- *Email: Forte_crb@forteinsurance.com*