



ບໍລິສັດ AGL ປະກັນໄພລາວ
Assurances General Laos

SMART FLEX II Motor Insurance



 : 1457

Version 4/2025

SMART FLEX II Motor Insurance

A new comprehensive motor insurance cover for your vehicle customized to your need.

SMART FLEX II provides you with following benefits:

1. Cover your car damage caused by road accident such as collision, fire, overturning, glass breakage and theft.
2. Cover Third Party Liability (TPL) with 3 options, maximum cover up to 1,000,000,000 LAK.
3. Cheaper premium comparing to the normal own damage car insurance, starting from 10,000 LAK per day.
4. Get maximum bonus up to -50% for renewal, in case of no accident.
5. Lower your insurance premium by 400,000 LAK when add deductible.
6. Extend cover of your own damage from collision when travelling to Thailand, maximum 15 days per trip.



Details of coverage and sum insured (in LAK)

Details of coverage	Sum insured (in LAK)					
	Sum insured of car 50 million to less than 230 million LAK			Sum insured of car from 230 million up to total car's value		
1. Own damage cover from all accidents such as collision, fire, overturning, glass breakage and theft.	Must be applied			Optional		
General deductible 10% of damage cost (minimum 600,000 LAK – maximum 1,500,000 LAK)						
2. Third Party liability cover A & B	Low	Medium	High	Low	Medium	High
2.1. ** Bodily injury.						
2.1.1. Death or total permanent disability, max./person	30,000,000	35,000,000	50,000,000	35,000,000	50,000,000	80,000,000
2.1.2. Medical expenses, max./person (in witch Baci fee in case of hospitalization)	4,000,000 (500,000)	5,000,000 (500,000)	10,000,000 (500,000)	5,000,000 (500,000)	10,000,000 (500,000)	16,000,000 (700,000)
** Bodily injury, max./accident	450,000,000	750,000,000	850,000,000	750,000,000	850,000,000	1,000,000,000
2.2. Material damage, 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						
3.1 Death or total permanent disability	30,000,000	35,000,000	50,000,000	35,000,000	50,000,000	80,000,000
3.2 Medical expenses	4,000,000	5,000,000	10,000,000	5,000,000	10,000,000	16,000,000
4. Legal defense and recourse, cover H	150,000	150,000	150,000	150,000	150,000	150,000

*** Special Option:** Add more coverage for your car to select the repair workshop of your choice by selecting "Repair at any workshop" option.

- Remark:**
- ✓ A car worth 500 million LAK or more must choose to cover 230 million LAK or up to car's value. In case of high value car, company need to consider the term and condition specifically before acceptance.
 - ✓ Free cover for repairing wind screen breakage. (In case of changing new wind screen, there is deductible 20% of damage cost, minimum 600,000 LAK)

Example: New car value 470 million LAK applied for SMART FLEX II motor insurance with options as below:

1. Sum insured up to car's value : 470 million LAK.
2. Set your own sum insured, starting from 50 million LAK.

Sum insured (LAK)	Annual premium (in LAK)	
	With deductible	No deductible
Full cover: 470,000,000	12,145,000	12,589,000
230,000,000	8,149,000	8,593,000
100,000,000	5,357,000	N/A
50,000,000	3,454,000	N/A

Vehicle to apply SMART FLEX II

Photo and car inspection will be done by garage network of Assurances General Laos Sole Co.,Ltd



**Our 24 hrs./7 Accident helpline: 1456,
(021) 222 222, (020) 5524 4222**

Get your car insurance quote, call us: 1457

Further more information, please contact Assurances General Laos Sole Co.,Ltd agent near you

Assurances General Laos Sole Co.,Ltd

33, Lane Xang Avenue, AGL building

P. O. Box : 4223, Vientiane Capital, Lao PDR

Call : 1457, (021) 21 5903

24 hrs./7 Accident helpline: 1456, 021 222 222 , 020 5524 4222

E-mail:agl@agl.com.la

[www. agl.com.la](http://www.agl.com.la)

fb: Assurances General Laos



Now you can download
My Insurance App.

