



## CONTACT US:



*Client Service*  
**(632) 8876.4400**

[teleservice@oona-insurance.com.ph](mailto:teleservice@oona-insurance.com.ph)



*Claims Report*  
**(632) 8876.4400**  
**0920.918.6242 (Smart)**  
**0917.581.7175 (Globe)**

[fnolclaims@oona-insurance.com.ph](mailto:fnolclaims@oona-insurance.com.ph)



*24/7 Roadside Assistance Hotline*  
**(632) 8459.4727**

[www.myoona.ph](http://www.myoona.ph)

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# Motor Car Insurance

# car insurance

## COMPULSORY THIRD PARTY LIABILITY (CTPL)

- Required by law upon vehicle registration.
- Provides protection from liabilities arising from death of or bodily injury to third parties.

## 6 WHEELS

### *Motorcycle + Motor Car Insurance Package*

- Provides protection both against the loss of or damage to the insured vehicle as well as legal liabilities that may arise from the use of the private car and motorcycle unit insured.

## YOU CHOOSE

- Provides protection based on the preferred coverage chosen by the Insured

## AUTO SELECT

### *More affordable Auto Comprehensive Insurance Package*

- Comprehensive insurance protection with lower premium
- Waived deductible on 1st Claim and lowered deductible on succeeding claims
- Servicing of claim repairs to be done in SELECT shops

## AUTO LIABILITY

### *Extra Coverage for Third Party Liability*

- Extra liability coverage on top of the Compulsory Third Party Liability or for liability coverage even for vehicles over 8 years of age.
- Covers liabilities arising from damage to someone else's vehicle or property, and bodily injury or death to a third party.
- Includes cover for Unnamed Driver and Passenger Personal Accident.

## AUTO COMPREHENSIVE

### *Comprehensive car insurance with all your basic coverage needs*

- Provides protection against accidental loss or damage to the vehicle due to: accidental collision and overturning, fire and lightning, explosion, theft and burglary; self ignition and malicious acts by third parties.
- Covers Legal Liabilities for third parties in case of death or bodily injury; physical damage to properties arising from the use of the insured vehicle.
- Includes UPPA (Unnamed Passenger Personal Accident) Insurance that financially protects passengers (including the driver) against injury or death caused by a car accident.

## AUTO COMPREHENSIVE PLUS

### *Comprehensive car insurance with Acts of Nature Coverage*

- Coverages of AUTO COMPREHENSIVE plus Acts of Nature including earthquakes, typhoon, flood and other convulsions of nature.

COVERAGES / PERILS	CTPL	6 WHEELS	YOU CHOOSE	AUTO SELECT	AUTO LIABILITY	AUTO COMPRE.	AUTO COMPRE. +
Compulsory Third Party Liability	✓	OPTIONAL	OPTIONAL	OPTIONAL	OPTIONAL	OPTIONAL	OPTIONAL
Own Damage	✗	✓	OPTIONAL	✓	✗	✓	✓
Theft	✗	✓	OPTIONAL	✓	✗	✓	✓
Fire	✗	✓	OPTIONAL	✓	✗	✓	✓
Excess Liability Insurance Bodily Injury & Property Damage	✗	✓	OPTIONAL	✓	Combined Limit of ₱ 200,000 for Bodily Injury & Property Damage	₱ 200,000	₱ 200,000
Unnamed Passenger Personal Accident	OPTIONAL	OPTIONAL	OPTIONAL	OPTIONAL	Up to ₱ 50,000 per passenger & ₱ 250,000 per vehicle	Up to ₱ 50,000 per passenger	Up to ₱ 50,000 per passenger
Acts of Nature	✗	OPTIONAL	OPTIONAL	OPTIONAL	✗	✗	✓
Strike and Riots	✗	OPTIONAL	OPTIONAL	OPTIONAL	✗	OPTIONAL	OPTIONAL

## SUPPLEMENTARY COVERAGES

Road Assist	OPTIONAL with fee	sedan / SUV only	✗	✓	OPTIONAL with fee	✓	✓
Personal Property Cover	✗	✗	✗	✗	✗	✓	✓
Security Glass Etching	✗	sedan / SUV only	✗	✓	✗	✓	✓
Cost of Bail Bond**	✗	✗	✗	₱ 10,000	✗	₱ 10,000	₱ 10,000
Increased Towing Expense	✗	✗	✗	✗	✗	✓	✓

\*\*Covers the cost of posting the bail bond with maximum coverage of Php 10,000, required in the event of a criminal suit in connection with an insured incident.

## OONA CLAIM PROCESS

