



AMBD Article

UNINSURED DRIVERS – A THREAT TO PUBLIC SAFETY

“Anyone who drives without an insurance is taking unnecessary risks with their own lives, and the lives and property of other road users.”

Every year there are motorists driving in Brunei Darussalam without the required third party motor insurance, which puts other drivers and the public at risk if there is an accident.

There are serious monetary penalties of up to BND10,000 and imprisonment of up to 12 months upon conviction for drivers caught driving without motor insurance.

The consequences of an accident involving drivers without valid motor insurance could have a lifetime effect on all parties, especially if there are serious injuries or death.

Why take these risks, when the mandatory third party motor insurance premiums are less than BND200 annually for most cars?

**Are YOU driving
without motor
insurance?**

**If so, then YOU are a
threat to public safety in
Brunei Darussalam!**

Motor Insurance Coverage

Motor insurance provides cover for damage to your vehicle, and covers death and injury to third parties and/or damages to third party property, if you are involved in an accident. Coverage depends on the type of insurance policies you purchase. Third party motor insurance coverage is mandatory for all motor vehicles driven in Brunei Darussalam under the Motor Vehicle Insurance (Third Party Risks) Act, Chapter 90 (MVITPRA).

All insurance companies and takaful operators offer two types of coverage:

	(1) Third Party Cover	(2) Comprehensive Motor Cover
Standard Coverage:	Covers against: a) Third party bodily injury and death - pays for injuries you cause to other drivers and passengers because of an accident; and	Covers against: a) Third party bodily injury and death, b) Third party property damage, and c) Loss / damage to your own vehicle due to fire, theft or

Take note of the limits provided.	b) Third party property damage - covers repairs to others' vehicles, buildings, fences or other property that you damage during an accident.	accidental collision or overturning or whilst in transit excluding any sea route.
--	--	---

If you own multiple vehicle, each motor vehicle must be covered by minimum third party motor insurance before it can be driven in Brunei Darussalam.

Driving without Motor Insurance

In Brunei Darussalam, it is against the law for a motor vehicle to be on the road without the mandatory motor third party liability insurance coverage required under the MVITPRA. It is an offence to drive a motor vehicle without insurance, punishable under section 3(2), MVITPRA, and you be liable upon conviction to:

- a maximum fine of BND10,000;
- imprisonment for up to 12 months; and
- possible disqualification from holding or obtaining a driving licence under the Road Traffic Act (Chapter 68), for a period of 12 months from the date of the conviction unless the Court finds a special reason to order otherwise.

The Costs of an Accident for an Uninsured Driver

Uninsured vehicles operating on Brunei Darussalam roads represent a real threat to our road safety.

While there are serious legal penalties for driving without motor insurance, you face even greater risks and personal liability if you have been in an accident. If you cause injuries or property damage to another person(s) that you hit, you could be held liable for those costs, and the other driver can sue you for damages. Without insurance coverage, you will face legal action that could result in costs you could be paying for, for the rest of your life.

The repercussions of driving without insurance will have social and financial implications that will not only affect you, but also your family. Why take the risk of driving without third party motor insurance?

The list of persons and institutions licensed by AMBD may be obtained through the AMBD App, which can be downloaded free of charge on both 'App Store' for iPhone users and 'Google Playstore' for Android users; or visit AMBD's website at <http://www.ambd.gov.bn>.

Make sure you have the minimum third party motor insurance coverage BEFORE YOU DRIVE!

Autoriti Monetari Brunei Darussalam