



Legal Opinion (LO) No.:	2021 - 10
Date:	23 June 2021

**Ms. MAREYCA SADANG**  
cremsadang@gmail.com

**SUBJECT: Query on Motor Insurance**

Dear Ms. Sadang,

We write in reply to your query which is quoted in full, as follows:

*"I read your article in the Business Mirror on Comprehensive Motor Insurance.*

*May I take the liberty of asking for clarification?*

*If the car owner already has a Comprehensive Insurance Policy that also covers VTPL for property damage and VTPL for personal injury for P500K each, is there still a need for a CTPL? And if yes, why?*

*Thank you and more power!"*

The above query is in relation to the Business Mirror Article on Comprehensive Motor Insurance which was published last September 4, 2018.

At the onset, please note that a Comprehensive Motor Insurance Policy provides cover for:

- a) liability to the public (death or injury in the maximum amount of Php 100,000.00);
- b) no-fault indemnity;
- c) loss or damage; and
- d) excess liability insurance.

The first two items are commonly known as the Compulsory Third Party Liability (CTPL) coverage while the last item includes: a) excess bodily injury, also known as Voluntary Third-Party Liability or VTPL-Bodily Injury; and b) third-party property damage or VTPL-