

Benefits of your key protector motor policy

Loss or damage to your motor vehicle

The cost of repair or replacement for loss or damage to your Motor Vehicle and its accessories.

Enhanced protection

If you have held the maximum discount of 60% for at least two years with us, in the event of a claim your maximum discount will not be reduced. This is provided you do not have more than one claim in a five year period.

Towing and delivery charges

The reasonable cost of protection and removal to the nearest repairer, as a result of any loss or damage which is insured and which causes your Motor Vehicle to be disabled.

Loss of use

The reasonable cost of a replacement car for up to 14 days following theft or fire, accident or vandalism to your Motor Vehicle provided it is the subject of a claim under your policy and the Motor Vehicle is disabled. The type of replacement car will not exceed 1600CC.

Medical expenses

Up to \$1000.00 for each person for medical expenses incurred from injuries sustained in an accident while in your Motor Vehicle. Personal Injury to you or your spouse: \$10,000.00 if you or your spouse suffers accidental injury.

Roadside assistance

This is provided if your vehicle suffers a mechanical or electrical breakdown or is involved in an accident.

No claims discounts

No claims Discount of up to 60%

Excess

One of the lowest excesses in the industry

ABOUT SAGICOR GENERAL

Since 1840, Sagicor Group has been serving the Caribbean. Over that time, we've come to know not just our business, but also the people we serve.

Today Sagicor General carries on that tradition, as part of a group with operations in 22 countries across the Caribbean, the US, and Latin America. In every community, every policy, and every claim, we carry that experience and expertise with us.

We live to serve our customers, and we've helped them through every situation. It's that dedication, passion, and care that make us the company we are today. So whatever your needs, whatever you're going through, you'll know:

We've been there.

KEY PROTECTOR MOTOR

Protection that follows you and your loved ones, wherever you go.



Risk management tips for safe driving

Good driving starts even before you start the car. To be at your optimum when driving you should be alert, comfortable and safe. The following tips should help you to be a safer driver:

- Do not drive under the influence of alcohol or other drugs, which reduce your alertness. If you are intoxicated, fatigued or emotionally upset, you may not be able to make the split-second decisions needed when driving.
- Use your seatbelt, buckle up your children and use special child safety seats.
- Drive defensively and avoid distractions (for example: avoid using a cellular phone while driving.) Overtake only if it is safe to do so.
- Don't drive too fast – obey the speed limit, match your speed to traffic, road, weather conditions and to your driving ability. (Unfortunately more than 90% of drivers consider themselves better than average drivers.)
- Always drive at a safe distance from the vehicle in front – the faster you are going, the further back you should be. When moving off at a junction, make sure the vehicle in front of you has in fact moved off from a stand still position.
- Always use indicators and your rear and side mirrors when changing direction.

The five most common types of accidents:

- Occur very close to the home
- Involve rear-end collisions
- Happen around bends or corners
- Occur while turning right
- Take place at a junction

It is important to keep your insurance company up-to-date and informed about changes in the value of the vehicle and the persons expected to drive it.



HOME AUTO BUSINESS TRAVEL

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Sagicor General Inc. is rated "A-" (Excellent) by Best Rating Company. Sagicor General Insurance Inc. is part of the Sagicor Group of Companies.





Insurance and its part in your financial plan

Most of us spend time thinking about how we're going to make money and pay the bills. Often we overlook the equally significant task of protecting what we already have. This protection is not just for our assets, but it's about protecting the people closest to us.

Of course, everyone has a different set of needs and to meet those needs, there is a wide range of insurance products covering everything from your life and health to your physical assets.

Responsible financial planning is often about achieving balance and this requires you to make some important choices and decisions. This Guide helps to explain that insurance protects one of your most valuable assets: your motor vehicle.

Just as getting the right mix of insurance products is important, tailoring each insurance product to your needs is equally important to ensure that you get the best protection at an affordable price.

Remember that the first step in getting the best protection is finding the right insurance company.

Why is Sagicor General right for you?

Reputation

We have a strong reputation for quality and high standards, a solid track record of service and paying claims for over 130 years.

Financial stability

We are a company that is financially stable and rated A- (Excellent) by the international rating agency A.M Best. We can effectively cover the risks you face and honour your legitimate claims.

Service

Our staff and agents are professional, knowledgeable and willing to discuss your insurance coverage options, answer your questions, respond to requests for information and process your policy documentation and claims promptly.

Products

Sagicor General has a wide range of unique insurance products to protect your investment. We provide a number of different coverage options to meet your specific needs – and have the flexibility to meet your changing circumstances.

The basics of motor vehicle insurance

Owning a car can no longer be considered a luxury. It provides independence and convenience beyond measure.

Vehicle ownership also brings significant responsibility, in terms of the financial costs and the responsibility you have to other road users. Motor vehicle insurance does more than protect you and your vehicle in the event of an accident. It also covers damage or injury caused by you or someone else authorized by you driving your vehicle – costs that have increased after time based on awards in our courts.

Motor (third party insurance) is the one component that is required by law. Without it, many of us could not bear the risks associated with owning and driving vehicles, as we would otherwise be personally liable for the damage or injury we cause. The potential loss from a serious vehicle accident would be sufficient to threaten your financial well being. Motor vehicle insurance can help you to protect the investment you have made in your car and also to protect your other assets from liability for loss or damage caused by vehicle accidents.

Covering your automobile

There are three major options to choose from when you are seeking motor insurance.

- Comprehensive
- Third Party Fire and Theft
- Third Party Only

Comprehensive Insurance

Comprehensive insurance covers you for accidental damage to your vehicle, including Fire and Theft and also Liability to other persons and their property. The exact cost of your cover is calculated according to a number of factors including:

- The driver profile, including age, driving experience and loss history
- The vehicle profile including its type, use, engine size and value.

Some factors, such as high performance engines, young and/or inexperienced drivers, vehicles used to transport goods or passengers and high value to unusual vehicles may cause your insurance company to charge a higher premium.

Third party fire & theft

Loss or damage to your vehicle resulting from fire, explosion, self ignition, lightning or burglary, theft or any attempted threat.

- Liability to other persons and their property
- Emergency Treatment
- Accidental Breakage of Glass

Third party only

This basic cover is often the minimum required by law and covers you for the cost of claims for injury to another person or damage to another vehicle or third party property. It does not cover loss of or damage to your own vehicle.

- Emergency Treatment