

overview

Key Protector Motor 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 driving your vehicle - costs that can soar well beyond the value of the vehicle itself.

Why Sagicor Motor Insurance?

- Fast and reliable claims settlement
- Online claims submission
- Yes, it's all about claims, because that's what really matters

Here are your major options to choose from when are seeking motor insurance:

- Private Motor Comprehensive
- Private Motor Third Party
- Private Motor Third Party Fire and Theft

Comprehensive Insurance

Comprehensive insurance covers you for third party fire and theft plus accidental damage to your own vehicle. The exact cost of your cover is calculated according to a number of factors such as:

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

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

Third Party

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.

Please call your agent or contact us at 1 (246) 431-2800 or getcovered@sagicorgeneral.com for more information about our products! [Click here to see our Car Accident Guide](#)

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benefits

Private Motor Comprehensive

All Risks of loss or damage to the vehicle caused by violent and external means including damage caused by storm, flood, hurricane and earthquake.

- Liability to third parties for personal or bodily injury and property damage.
- The amount of damages and claimant's costs and expenses where the Insured person becomes liable at law resulting from an accident involving the insured vehicle;
 - Up to \$1,000,000.00 for damage to property
 - Up to \$10,000,00.00 for death or bodily injury in respect of any one person
 - Up to \$30,000,00.00 for death or bodily injury in respect of any number of persons in any one accident
- Loss of Use or hired car coverage – up to 14 days at no additional premium
- New Car Replacement – the cost of replacing the insured vehicle from a loss occurring within 12 months from the date of the vehicle's first registration as new. We will pay up to 105% of the insured value for the replacement vehicle.
- Emergency Breakdown Service – the reasonable cost of removal of the vehicle to a garage or your home as a result of the breakdown of the insured vehicle.
- Towing Fees – the reasonable cost of protection and removal of the incurred vehicle which becomes disabled as a result of any loss or damage covered by the policy.
- Medical Expenses – up to \$1,500.00 for each person incurred from injuries sustained in an accident while travelling in the insured vehicle.
- Personal Belongings – up to \$1,000.00 for accidental loss, damage or theft of any personal belongings while in the vehicle.
- No Limit for Breakage of windscreen or window.
- Damaged by uninsured motorist – cost of repair or replacement to the insured vehicle for damage caused by a third party motorist who, though at fault has no compulsory motor insurance in place.
- Personal injury to the Insured and/or spouse - for accidental injury while travelling in any privately registered Motor vehicle.
- Funeral Benefits – \$5,000.00 for death of insured due to an accident involving the vehicle

Private Motor Third Party

- Liability to third parties for personal or bodily injury and Property damage • The amount of damages and claimant's costs and expenses where the Insured person becomes liable at law resulting from an accident involving the insured vehicle:
 - Up to \$1,000,000.00 for damage to property
 - Up to \$10,000,00.00 for death or bodily injury in respect of any one person

- Up to \$30,000,00.00 for death or bodily injury in respect of any number of persons in any one accident
- Emergency Breakdown Service – the reasonable cost of removal of the vehicle to a garage or your home as a result of the breakdown of the insured vehicle

Private Motor Third Party Fire and Theft

- Liability to third parties for personal or bodily injury and Property damage
- Up to \$1,000,000.00 for damage to property
- Up to \$30,000,00.00 for death or bodily injury in respect of any number of persons in any one accident
- Loss of or damage to the insured vehicle as a result of fire theft
- Emergency Breakdown Service – the reasonable cost of removal of the vehicle to a garage or your home as a result of the breakdown of the insured vehicle

related products

DrivePal

Your exceptional driving habits should be rewarded. That's why we've developed an innovative way to prove you're a great driver, which can help save you up to 35% more on your car insurance. Best of all, DrivePal is free to all Sagicor customers.