

 <small>A Member of the OLD MUTUAL Group</small>	<b>CABS Head Office</b> Northend Close Northridge Park Highlands Harare Zimbabwe  <b>A Member of the Deposit Protection Scheme</b>
Customer Services Contacts	Tel : + 263-04-883823 or 04-883833 Email: cabscontactcentre@cabs.co.zw
<b>PRODUCT NAME</b>	<b>CABS MOTOR INSURANCE COMPREHENSIVE</b>
<b>PRODUCT UNDERWRITER</b>	<b>UNDERWRITTEN BY OLD MUTUAL INSURANCE COMPANY (PRIVATE) LIMITED</b>

### Summary of Cover

Cover is on the vehicle its accessories and spare parts whilst permanently attached to it against

1. accidental damage or loss
2. fire Lightning explosion damage to the insured vehicle
3. theft of vehicle accessories or spares parts
4. Any fitted sound reproduction equipment up to the specified value or 5% of vehicle value where it is not specified.
5. recovery of damaged vehicle from scene of accident to a place of repair or home of the insured up to a maximum limit of 1% of sum insured
6. all legal costs in defence of driver up to 0.5% of vehicle sum insured upto a maximum of \$500
7. medical expense for the insured, driver or any occupants up to USD\$1000-00
8. Self-authorisation limit up to a maximum of 1% of vehicle sum insured up to a maximum of \$500
9. in addition to the regulatory requirements of the Road Traffic Act this policy is designed to cover third party liabilities up to maximum limits desired by the insured but the standard cover comes with the following limits:-
  - a. third party injury standard \$10,000 with option to increase to level desired by client
  - b. third party property damage standard cover \$10,000 with option to increase to a level desired by the insured
  - c. third party passenger liability \$500 per passenger and \$5,000 per event with option to increase to level desired by client
10. increased cover as desire by the client for an additional premium
11. Accidental damage of windscreen or door glass.
12. the insured's legal liability for unauthorised passenger up to set limits
13. Legal liability of the insured arising from loading and unloading risk up to set limits.

14. Territorial extension to other countries such as - South Africa, Lesotho, Botswana, Namibia, Zambia, Malawi, Mozambique, Swaziland.

#### **Exclusions**

1. The portion of the third party claim over and above policy limit
2. Third party claims where the insured or his driver is not legally liable/ responsible.
3. Loss or damage happening whilst vehicle is being driven by the insured (or any other person with the full knowledge and consent of the insured) whilst under the influence of drugs, alcohol or narcotics.
4. loss or damage whilst the vehicle is being driven by an unlicensed driver
5. Loss or damage occurring whilst vehicle is outside Zimbabwe or territorial limit extensions stated in the policy.
6. any claim arising out of any contractual liability
7. betterment, depreciation wear and tear
8. Damage to engine or tyres or tyres where there is no damage to some other part of the vehicle.
9. damage to springs or suspension due inequalities of the road
10. theft of accessories or spare parts from motor cycle unless whole unit is stolen