



RM Insurance Company (Private) Limited
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PRODUCT NAME **MOTOR - FULL COMPREHENSIVE COVER**

Summary of Cover

Vehicle its accessories and spare parts whilst permanently attached to it.

- Accidental damage or loss
- Fire Lightning explosion damage to the insured vehicle
- Theft of vehicle accessories or spares parts
- Any fitted sound reproduction equipment up to the specified value or 5% of vehicle value where it is not specified.
- 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
- All legal costs in defence of driver up to 0.5% of vehicle sum insured
- Medical expense for the insured, driver or any occupants up to USD\$1000-00
- Self authorisation limit up to a maximum of 1% of vehicle sum insured.
- Third Party Injury and Property Damage limit of \$10,000 with an option to increase to level desired by client at an additional premium
- Accidental damage of windscreen or door glass.
- The insured's legal liability for unauthorised passenger up to set limits
- Legal liability of the insured arising from loading and unloading risk up to set limits.
- Territorial extension to other countries such as - South Africa, Lesotho, Botswana, Namibia, Zambia, Malawi, Mozambique, Swaziland.

Exclusions

- The portion of the third party claim over and above policy limit
- Claims where the insured or his driver is not legally liable/ responsible.
- Loss or damage happening whilst vehicle is being driven by a person under the influence of drugs, alcohol or narcotics.
- Loss or damage whilst the vehicle is being driven by an unlicensed driver
- Any claim arising out of any contractual liability
- Depreciation wear and tear
- Damage to engine or tyres or tyres where there is no damage to some other part of the vehicle.
- Damage to springs or suspension due inequalities of the road
- Theft of accessories or spare parts from motor cycle unless whole unit is stolen

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