Get your Car Insurance Today

Proudly No 1 in general insurance

Fast Simple Affordable



Types of motor policies:

- Private
- Commercial Own Goods
- General cartage
- Hired Vehicle
- Special types (cranes, caterpillars etc)
- Motor cycle
- Taxi
- Omnibuses

HSI

WINNING PEOPLE
Together, today, for life....

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Visit us at:

Maison La Rosiere, Palm Street, Victoria /
Suite 9, Pension Fund Complex, Grand Anse, Paslin for a quote.
Tel: (+248) 428 0400

Motor Insurance covers

- **Comprehensive**
  This cover offers overall protection against loss or damage to both parties involved in an accident. It covers damages to the vehicle, fire, theft and legal liability to third party. Apart from the above, add-ons can be included under the coverage such as loss of use, windscreen, personal accident and storm extension.

The policy covers:-

- ✓Loss or damage to your vehicle, accessories and spare parts due to accident, collision, overturning, fire, explosion, lightning, theft or malicious act.
- ✓Removal of vehicle if disabled by loss or damage
- ✓Third party death or bodily injury: UNLIMITED
- ✓Third party property damage: LIMIT OF RS 15,000,000.00
- ✓Free personal accident cover for drivers: LIMIT OF RS 250,000.00
- ✓Free personal accident for immediate family member: UNLIMITED
- ✓Medical expenses for injury sustained in one accident per person: LIMIT SR 7,500.00
- ✓Towing for a limit of SR 2,500.00

Under our comprehensive cover for private vehicles, we have our Double Platinum X-Cover for brand new vehicles, which provides below additional features and benefits.

- ✓Free loss of use cover for SR 15,000.00 in the first policy year and in the second year free for limit of SR 6,000.00 in case of accident
- ✓Free cover against storm tempest and flooding in the first year.

- **Third party, fire and theft (TPFT)**
  This cover applies for fire damage due to accidental fires as well as arson. It also covers legal liability to third party due to an accident.

The policy covers:-

- ✓Loss or damage to vehicle caused by fire or theft
- ✓Removal of vehicle disabled by loss or damage
- ✓Third party death or bodily injury
- ✓Third party damage to property

- **Third Party**
  This cover is the most basic one, which only provides coverage for legal liability to third party. Similar to third party, fire and theft this cover cannot be used for own personal damages.

Third party covers:-

- ✓Third party death or bodily injury
- ✓Third party damage to property

Terms & Conditions applicable