

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 seat belt, 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 and 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 as well.
- Use 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 keep the insurance company informed about changes in the value of the vehicle and the persons expected to drive it.

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.



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Sagicor General is the general insurance subsidiary of the Sagicor Group, which has for over 160 years, met the insurance and financial needs of customers throughout the Caribbean.

KEY PROTECTOR MOTOR POLICY

GET THE PROTECTION
THAT IS RIGHT FOR YOU



Wise Financial Thinking for Life

BENEFITS OF YOUR KEY PROTECTOR MOTOR POLICY

Loss or Damage to your Motor Vehicle:

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

New Car Replacement:

The cost of replacing your Motor Vehicle if damaged in any single accident and the cost of repair or replacement exceeds 50% of the local list price when your Motor Vehicle was new. The damage must occur within 12 months of your Motor Vehicle's first registration by you as new. We will pay up to 105% of the Agreed Value.

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 your Motor Vehicle is disabled.

Loss of Use:

The reasonable cost of a hired car for 7 days (up to 28 days available) following the theft of, 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 hired car will not exceed 1600CC.

Medical Expenses:

Up to \$1,500.00 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.

Funeral Benefits:

Funeral benefits \$5,000.00

Road Rescue:

Roadside assistance if your vehicle suffers a mechanical or electrical breakdown or is involved in an accident.

Damage by Uninsured Motorist:

The cost of repair or replacement to your Motor Vehicle by a third party who, though at fault, has no compulsory third party insurance and your No Claims Discount is protected.

No Claims Discounts

- No Claims Discount up to 70%



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 an equally significant task that 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 you get the right protection at an affordable price.

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

WHY SAGICOR GENERAL IS 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 adequately 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, process your policy 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 change 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 driving your vehicle - costs that can soar well beyond the value of the vehicle itself.

For this reason, motor liability insurance (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 which 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 caused by vehicle accidents.

COVERING YOUR AUTOMOBILE

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

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.