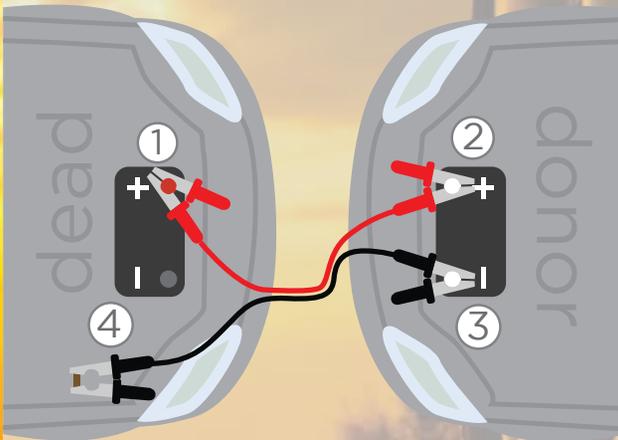


A car insurance brochure that also teaches you how to jump start your car... that's probably more than you expected.

BEGIN WITH BOTH CARS OFF

1. RED ON DEAD +
2. RED ON DONOR +
3. BLACK ON DONOR -
4. BLACK ON BARE METAL
5. START DONOR
6. START DEAD
7. REMOVE 4-3-2-1



Please consult with your vehicle dealer with respect to the procedure to rectify an electrical failure with your battery.

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.



GENERAL

CONTACT

Tel: (246) 431 2800
Fax: (246) 426 0752
Email: sgi-info@Sagicorgeneral.com
Website: www.sagicorgeneral.com



Call (246) 234 4357 (HELP)



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..



YOUNG PROFESSIONALS' MOTOR POLICY

GET THE PROTECTION THAT IS RIGHT FOR YOU



GENERAL

Wise Financial Thinking for Life

The Young Professionals' motor policy from Sagicor General is specifically designed from Young Professionals who are pursuing tertiary education or who are established or now starting out in their careers or businesses.

Our definition of a "Young Professional" is someone who is:

- I. Sixteen (16) to forty (40) years of age
- II. An Undergraduate or Graduate student
- III. An Entrepreneur
- IV. A Skilled Trade Professional (e.g. Plumber, Electrician, Esthetician)

This product seeks to protect our policyholders, their motor vehicles, electronic devices as well as household contents. Sagicor General's Young Professionals' Motor Policy gives policyholders more coverage than any other available standard motor insurance policy in Barbados. The product acts as a starter policy for those who, for the first time are seeking to acquire insurance or already possess motor insurance which does not provide adequate cover for them or their possessions.

Our Young Professionals' motor policy gives our policyholders more!

These additional benefits include:

- **Personal Accident Coverage 24/7 for any accident (not only involving your motor vehicle)**
- **Cover for personal possessions**
- **Medical Expenses**
- **Householders Insurance Coverage**

PERSONAL ACCIDENT COVERAGE

Our Personal Accident coverage is one of the main features of this product. It provides a benefit of \$50,000.00 if the policyholder/spouse suffers total and permanent loss of use of their eyes hands or feet or dies anywhere within Barbados, arising out of any accident, not just from a vehicular accident.

PERSONAL POSSESSIONS

We know how critical your personal items are, so we have also included coverage for same including laptops, mobile or other electronic devices up to a maximum of **\$3,000.00** against:-

- (1) Accidental loss or damage whilst in your vehicle at the time of an accident and/or
- (2) Theft whilst stored in your vehicle.

In addition, the policy also covers these items up to a maximum of **\$3,000.00** against:-

- Robbery or hold up whilst you are within a radius of 1 mile of your vehicle.

MEDICAL EXPENSES

In the event of an injury resulting from a motor vehicle accident, we have increased the medical expenses benefit **from \$1,500.00** (which is offered on our standard policy) **to \$3,000.00 per person** including the driver. This gives our policyholders and their passengers greater access to emergency medical care.

HOUSEHOLD CONTENTS INSURANCE

In addition, another exciting benefit under this policy is optional coverage for household contents in your place of residence. This is usually only offered under a separate Householders policy. These items will be covered up to a sum insured of **\$10,000.00** and includes laptops, mobile or other electronic devices.

You will agree this new Young Professionals' Motor Insurance policy has some remarkable features. This type and range of cover is not currently available under one package.

Policyholders would normally have to purchase three other standard policies to have this extensive range of options. However, Sagicor General Insurance Inc is making this amazing product available to Comprehensive, and Third Party only policyholders.

In summary, customers who effect our new "Young, Professionals" policy will receive:

- **\$50,000.00 in personal accident cover**
- **\$3,000.00 personal possessions**
- **\$3,000.00 medical expenses**
- **\$10,000.00 in household contents cover**

This is the widest range of cover you will get in Barbados for a Comprehensive, or Third Party only motor insurance policy.

COVERING YOUR AUTOMOBILE

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

- Comprehensive
- Third Party Only

COMPREHENSIVE INSURANCE

Our comprehensive insurance covers you for accidental damage to your vehicle including accidental breakage of windscreen/glass, fire and theft, and liability to other persons and their property and:

- Emergency Treatment
- Personal Possessions (free)
- Household Contents (Optional)
- Third Party Only

THIRD PARTY INSURANCE

This cover is the minimum required by law and covers you for liability to other persons and their property plus:

- Emergency Treatment
- Personal Possessions (Free)
- Household Contents (Optional)

It does not cover loss or damage to your own vehicle.