

overview

Cover Drive offers a maximum No Claims Discount of 70% plus an additional 10% discount guaranteed for two (2) years to persons who wish to place new private motor business with us. This benefit will include first time vehicle owners, who may not have had motor insurance held in their names.

QUALIFICATIONS FOR COVER DRIVE

Private car insurance only

Vehicle must not be more than 10 years old

Comprehensive cover is limited to eight (8) years and younger

You must be at least 25 years of age and not over 65 years

You must have driven for at least five years

No claims recorded against you in the past five years

No traffic offences recorded against you in the past five years

Please call your agent or contact us at 1 (758) 452-0994 or getcovered@sagicorgeneral.com for more information about our products!

benefits

If you qualify for - and upgrade to - our Cover Drive Policy, you will enjoy the following additional benefits:

Extra Cover Discount of 10%

EXCESS WAIVER:

If you have been driving claims free for 5 years or more, your own damage excess fee will be waived for the first claim under your policy, no matter the fault.

INCREASED MEDICAL EXPENSES:

The limit of your medical expenses has been increased from \$1,000.00 to \$1,500.00 at no additional cost.

INCREASED PERSONAL BELONGINGS COVERAGE:

From \$500 to \$1,000

FUNERAL EXPENSE BENEFIT:

up to \$5,000 in the event of death of the insured as a result of an accident involving their vehicle insured under their policy.

24 HOUR ROADSIDE ASSISTANCE:

If you are in an accident or have vehicle problems, just call 234-4357 for emergency breakdown assistance, lock out service, emergency fuel delivery, battery check and jump start, flat tire repair, emergency towing, mechanical assistance, on-site accident assistance, accident photographs and measurements, collection of all relevant information and on-site completion of claim form.

INFORMATION SERVICES:

Real-time alerts and tips sent to your email or mobile phone including storm alerts, risk reduction tips, driving and road awareness tips, vehicle maintenance tips and payment reminders.

related products

Key Protector Motor

A safe driver not only wants protection for themselves, but they also wish to protect others as well. This one straightforward insurance plan offers the widest-possible coverage against an array of adverse, vehicle-related circumstances.

DrivePal

Your exceptional driving habits should be rewarded. That's why we've developed an innovative way to prove you're a great driver, which can help save you up to 35% more on your car insurance. Best of all, DrivePal is free to all Sagicor customers.

Young Professionals

For young drivers just starting out in a career, this is an affordable, all-in-one solution. Not only does it offer personal accident coverage of \$50,000, it also protects against loss of your phone, iPad or laptop – all for one low premium.