

# overview

## Key Protector Motor Insurance

No question, owning a vehicle brings freedom and enhances your life. It also however comes with significant responsibilities. In the event of a collision, you need someone to take care of things. Proper insurance can protect you, your vehicle, or any damage or loss, to you or others, as a result of an accident. Not only is having motor insurance a wise personal decision, it's the law.

### Why Sagicor Motor Insurance?

- Fast and reliable claims settlement
- Online claims submission
- Yes, it's all about claims, because that's what really matters

### Sagicor offers three options for Motor Vehicle Insurance:

- Comprehensive
- Third Party Fire And Theft
- Third Party Only

### Comprehensive Insurance

Comprehensive Insurance has you covered should your vehicle get damaged, including due to a fire, or if it is stolen. You are also covered against injuries to other persons or damage to their property.

### Third Party and Theft

Third Party Fire And Theft covers loss or damage to your vehicle caused by fire, explosion, self-ignition or lightning. Additionally you are covered against theft or any attempted theft of your vehicle and against injuries to other persons or damage to their property.

### Third Party Only

This is Sagicor's most-basic coverage, the minimum amount of coverage required by law. You are covered against injury to another person or damage to their property. This does not cover loss or damage to your own vehicle.

Please call your agent or contact us at 1 (868) 623-4744 or [getcoveredtt@sagicorgeneral.com](mailto:getcoveredtt@sagicorgeneral.com) for more information about our products!

# benefits

### **THIRD PARTY ONLY**

- Emergency treatment
- Roadside Assistance
- Bodily injury and property damage (superior to what is required by law)
- No excesses applicable

### **COMPREHENSIVE INSURANCE**

- Damage to your vehicle
- Access to a courtesy car
- Personal injury of up to \$10,000
- Roadside Assistance
- Garage damage incurred by fire
- Windscreen coverage
- Protected No-Claim Discount of up to 60%
- Emergency treatment
- Medical expenses (up to \$1,000 per person) for each injured party in your vehicle
- Loss of personal belongings (up to \$500)
- Zero depreciation to vehicle parts (up to three years old)
- Lowest excesses/deductibles in the industry (for vehicles up to \$300,000)

### **THIRD PARTY FIRE AND THEFT**

- Emergency treatment
- Roadside Assistance
- Bodily injury and property damage (superior to what is required by law)
- Loss or damage to your vehicle due to fire or theft
- Windscreen coverage