



Agents for Sagicor General Inc.

## **ADDITIONAL INFO FORM II – PRIVATE VEHICLES**

1. Date: \_\_\_\_\_

2. Name: \_\_\_\_\_

3. Contact #: \_\_\_\_\_

4. If Third Party answer from question 18 onwards.

5. If Third Party Fire and Theft answer from question 16 onwards.

6. Fully Comprehensive Packages Coverage as follows (**Silver & Bronze NOT Applicable to Commercial Policies**):

GOLD <input type="checkbox"/>	SILVER <input type="checkbox"/>	BRONZE <input type="checkbox"/>
All special perils will be covered including accidental damage. Eg. Reversing into a gate.	Similar to the gold package but does <b>NOT</b> cover accidental damage. Eg. If you reverse into a gate you are not covered but if you get into an accident with another vehicle you are covered.	Similar to the silver package but does <b>NOT</b> cover Special Perils and Riot and Strike

7. The Excess must be paid whether you are right or wrong in an accident. Do you understand this? YES  NO

8. In the event of a claim all cheques are made payable to the mortgagee, if applicable. All claims cheques will be crossed for security purposes. Do you understand this? YES  NO

9. Contribution/Depreciation: - When settling a claim for repairs, the insurer will pay to replace your damaged parts with parts of similar age and use (Note you are also entitled to new parts see note in this point). When the replacement parts are ‘foreign used’ parts, there is usually no contribution/depreciation towards the cost of the part required by the claimant.

**When “used” parts aren’t available**, the insurer will allow a new part to be used. However, the claimant will be required to contribute towards the cost of this new part since this new replacement part doesn’t match the age of the vehicle. Contribution/Depreciation is NOT recoverable from a Third Party Insurer.

Do you understand this? YES  NO

10. If you wish to ensure the vehicle at an agreed value, you can do so as long as the vehicle is not more than five (5) years old. **However, you would be required to submit a valuation for every year that you require the agreed value. Please note a ten (10) percent loading would be added to your yearly premium to accommodate this agreed value. Do you understand this?** YES  NO

11. Do you understand that whether you are right or wrong in an accident your No Claim Discount may be stepped back? YES  NO



12. Do you understand that a Courtesy Car is given only when the vehicle goes into the Garage and when actual repairs are agreed upon with Sagicor and yourself? (**Not Applicable to Commercial Policies**)  
**YES**  **NO**  **NOT APPLICABLE**  If not applicable ignore questions 13 and 14.
13. Although there is a maximum of 14 days for Courtesy Cars, you are only entitled to the recommended period determined by the adjuster, which can be less than 14 days.  
Do you understand this? **YES**  **NO**
14. Once **PART** or **ALL** of the 14 days for the Courtesy Car is used during the period of coverage, you will no longer have the benefit for the balance of the period, but it can be reinstated for the same price for the rest of the period.  
Do you understand this? **YES**  **NO**
15. Parts that are not available at the garage don't deem the insurer liable to award client with extra courtesy car days.  
Do you understand this? **YES**  **NO**
16. Please note, it is your responsibility to **valuate** your vehicle. In the event of a claim, the insurance company will settle based on market value or sum insured whichever is **LOWER**. Not doing a valuation gives up your right to proper settlement. Do you understand this? **YES**  **NO**
17. When a windshield claim is made, the benefit can be reinstated for a windshield reinstatement fee once the claim is settled. Do you understand this? **YES**  **NO**
18. Has your vehicle been inspected and did it pass inspection? **YES**  **NO**
19. When taking a one-month payment plan, you must return within the thirty (30) days to pay off the difference owed. Failure to do so would result in cancellation of the policy and you would have to pay the full amount if you wish to have the vehicle renew again. Do you understand this? **YES**  **NO**
20. Anyone under the age of 25 years **OR** driving less than two years is **NOT** allowed to drive the vehicle.  
Do you understand this? **YES**  **NO**
21. For payments via a cheque that is dishonored at the bank, you are required to pay the relevant charges back to us when you pay the second time. **AGREED**  **NOT APPLICABLE**
22. We do **NOT** accept **CASH** for Security Reasons. Credit Card, Linx, Cheque & Account deposits are accepted.  
Understood
23. We also offer Premium Financing with Bayshore Finance, if interested please ask for quotation. Do you understand this? **YES**  **NO**
24. When a premium is in arrears to Bayshore the client will not be allowed to do another premium financing plan until that arrears is cleared. Do you understand this? **YES**  **NO**
25. If the client has not paid off Bayshore by the end of the stipulated time, he/she will not be entitled to an NCD letter.  
Understood
26. If the policy is suspended for more than eight (8) weeks, it is considered cancelled and a new policy has to be done.  
**AGREED**
27. Cancellation can only occur when Certificate of Insurance is returned to the office in hand, not verbally or in writing. **AGREED**
28. Note that after eight months of insurance cover no refund will be given if policy is cancelled. **AGREED**
29. In the event of an accident, please report it within one month to us. **AGREED**



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30. You are entitled to **three (3)** Roadside Assistance Call-Outs per policy year. (**Not Applicable to Commercial Policies**) **AGREED**
31. The roadside assistance can only be used for an **EMERGENCY**. When the vehicle is your home this is not considered an emergency but if it's away from your residence that would be considered as an emergency.  
Do you understand this? **YES**  **NO**
32. Forensys is **NOT** used by Sagicor. Do you understand this? **YES**  **NO**

Recommend four (4) friends or family that might be interested in motor and house insurance for a chance to receive a prize. We promise to be very professional with the information you provide and will not be a bother to your referrals.

	<b>Names</b>	<b>Number</b>
1		
2		
3		
4		

33. Are you covered if flash flooding occurs in your neighborhood? (Home Insurance) **YES**  **NO**
34. Will you be prepared if you become Critically ill? (Life Insurance) **YES**  **NO**
35. Are you prepared for your responsibilities during retirement? (Pension Plan) **YES**  **NO**
36. Are you covered if you need an emergency dental procedure? (Health Plan) **YES**  **NO**
37. Please be advised that we close for two (2) weeks during the Christmas vacation. Should a claim happen during this period please contact Mr. Rampersad on 388-8888 or via email at [rampersad.justin@gmail.com](mailto:rampersad.justin@gmail.com) or [jrccustomerservice@gmail.com](mailto:jrccustomerservice@gmail.com). **OK**
38. We also offer Workmen Compensation, Public Liability, Machinery All Risk, Contents Insurance and all other lines of business. **OK**
39. N.B. All business transactions are conducted by appointments only for your ease of comfort: **OK**

**KINDLY CONTACT OUR OFFICE AT 675 6760 / 388 8888 or via email at  
rampersad.justin@gmail.com**

Signature \_\_\_\_\_

