

**ADDITIONAL INFORMATION FORM
PRIVATE COMPREHENSIVE MOTOR INSURANCE (COMPANY)**

(PLEASE COMPLETE ALL DETAILS IN BLOCK LETTERS ONLY)

This form is to be used to explain the pertinent information to the client upon purchase. Further details on the cover will be provided in the issued policy document. This is not a policy document and does not form the basis of the contract. Both client and SGI staff/agent must sign the form before issuing the insurance (new and renewal if not done at new). **This form must be kept in the Insured's file and a copy provided to the Insured.**

1. Name of Client:

2. Contact Number:

SUMMARY OF YOUR POLICY COVERAGE

YOU ARE COVERED FOR:

KEY PROTECTOR MOTOR GOLD: Accidental damage (as defined in the policy) to your vehicle provided the person driving is **authorized and at least 25 years old and driving for at least 2 years claims free**. Please notify us if any persons not fitting this description will be driving the vehicle.

KEY PROTECTOR MOTOR SILVER: Loss or damage by **Named perils including Special Perils and riot and strike** to your vehicle provided the person driving is **authorized and at least 25 years old and driving for at least 2 years claims free**. Please notify us if any persons not fitting this description will be driving the vehicle.

NAMED PERILS – (a) By accidental collision or overturning or collision or overturning consequent upon mechanical breakdown or consequent upon wear and tear, **(b)** By fire external explosion self-ignition or lightning or burglary housebreaking or theft, **(c)** By malicious act, **(d)** Whilst in transit (including the processes of loading and unloading incidental to such transit) by road rail inland water way lift or elevator or by sea between any ports in the Geographical Area.

SPECIAL PERILS – INDEMNITY AGAINST LOSS OR DAMAGE TO THE MOTOR VEHICLE and its accessories and spares as described in the schedule whilst thereon by FLOOD WINDSTORM EARTHQUAKE and VOLCANIC ERUPTION or other convulsions of nature.

EXCESSES – The amount you will have to pay towards the agreed cost of any claim for loss or damage to your motor vehicle.

- \$2,000 if driven by an authorized driver who is 25 years and over with 2 or more years driving experience and the value of the vehicle is \$200,000 or under.
- 3% of sum insured if driven by an authorized driver who is 25 years and over with 2 or more years driving experience and the value of the vehicle is more than \$200,000.00.
- 5% of Market Value or the Insured Value of the vehicle (whichever is lower), Minimum \$3,500.00 if driven by an authorized driver who is under 25 years and/or with less than 2 years driving experience.
- **THEFT**
With Operative ATD – 5% of sum insured, Minimum \$5,000.00
Without Operative ATD – 10% of sum insured, Minimum \$7,500.00 provided operative endorsement #3 is waived. Claim can be denied if No device was fitted to vehicle or device is not operational.
- \$2,000.00 any loss other than described above and the value of the vehicle is \$200,000.00 or under.
- 3% of sum insured and the value of the vehicle is more than \$200,000.00 – any loss other than described above.

- 4% of Sum insured, Minimum \$3,000.00, if driven by an authorized driver who is 25 years and over with 2 or more years driving experience.
- 5% of Market Value or the Insured Value of the vehicle (whichever is lower), Minimum \$3,500.00 if driven by an authorized driver who is under 25 years and/or with less than 2 years driving experience
- **THEFT**
With Operative ATD – 5% of sum insured, Minimum \$5,000.00
Without Operative ATD – 10% of sum insured, Minimum \$7,500.00 provided operative endorsement #3 is waived. Claim can be denied if No device was fitted to vehicle or device is not operational.
- \$2,000.00 any loss other than described above and the value of the vehicle is \$200,000.00 or under.
- 3% of sum insured and the value of the vehicle is more than \$200,000.00 – any loss other than described above.

SUMMARY OF YOUR POLICY COVERAGE (Cont'd.)

RIOT AND STRIKE – RIOT CIVIL COMMOTION STRIKE
 LOCKED OUT WORKERS or persons taking part in labour disturbances or malicious persons.

KEY PROTECTOR MOTOR BRONZE: Loss or damage by Named perils excluding Special Perils and riot and strike to your vehicle provided the person driving is **authorized and at least 25 years old and driving for at least 2 years claims free**. Please notify us if any persons not fitting this description will be driving the vehicle.

Named Perils –

(a) By accidental collision or overturning or collision or overturning consequent upon mechanical breakdown or consequent upon wear and tear, (b) By fire external explosion self-ignition or lightning or burglary housebreaking or theft, (c) By malicious act, (d) Whilst in transit (including the processes of loading and unloading incidental to such transit) by road rail inland water way lift or elevator or by sea between any ports in the Geographical Area.

- 4% of Sum insured, Minimum \$3,000.00, if driven by an authorized driver who is 25 years and over with 2 or more years driving experience.
- 5% of Market Value or the Insured Value of the vehicle (whichever is lower), Minimum \$3,500.00 if driven by an authorized driver who is under 25 years and/or with less than 2 years driving experience
- **THEFT**
 With Operative ATD – 5% of sum insured, Minimum \$5,000.00
 Without Operative ATD – 10% of sum insured, Minimum \$7,500.00 provided operative endorsement #3 is waived. Claim can be denied if No device was fitted to vehicle or device is not operational.
- \$2,000.00 any loss other than described above and the value of the vehicle is \$200,000.00 or under.
- 3% of sum insured and the value of the vehicle is more than \$200,000.00 – any loss other than described above.

Personal injury to you or spouse up to \$10,000
 (subject to exclusions stated in the policy contract).

NIL

Personal belongings in the vehicle up to \$500.

NIL

Damage to garage by fire in which the motor vehicle is usually stored; up to \$1,000.

NIL

Third Party injury up to:
 \$2,000,000 any one claim by any one person.
 \$4,000,000 a series of claims by different persons arising out of the same accident.

NIL

Third party property damage up to:
 \$1,000,000 any one claim by any one person
 \$2,000,000 a series of claims by different persons arising out of the same accident.

NIL

At SGI's discretion, pay legal fees to defend any matter arising out of an accident caused by you.

NIL

Loss of use up to 14 days (courtesy car) – provided you have bought this cover.

NIL

3. Coverage Required: Key Protector Motor GOLD Key Protector Motor SILVER Key Protector Motor BRONZE

4. The excess must be paid whether you are at fault or NOT. Do you understand this? Yes No

5. Do you understand that whether you are **at fault or NOT** in an accident, your No Claim Discount (NCD) will be reduced, once we did not recover outstanding payment from Third Party Insurer and NCD was not protected? Yes No

6. Do you require coverage for loss of use/courtesy car? Yes No

7. Do you understand that the loss of use/courtesy car will only apply for the period of time the adjuster advises it will take to repair your vehicle and only begins when the vehicle is sent to the garage for repairs? Yes No

8. Do you understand that although the loss of use/courtesy car allowed is for a maximum of 14 days, you are only entitled to the recommended number of days as advised by the independent adjuster and can be less than 14 days? Yes No

SUMMARY OF YOUR POLICY COVERAGE (Cont'd.)

- 9. Do you understand that once part or all of the loss of use/courtesy car is used anytime during the period of insurance, you will no longer have the benefit for the balance of the period? Yes No
If you wish to, you have to reinstate the cover as when first purchased at the beginning of the period.

- 10. 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

- 11. Do you understand that once part or the entire windscreen limit is claimed anytime during the period of insurance, you will no longer have the benefit for the balance of the period? Yes No
If you wish to, you have to reinstate the cover as when first purchased at the beginning of the period.

- 12. **YOUR DUTIES UNDER THE POLICY** – You are required to:
 - Take reasonable steps to safeguard against accident, injury loss or damage
 - Ensure that your vehicle is maintained in a road worthy condition complying with all applicable laws.
 - Provide accurate information at all times (proposal and claim) and do not engage in concealment.
 - Inform us of any material change to the risk.Do you understand the above? Yes No

- 13. **If you have a potential loss/ claim, you are required to:**
 - Notify us in writing (by completing a claim form) as soon as possible of a potential loss/claim.
 - Do not attempt to negotiate any settlement with third parties.
 - Provide estimates to repair damage.
 - Report incident to the police and provide a copy of the report.
 - Send us any summons, writ or legal process in connection with any third party claim against you immediately upon receipt.
 - Give all necessary information and assistance to process any claim under the policy including access to view the vehicle at anytime.Do you understand the above? Yes No

- 14. **Contribution/Depreciation:** When settling a claim for repairs to your vehicle, the insurer will pay to replace your damaged parts with parts of similar age and use. When used parts or foreign used parts are not available, SGI will allow new parts, but you will be required to contribute to the cost (difference in costs between new and used parts). Do you understand the above? Yes No

- 15. In the event of a constructive total loss or a total loss, the settlement will be based on market value or sum insured whichever is **LOWER**. Do you understand this? Yes No

- 16. **Were you told about the policy coverage and excesses as listed above in “Summary of Your Policy Coverage”?** Yes No

- 17. If you wish to cancel your policy, a short period premium will be charged, and cancellation can only take effect on the date on which you return the certificate of insurance. Do you understand this? Yes No

- 18. **Were you satisfied with the service given to you by SGI’s staff/agent?** Yes No

- 19. **Would you refer SGI to any of your friends and family?** Yes No
 - a) Do you have any other insurance need, e.g. motor, house, contents, property, stock etc. that we can help you with? Yes No

 - b) When can we contact you?.....

I have been explained the above by SGI and understand the content. I acknowledge that the above is a summary of the pertinent information and further details are provided in the actual policy document which will be issued to me.

Customer’s Signature: Date:

SGI Staff/ Agent’s Signature: Date: