



Insurance Product Information Document Motor Comprehensive Insurance

Basic Cover Provided:

a. Own Damage

- **Coverage:** The insurer will cover loss or damage to the insured vehicle and its accessories due to:
 - Accidental external means
 - Fire, explosion, self-ignition, lightning, burglary, housebreaking, or theft
 - Malicious acts
 - Transit by road, rail, inland waterway, lift, or elevator
- **Exclusions:** Damage to tires, air bags, battery, electrical components etc. unless other damage occurs simultaneously. No coverage for consequential loss, depreciation, wear and tear, mechanical or electrical breakdowns.
- **Additional Benefits:** Reasonable costs for protection and removal to the nearest repairer (up to Rs. 500/- for Motor Cycles & Rs. 1,000 for other vehicles per accident).

(Pl refer Section I in page 1-4 of the Motor Policy document for more details).

b. Third Party Liability

Damage	Maximum limit Conditions apply
Personal injury or death	Unlimited
Property damage - Commercial vehicles & Motor Cycles	Rs. 15,000/-
Property damage -Private Car*- Comprehensive For Third Party insurance	Rs. 10,000,000/- Rs. 100,000/-
Property damage - Route permit buses	Rs. 5,000,000/-

(Pl refer Section II in page 4-7 of the Motor Policy document for more details).

c. Medical Expenses Coverage:

Up to Rs. 1,500 for medical expenses due to accidental bodily injury to the insured or occupants, excluding paid drivers/cleaners. (Private cars only).

Additional Covers (which can be obtained by payment of an additional premium):

1. Natural Disasters cover
2. Personal Accident Benefit
3. Workmen's Compensation Cover
4. Goods Cover for Lorries
5. Special Windscreen/ glass Cover
6. Extended Towing charges
7. Extended Third Party Property Damage Cover
8. Legal Liability Cover
9. Unlimited Third Party Injury/ Death Cover for Route permit Buses
10. Learner Driver/ Rider Cover
11. Additional Air Bag Cover
12. Exclusion Cover for hiring/ rent Vehicles
13. Strike Riot Civil Commotion
14. Terrorism Cover
15. Pinnacle Cover (Manufacturing Year within 8, over 7 million Private Cars & Dual Purpose vehicles only)
16. High Risk Loading (To cover working risk for Special types/ tippers etc.)
17. Modified Loading (Modified vehicles -other than manufacturers specification)
18. Duty free loading (Excludes local customs duty for replacement parts)

Key feature(s):

- Cover is operative till 12 mid night of the date of expiry.

Mode of Payment of Premium:

- Annual premium payment is required unless otherwise specified in the policy schedule.

What is not covered: (Please refer the policy document for details)

1. No coverage for accidents, loss, damage, or liability outside Sri Lanka,
2. Any claim arising out of any contractual liabilities
3. Natural disasters, Riot, Civil Commotion & terrorism unless otherwise specifically covered.
4. War & allied perils
5. Driving after consuming intoxicating liquor or drugs.
6. Fraudulent claims
7. While in the custody, control or possession of any motor garage, repairer, service station or similar establishment

(Pl refer General Exceptions & conditions in page 8-12 of the Motor Policy document for more details).

Applicable Excesses:

You shall be responsible for the sum specified below, in respect of each and every claim.

- | | |
|------------------------|--|
| a. Motor Cycles | First Rs.2000/- & Rs. 4000/- thereafter during any Policy period |
| b. All Hiring Vehicles | Rs.1000/- |
| c. All Rental Vehicles | Rs.5000/- |

- d. All Rental Motor Cycles Rs.2000/-
- e. Motor Home 10% or Rs. 10,000/-whichever is higher
- f. Compulsory excess on age of vehicles
 - i. Over 10 years old Rs. 1000/-
 - ii. Over 15 years old Rs. 1500/-
 - iii. Over 20 years old Rs. 2000/-
- g. Excess on condition of the vehicle/ adverse Claims
- h. Voluntary Excess

Cancellation of the Insurance:

- The policy can be terminated by the insured or the insurer, with refunds provided as per the policy terms.

(Pl refer conditions 6 in page 11 of the Motor Policy document for more details).

Claims Procedure and Required Documents:

- **Vehicle damage:** Notify the accident to the insurance company and the nearest police station. Notification can be made from a telephone call. Provide the Police report related to accident, Vehicle repair estimate, repair bills, salvage items or any other document requested by the insurer.
- **Third Party Claims:** When the claim is notified, following documents & your assistance is required. Driver's first police statement and the driving license, vehicle registration certificate, letter of consent and driver's first police statement in addition to below as per the necessity.
 - **Third Party Death:** certificate, postmortem report, legal heir documents, Judgment order by the Magistrate Court along with the Charge sheet and any other documents required.
 - **Third Party Permanent/Temporary Disablement:** Medical certificate, police report & Judgment order by the Magistrate Court along with the Charge sheet (if applicable), employer confirmation and any other documents if required.
 - **Third party property:** Letter of Demand from the claimant, Magistrate Court Judgment along with the charge sheet, detailed estimates for property/vehicle damages, documents confirming ownership for property/ vehicle etc.
- If the third party has instituted litigation action, copy of the relevant summons and the plaint should be forwarded immediately after the summons has been issued in case of institution of litigation activities for third party claims in Civil Courts.

Obligations of the Policyholder:

- **At Purchase:** Disclose all material facts accurately.
- **During Policy Term:** Notify the insurer of any significant changes & when necessary pay the additional premium.

- **When Making a Claim:** Comply the requirements, Provide all necessary documents and details. Disclose all material facts accurately.

Complaints Procedure:

You can lodge a complaint by below methods to follow our internal complaint handling procedure;

- By telephone - Call Center on 0112357357
- By email - slic@srilankainsurance.com
- By post –Customer Care Officer, SLICGL, 21, Vauxhall street, Colombo 2
- By visiting to the nearest branch

Dispute Resolution:

- If not satisfied with the complaint resolution, you can contact the Insurance Ombudsman of Sri Lanka or contact the Insurance Regulatory Commission of Sri Lanka on following contact numbers.

Insurance Ombudsman

Address: No 143A, Vajira Road, Colombo 05, Sri Lanka.

Telephone: +94 11 250 5542 / +94 11 250 5041

Email: info@insuranceombudsman.lk

Insurance Regulatory Commission of Sri Lanka

Address: Level 11, East Tower, World Trade Centre, Colombo 1

Telephone: 011 2396184 - 9 (General) | 011 2335167 (Complaints)

Email: info@ircsl.gov.lk

- Use arbitration.
(*Pl refer conditions 8 in page 12 of the Motor Policy document for more details*).
- **Litigation**
If you are not satisfied with the final resolution received from any of the above, you may initiate legal action against the decision of the Insurer.

Important Notes:

- This document provides a summary and is not personalized. The policy terms and conditions prevail over this document.
- Nominate assignees at policy issuance and update as needed.

For Further Information:

- Contact via telephone to the relevant branch or 0112357357, email slic@srilankainsurance.com,
- Visiting any of our offices island wide

Few things to remember

- Any fraudulent claims or actions will result in forfeiture of all benefits under the policy.
- It is your responsibility to insure the vehicle at its present market value to avoid the application of underinsurance penalties.
- All claim payment under the policy will be subject to applicable terms, exclusions and conditions of the policy.

Important Note:

The IPID is intended to provide a summary of the main cover and additional covers (if applicable) and key features of the policy and is not personalized to your specific individual needs. Complete pre-contractual and contractual terms on the full and personalized information and exclusions of the product are provided in your policy document. The IPID shall not form a part of the policy/contract. Therefore, in case of any conflict, the terms and conditions mentioned in the policy document shall prevail.