

MOTOR SCHEDULE

PRIVATE CAR VEHICLE - PLAN POLICY

INSURED

Name	MR.HEWAGE GAYAN
Policy No	CRMDS21000007300
Address	NO 33 ST MICHEAL ROAD , COLPITY , ALAWATHUGODA - 20025
Policy Start Date	16/08/2021
Policy End Date	15/08/2022

VEHICLE

Make/Model	ALFA ROMEO/Allion	Body Type	
Engine no.	MLXXXXXX111111	Reg.no.	CAN-6468
Chassis no.	MLXXXXXX111111	Year of manufacture	2015
Capacity	1490	Manufacture	ALFA ROMEO
Fuel Type	Petrol	No of seats	4
Estimated Value	SLR 500,000.00		

PREMIUM

Basic annual premium(Third Party Liability)	SLR	8,460.90
Cover Plans		
Total Loss	SLR	3,021.75
Rear part of the Vehicle	SLR	3,021.75
Engine & Transmission	SLR	2,417.40
Extensions		
Premium Due	SLR	8,460.90
Policy Fee	SLR	1,000.00
Stamp Duty	SLR	9.00
Road Safety Fee	SLR	8.75
Taxes	SLR	785.70
Total Due	SLR	10,264.35

UNDER WRITING FACTORS

Value of vehicle	SLR	500,000.00
Age of the Vehicle	6	
Vehicle Make	ALFA ROMEO	
Year of vehicle	2015	
Manufacture	Allion	

Authorised drivers:

Not being an Excluded driver as defined in the Certificate of Insurance

Limitations as to use:

Not being within the definition of Excluded use as defined in the Certificate of Insurance

Terms, Conditions and Coverage under your Motor Policy

We are honored that you choose Fairfirst insurance to be your trusted insurance service provider, You are very important to us and we assure you that we will take care of you and your loved ones if you meet with any unfortunate motor accident. It's time to start our journey together but before we do please take a moment to read our Terms and Conditions section. This will allow you to understand what you just bought.

We are Fairfirst and we believe in treating our customers exactly the way we want to be treated. So if you don't like what you read about the terms, conditions or coverages applicable to your motor policy, we are the only insurance company in Sri Lanka which provides a cooling off period with a guaranteed money back policy.

MONEY BACK GURANTEE

In the event, you are dissatisfied/not in agreement with the Terms, Conditions and Coverage of this Policy, we will provide a 7 day "Cooling Off" period during which time you can cancel your policy, subject only to an administration fee.

A. General Terms

1. Cover note or Motor certificate is valid only for the vehicle number/chassis number stated herein.
2. Cover note or the motor policy does not include Luxury/Semi Luxury taxes (if applicable) – please refer your Registration Book which is issued by the Department of Motor Traffic for applicability.

CAUTION - Luxury/Semi Luxury Levy

If you are liable to pay please make sure to pay your tax amounts on time as strict compliance is expected. If deviated from, a 50% penalty will be imposed together with the original tax amount as per tax guidelines issued by the Department of Motor Traffic.

3. Cover note or Motor certificate is issued for a vehicle in accident free good condition. **(Without any pre-accident damages or losses)**
4. You have purchased a customized motor policy by selecting which part(s) you desire to insure under this motor Policy.

B. Coverage under your Motor Policy

1. Your Liability

We will cover you against the following liabilities:

1. Another person's death or injury by your vehicle.
2. Damage to another person's property up to a maximum amount of LKR. 5,000,000 (including that person's cost and expenses and any other cost and expenses) as a result of an accident caused by Your Car.

2. Loss of or Damage to Your Vehicle

We will indemnify you against loss of or damage to your vehicle

1. By accidental external means, or
2. By fire, or
3. By Theft, or Theft of Parts or

4. By Malicious act, or
5. By Specified natural perils

The above covers are extended to your vehicle whilst your vehicle is in transit by road, rail, inland waterway, lift or elevator if we accept the liability to pay a claim under section 1 (of the Motor Policy), we may at our own option:

1. Pay for your vehicle to be repaired; or
2. Replace your vehicle; or
3. Pay you a cash amount equal to value of the loss or damage.

3. Cover Plans you have purchased under this policy

Cover packs allow you to increase your coverage limits and get additional coverages which are not provided by the basic policy.

Cover Plans

PLAN 2

1. All attachments attached to the rear buffer such as
2. Tail Lamps/Combination Lamps
3. Rear Wings (Quarter Panels/Rear Mud Guards)
4. Tail Gate/Boot Lid and All attachments attached to the Tail Gate
5. Rear Glass/Back Glass and attachments
6. Body shell/Body Panel as per the figure 2
7. Boot Compartment and All items attached in the Boot

PLAN 4

1. Engine Unit and Engine Parts /Inventor/Electric Motor/Generator/Hybrid system related control Modulators (Hybrid Drive System)
2. Parts related to Engine cooling such as Radiator and accessories
3. Parts related to A/C such as Condenser and Compressor and its accessories.
4. Fuel Injection and Fuel Management accessories
5. Transmission and all related to transmission accessories
6. Exhaust system and related accessories
7. Braking system/ABS/Brake lines and all braking unit accessories
8. Fuel Management accessories

4. What is Not Covered

Cover Plans

PLAN 1

1. Front Buffer
2. Head Lamps/Combination Lamps
3. Front Wings (Front Fenders/Mud Guards)
4. Bonnet and all attachments attached to the Bonnet
5. Wind Screen and attachments
6. Wipers and Wiper Panel
7. 12v Battery
8. Body shell/Body Panel as per the attached figure 1

PLAN 3

1. Both Side mirrors
2. Front and rear both side doors with its all attachments
3. All side Glasses
4. Side running boards with body kits and covers Factory fitted only)
5. Body shell/structure as shown in figure 3

PLAN 5

1. All Airbags
2. All ECU's/Control Units
3. Chassis and steering system.
4. All related suspension accessories
5. Power Steering Rack and all related to steering accessories
6. Braking system/ABS/Brake lines and all braking unit accessories
7. Electronic Modulators.
8. Hybrid battery unit.
9. Hood Panel Interior.

Extensions

Strikes, riots and civil commotion (SRCC)

Terrorism Cover

AGENT'S REPAIR OPTION - NO

In consideration of a special reduction in the premium it is hereby understood and agreed that you agreed to carry out the repairs on your car for a claim that we may become liable under section 1, 3 to 6 and endorsement sections of the policy at our affiliated garage or any other garage excluding authorized agent. However, if you choose to carry out the repairs at a garage of the authorized agent, deduction of 25% will be applicable on the approved labour component.

Owners contribution charts - Agent Repairs Cover (No) (In the event of brand new parts been replaced the following owner's contribution will have to be borne by the Insured)		
Age of vehicle/Years	Owner's contribution	
	Replacements	Consumables
1st Year	5%	50%
2nd Year	10%	50%
3rd Year	15%	50%
4th Year	20%	50%
5th Year	25%	50%
6th Year	30%	50%
7th Year	30%	50%
8th Year	35%	50%
9th Year	35%	50%
10th Year	35%	50%
11th Year & above	50%	50%

Cover Bundle

C. Conditions

Intimation

- All Claims need to be immediately reported to Fair First Insurance LTD, via our Accident Hotline number 011-2428428. Failing to do so may prejudice your Motor Claim.

Flood Claims

- In the event of Claims arising out of Natural Perils/Floods, The Company will not be

liable for damage caused to exposed, mechanical and Electrical Units, unless the Vehicle is fully submerged under flood water.

- The Company will not cover damage caused as a result of Aquaplaning or water ingress into mechanical and sealed electrical components as result of same.

Accidental External Impact

- The Company will exclude liability primarily arising out of any damage caused only to Rims (Alloy Wheels) and/or Tyres, unless such vehicle sustains other damages as a result of accidental external means. It will also exclude mechanical components attached to the wheel (Tyre/Rim).

Consumable Items

- Items such as Oils, Gases, Lubricants, Repair Kits, CV Joints, Boot Covers, Gaskets, Belts, Brake Pads, Liners, Clutch & Pressure Plates, Plastic Clips, Tapes, Oil Seals, O-Rings, Stickers, Wiper Blades, Rubber Beadings, Filters, Washers and other Rubber parts are considered Consumables. The Liability of the Company will be limited to 50% of the adjusted replacements costs.

Total Loss Settlement

- In the event of the Vehicle been damage beyond economical repair, the Value of the Vehicle will be ascertained via an independent Valuation obtained by a Reputed Valuer which will be the basis of the Total Loss settlement offered.

THIS IS A COMPUTER-GENERATED DOCUMENT. HENCE NO MANUAL SIGNATURE IS REQUIRED.