

# **MOTOR SCHEDULE**

### **PRIVATE CAR VEHICLE - THIRD PARTY POLICY**

INSURED			
Name	MR.NIKAPITIYA T D		
Policy No	CRMCR21000196300		
Address	NO 90/4 , MAKOLA SOUTH , MAKOLA , ABUCAY		
Policy Start Date	08/11/2021		
Policy End Date	07/11/2022		
VEHICLE			
Make/Model	VOLVO/XC40	Body Type	
Engine no.		Reg.no.	WP-CAD-4566
Chassis no.		Year of manufacture	2018
Capacity	1969	Manufacture	VOLVO
Fuel Type		No of seats	7
Estimated Value	SLR 2,500,000.00		
PREMIUM			
Basic annual premium(Third Party Liability)		SLF	908.37
Premium Due		SLF	908.37
Policy Fee		SLF	50.00
Stamp Duty		SLF	1.00
Road Safety Fee		SLF	R 8.75
Taxes		SLF	R 80.39
Total Due		SLF	1,048.51
UNDER WRITING FACTORS			
Value of vehicle		SLF	2,500,000.00
Age of the Vehicle		3	
Vehicle Make		VOLVO	
Year of vehicle		2018	
Manufacture		XC40	

## **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)

### Why is this called Third Party?

Our Third-Party motor insurance policy will cover the costs associated with loss or damage to a third party in case of an accident.

### What we cover

Death or Bodily Injury to a third party - Unlimited cover

Property damage cover up to Rs. 5 Million

### Does this policy cover damages to my vehicle?

NO. This policy will cover only death or bodily injury and/or property damage caused to a third party.

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