

MOTOR SCHEDULE

PRIVATE CAR VEHICLE - THIRD PARTY FIRE/ THEFT & TOTAL LOSS POLICY

INSURED

Name MR.WIJESOORIYA HMA
Policy No DGMYC/LT0000193
Address ADDRESS 1 , ADDRESS 2 , ADDRESS 3 , MAWANELLA - CENTRAL
Policy Start Date 15/01/2020
Policy End Date 14/01/2021

VEHICLE

Make/Model	Honda/CB Trigger	Body Type	
Engine no.		Reg.no.	WP-KU-9738
Chassis no.		Year of manufacture	2012
Capacity	110	Manufacture	Honda
Fuel Type	Select	No of seats	2
Estimated Value	SLR 900,000.00		

PREMIUM

Basic annual premium(Third Party Liability)	SLR	6,666.03
Premium Due	SLR	6,666.03
Policy Fee	SLR	250.00
Stamp Duty	SLR	7.00
Road Safety Fee	SLR	10.00
Taxes	SLR	576.23
Total Due	SLR	7,509.26

UNDER WRITING FACTORS

Value of vehicle	SLR	900,000.00
Age of the Vehicle	8	
Vehicle Make	Honda	
Year of vehicle	2012	
Manufacture	CB Trigger	

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

stated herein.

2. Cover note or Motor certificate is issued for a vehicle in accident free good condition.
(Without any pre-accident damages or losses)

B. Coverage under your Motor Policy

What is a Total Loss? *Any damage beyond economical repair..*

What is meant by Beyond Economical Repair is that the estimated cost of repairing your car exceeds the Replacement or Market value of a similar conditioned vehicle.

What is Third Party Insurance?

First Party (Insured) = You (Our valued customer)

Second Party (Insurer) = Us (Fairfirst insurance)

Third Party = Any other road user

What is Covered

1. Total Loss of vehicle due to Theft, Accident, Fire, External Explosion, Self-Ignition, Lightning or Natural Disaster.
2. Third party Death or Bodily injury - Unlimited
3. Third party property damage up to a maximum of SLR. 15,000/-

What is Not Covered

1. Any partial Loss or Damages to insured vehicle due to Accident(s), Theft, Fire, External Explosion, Self-Ignition, Lightning, Natural Disaster or any Malicious act.
2. Any partial loss or Total loss due to SRCC (Strike Riots and Civil Commotion Cover).
3. Any partial loss or Total loss due to TC (Terrorism Cover).

C. Conditions

Intimation

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

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.