

MOTOR SCHEDULE

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

INSURED

| | |
|-------------------|--|
| Name | MR.PERERA T R |
| Policy No | CRMDS21000011900 |
| Address | LINE 1 , LINE 2 , LINE 3 , PILIYANDALA - 10300 |
| Policy Start Date | 02/11/2021 |
| Policy End Date | 01/11/2022 |

VEHICLE

| | | | |
|-----------------|---------------------|---------------------|---------------|
| Make/Model | MERCEDES BENZ/B 160 | Body Type | |
| Engine no. | 89 | Reg.no. | |
| Chassis no. | 77 | Year of manufacture | 2011 |
| Capacity | 1498 | Manufacture | MERCEDES BENZ |
| Fuel Type | | No of seats | 5 |
| Estimated Value | SLR 2,000,000.00 | | |

PREMIUM

| | | |
|---|-----|-----------|
| Basic annual premium(Third Party Liability) | SLR | 10,044.00 |
| Premium Due | SLR | 10,044.00 |
| Policy Fee | SLR | 1,000.00 |
| Stamp Duty | SLR | 11.00 |
| Road Safety Fee | SLR | 8.75 |
| Taxes | SLR | 917.64 |
| Total Due | SLR | 11,981.39 |

UNDER WRITING FACTORS

| | | |
|--------------------|---------------|--------------|
| Value of vehicle | SLR | 2,000,000.00 |
| Age of the Vehicle | 10 | |
| Vehicle Make | MERCEDES BENZ | |
| Year of vehicle | 2011 | |
| Manufacture | B 160 | |

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 No stated herein.
2. Cover note or the Motor policy does not include Luxury/Semi Luxury taxes (If Applicable) - Please look at your Registration Book which is issued by Motor traffic department 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)

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. 5,000,000/-

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.