



Motor Insurance

You are now driving safely.

We provide you a financial protection against physical or bodily injury resulting from ownership and or use of motor vehicle for physical accidental, collisions and against liability that could arise therefrom.

Cover is for vehicles used for Private and Commercial or Business purposes.

We will cover you against:

1. Accidental loss or damage to own vehicle arising out of:
 - ✓ Impact damage or collision, overturning
 - ✓ Fire damage
 - ✓ Theft of whole or part of vehicle
2. Third Party Liabilities – legal liabilities arising out of ownership or use:
 - ✓ Damage to property belonging to other people-vehicle, buildings
 - ✓ Death or injury to pedestrians or public
 - ✓ Death/ injury to passengers – passengers legal liability
3. Emergency Medical Expenses to driver or passengers or pedestrians following an accident
4. Damage to vehicle in custody of motor trader or other service providers

Special Benefits:

1. Free cover for windscreen, theft of audio and video accessories
2. Free cover for spare wheel, jack and tool box
3. Free cover for protection, recovery & towing after accident
4. Non claim discount – building up to 60% depending on the number of years for not claiming
5. Discount on fleet
6. Full discount on Controlle Technique fees at renewal
7. Flexible premium rates and terms
8. Cover for damage to vehicles in the custody of Motor Trader or Garage
9. Geographical scope – Rwanda, but can be extended to other East African countries on request
10. Authority for emergency repairs up to an agreed limit

Necessary Documents for cover

- Copy of logbook
- Copy of PIN (if available)
- Copy of Driving Permit
 - ✓ We shall provide an application form for you to complete
 - ✓ Upon confirmation of cover and premium payment, we shall then issue the necessary documents

Claims Process/ Documentation:

- 1. Damage to Own Vehicle:**
 - i. Secure vehicle to avoid further damage
 - ii. Notify Britam as soon as possible

Required Documents:

- i. Completed Claim Form
- ii. Police Abstract
- iii. Copy of driver's license
- iv. Payment of excess

2. Write- Offs/Thefts

- i. Completed Claim Form
- ii. Original Log Book
- iii. Transfer Form
- iv. Car Keys
- v. Certificate of Incorporation or copy ID card or copy of PIN
- vi. Tool kit, jack and spare wheels
- vii. Police Abstract

3. Accidents involving Injury, Death or Damage to 3rd party

- i. Obtain details of the parties involved
- ii. Obtain necessary medical attention and report the matter to the nearest police post
- iii. Report to Britam as soon as possible – you will be required to complete a motor accident report form
- iv. Secure vehicle/property to avoid further loss or damage

4. Windscreen & Wind Glass

- i. Completed windscreen or glass claim form
- ii. 3 replacements quotations

Claim Payment Timelines:

- ✓ Windscreen claims paid within 24 hours upon full documentation
- ✓ Repair authority within 24 hours upon receipt of quotation and relevant claim support documents
- ✓ Total loss/ write- off within 5 days after receipt of all mandatory documents

How can you get covered?

Simply visit our offices or if you have an intermediary, provide your preferred cover details and we shall tailor-make a suitable package for you.

Note: Terms and Conditions apply

BRITAM INSURANCE COMPANY (RWANDA) LIMITED.

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