



PRIVATE MOTOR INSURANCE



What is Private Motor Insurance?

It is a Private Motor Insurance that relatively covers all types of losses and damages to a personal vehicle, except what is explicitly excluded. The losses may include but not limited to theft, hijacking, fire, collision, overturning, lighting, explosion, straying off the road and third party liabilities.

There are 3 types of Insurance covers that SRIC provides

1. Comprehensive Motor Insurance

This cover provides insurance to the insured vehicle and the insured, as policyholder, against accidental damage, theft, fire, collision, lightning, explosion and third party liability claims that may accrue.

2. Third-Party Only

Covers the insured against all sums which the Insured may become legally liable to pay as compensation for injuries, death to third parties and for accidental damages to third party property

3. Third-Party, Fire and Theft Only

Covers the insured for loss or damage to the insured's own vehicle as a result of fire, lightning, explosion, theft or attempted theft including third party liabilities.

Who is the insured?

This is the person in whose name the policy is issued and their spouse. Other members of the family are not included as policyholders though that does not normally exclude them from driving the vehicles insured.


What countries are included in the cover?


- Swaziland, South Africa, Mozambique, Lesotho, Botswana, Zimbabwe, Malawi & Namibia.


What makes Private Motor Insurance better than the rest?

Private Motor Insurance gives our clients value for money by providing additional benefits at no cost to the client. These include:

 **Free Towing Services**
ø SRIC designated Towing Service Provider

 **Free Windshield Cover**
ø Covers damage to windscreen, rear window and side windows

 **Free Emergency Accommodation Cover**
ø Up to E1, 000 reimbursement per claim

 **Free Emergency Rental Cover**
ø Up to E1, 500 per incident (Only if incident is outside Swaziland)

 **Free Trauma Counseling Cover**
ø Up to E2, 500 in value

 **Free funeral Cover**
ø Up to E5, 000 in respect of funeral expenses

Private Motor Insurance enables our clients to earn discounts on their premiums. The longer you are insured with SRIC, the more and better discounts you earn.

- **Claim Free Discount**
 - ∅ Get 6.5% discount each year you don't claim. This discount accumulates each year of not claiming, up to 9 years
- **Mature Driving Discount**
 - ∅ After 3 consecutive claim-free years, you get 25% upon turning 55 years old
- **Restricted driving Discount**
 - ∅ After 3 consecutive claim-free years, you get 15% for limiting your car drivers to not more than 3.
- **Tracker Discount**
 - ∅ Install a tracking device and earn 15% on your premium.
- **Voluntary Excess**
 - ∅ If you include a voluntary excess, you earn a discount based on the amount selected (self insurance).

*Terms and Conditions Apply

Private Motor Insurance has an optional car hire extension, which has a standard option and an enhanced option.

Standard Option

Enables policy holder whose vehicles have been involved in accidents, stolen or written off to hire vehicles for about 21 days while processing claim.

Enhanced Option

In addition to what is provided under the standard option above, SRIC hires a vehicle for insured:

- 5 days following mechanical or electrical failure of vehicle
- 2 days in the event the repairer is unable to finish routine servicing of the insured vehicle.

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How do I claim?

- Notify SRIC (in person or in writing) within 14 days
- Supply all the required documents