

SWAN

for life



Car Insurance



Keeping you on the road

The open road. It stretches out ahead of you, beckoning you to another time, another place, destinations near and far. Life behind the wheel can be an adventure. It's also a necessity. Your car takes you to work, your kids to school and the family to friends. So you can't afford to take the risk of a breakdown, a break-in or an accident.

If that happens, how will you stay mobile? How will you recoup your losses? How will you replace it if the worst happens? Leave it to the experts. Protect Car Insurance from SWAN keeps you moving even when your car can't. Protect Car Insurance caters for new and pre-owned cars. The plan is designed to offer different levels of cover to suit your needs and the age of your car.



Designed to suit your individual needs, the plan carries various benefits:

Driver at fault compensation cover (DACC)

With the DACC, you'll be protected if you have an accident that you are partly or wholly responsible for, and if the accident results in injury, disability or death. We will pay compensation to you or your estate or any legal representative of your estate, including but not limited to general damages, loss of earnings and medical expenses.

Roadside assistance

SWAN provides a roadside assistance service if your car breaks down during the period of insurance. The number of towing per annum is unlimited.

Staying mobile without your car

If your car is lost or damaged by a road accident, fire, malicious act, theft or burglary, we'll pay the costs of hiring a car to keep you on the road. You stay mobile even if your own car isn't available.

Claims excess waivers

During the first year of your brand new car's insurance term, we will not deduct any excess from your first claim if you are at fault. Moreover, you will not pay any excess if you are involved in an accident that is unquestionably not your fault.

Comprehensive

Basic Cover	Protect New Car	Protect Car
Loss of or damage to your car	✓	✓
Liability to other people and their property	✓	✓
Driver-at-fault compensation cover – Rs 1 million	✓	✓
Standard Free Extensions		
Roadside assistance	✓	✓
Liability to members of your household	✓	✓
Medical expenses following a road accident	✓	✓
Claims helpline	✓	✓
Legal assistance plan	✓	✓
Extra Benefits		
Cyclone and flood perils	✓	✓
Strikes, riot and civil commotion	✓	✓
Theft or accidental loss of driving licence	✓	✓
Loss of driving ability	✓	✓
Loss of road tax licence	✓	✓
Child seat	✓	✓
Windscreen and window damage	✓	✓
Personal belongings	✓	✓
Loss of car keys and lock replacement	✓	✓
Extra freight expenses	✓	✓
Counselling victims	✓	✓
Funeral expenses	✓	✓
Alternative transport costs	✓	✓
Vehicle modifications costs	✓	✓
Personal registration plate cover	✓	✓
Liability following unauthorised use by a minor	✓	✓
First claim excess waiver (1st year)	✓	
New car replacement (1st year)	✓	
Optional Extensions		
Loss of use	✓	★
Personal accident for car occupants	✓	★
Finance gap	✓	★
Replacement car following breakdown or misfuelling	✓	★
Alloy wheel replacement	✓	★
Not-at-fault claim excess waiver	★	★
Driver-at-fault compensation cover – Rs 2 million	★	★
Rodent damage extension	★	★
Passive terrorism extension		

Our car insurance policy is designed to suit your individual needs



Car replacement following break down or misfuelling

If your car is less than three years old and it breaks down, is immobilized or if you accidentally use the wrong fuel, we will provide you with a replacement car or pay the cost of hiring a car.

New car replacement

If your new car is declared a total loss during the first year of insurance, we will replace it with a brand new vehicle of the same model, make and specification.

Finance gap

If your car is financed by a loan or lease agreement and is declared a total loss, we will pay the shortfall arising between the total loss amount and the balance due to the financial institution.

SWAN Car Insurance keeps you on the road, whatever your destination.

Important

This is a summary of the cover which is subject to various restrictions, limitations and option chosen. A copy of the policy giving full details of the cover may be examined on request.

Contact us or one of our agents for more information.

Swan General Ltd
FSC Licence No.: IS10000012

Swan Centre	T	207 3500
10 Intendance Street	F	208 6898
Port Louis	W	swanforlife.com