

**SWAN**

for life

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# Car insurance



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**Protect** Car Insurance



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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.

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# Keeping you on the road

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. While conditions apply, this cover is unique to SWAN.

## Household member cover

SWAN offers cover to members of your family if they are in an accident that results in injury, disability or death.

## Staying mobile without your car ①

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 ①

During the first year of your car's insurance term, we will not deduct any excess from your first claim. After that, for the rest of the insured period, you will not pay any excess if you are involved in an accident that is unquestionably not your fault.

Comprehensive		
Basic Cover	Protect Car	Protect New 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 with 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.



### Important

The above 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.

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

### Contact us for cover that keeps you moving

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