

Car Insurance



Protect Car Insurance

SWAN

for life



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 24h 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**

Any excess will not be deducted from the first claim, for which you are responsible or partly responsible, during the first two years of cover provided your car is less than four years old. 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 2 years (vehicle less than 4 years old)	✓	✓
New car replacement (1st year)	✓	✓
Accidental Misfuelling Damage (Vehicle less than 3 years old)	✓	✓
Optional Extensions		
Personal Accident for Car Occupants	✓	★
Loss of Use	✓	★
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	★	★
Passive Terrorism	★	★
Rodents Damage	✓	★

★ Covers are optional



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 sustains a breakdown or is immobilised as a result of incorrect fuel being accidentally put in your car, and despite the roadside assistance provided, your car remains immobilised, we will either provide you with a replacement car, or pay for the cost of hiring a car similar to yours, for your own use.

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.

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