



MOTOR PRIVATE CAR INSURANCE POLICY SUMMARY



Private Car Insurance Policy Summary

This document is only a summary of the insurance cover and shall in no way constitute a valid contract of Insurance and shall not supersede the provisions of the Private Car Insurance Policy Terms and Conditions. This summary lists all the main features of cover and options available under your present Private Car Insurance Cover.

Introduction

Quantum Insurance Ltd is registered in Mauritius (BRN: C14126016).

Our registered office is: 1st Floor HSBC Centre, 18 Bank Street, Ebene - Mauritius.

Quantum Insurance Ltd is authorised and regulated by the Financial Services Commission.

Important Information

Data Protection

For the purposes of the Data Protection Act 2004, the Data Controller in relation to any personal data you supply in connection with this cover is the Insurer.

Insurance Administration

Information you supply may be used for the purposes of insurance administration by the Insurer, their associated companies and your intermediary.

It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the Insurer's compliance with any regulatory rules/codes. Your information may also be used for offering renewal, research and statistical purposes and crime prevention.

In assessing any claims made, the Insurer or their agents may undertake checks against publicly available information (such as electoral roll, county court judgments, bankruptcy orders or repossessions). Information may also be shared with other Insurers either directly or via those acting for the Insurer (such as loss adjusters or investigators). With limited exceptions, and with the necessary endorsements, you have the right to access and if necessary rectify information held about you.

Sensitive Data

In order to assess the terms of the insurance contract or administer claims which arise, the Insurer may need to collect data which the Data Protection Act defines as sensitive (such as criminal convictions). By proceeding with this contract you will signify your consent to such information being processed by the Insurer or their agents.

Copy of Policy on Request

You should keep a record of all information supplied to us for the purpose of this insurance. A further copy of the policy will be provided to you on request or can be downloaded from the Quantum Insurance Ltd website at www.quantum.co.mu.

Policy Summary

This is a Policy Summary only and does not contain the full terms and conditions of the contract. It does not form part of the contract between you and us. Full terms can be found in the Policy Wording, which is contained within this document.

Basis of Indemnity

Quantum Insurance Ltd will indemnify the Insured against Loss or Damage to the vehicle caused by any of the Insured events detailed below happening at any time during the Period of Insurance.

Occurrences for Plan Two and Plan Three:

1. Own Damage (Including Accidental Collision)
2. Fire
3. Theft
4. Riot, Strikes, Lockouts, Civil Commotion
5. Cyclone, Flood, Tempest
6. Tidal Wave and Tsunami

It is important to note that:

The amount payable shall not exceed the Sum Insured value of the vehicle;

The maximum indemnity shall be the vehicle estimate of value (Sum insured) less applicable Excess.

Quantum Insurance Ltd will also indemnify the Insured against all sums including claimant's costs and expenses which the Insured shall become legally liable to pay in respect of:

Plan One and Plan Two:

Death or Bodily Injury to any person up to **two hundred and fifty million rupees (MUR. 250,000,000)** in respect of any one claim or series of claims arising out of one event.

Damage to property up to **twenty five million rupees (MUR. 25,000,000)** in respect of any one claim or series of claims arising out of one event.

Death or Bodily Injury to any person up to **five hundred million rupees (MUR. 500,000,000)** in respect of any one claim or series of claims arising out of one event.

Damage to property up to **fifty million rupees (MUR. 50,000,000)** in respect of any one claim or series of claims arising out of one event.

Optional Covers

Note that coverage for the following is applicable only if you have opted for these:

1. 24/7 - Roadside Assistance
2. Loss of Use Cover
3. Medical Expenses
4. Hospital Expenses
5. Personal Accident
6. Road Rage
7. Car Jacking
8. Towing Liability
9. Motor Legal Assistance

This section has intentionally been left blank.

Basic Exclusions/Limitations

1. Any Accident, Loss, Damage or Injury caused, sustained or incurred while Your vehicle is being used:
 - a) Otherwise than in accordance with the "Limitations as to Use" described in Your Certificate of Motor Insurance;
 - b) Otherwise than on firm grounds (Terra Firma);
 - c) By or is in the charge of any person, for the purpose of being driven, who is not entitled to drive by Your Certificate of Motor Insurance;
 - d) By or driven by or is in the charge of any person not fully licensed to drive such vehicle or Motor Car in terms of the Legislation;
 - e) For races, rallies, speed trials, competition or endurance test or whilst driven on a motor sport circuit;
 - f) When the driver is under the influence of any intoxicating drink, including, but not limited to alcohol in excess of the prescribed limit as defined by the Road Traffic Act 1962;
 - g) As Airport Service Vehicles and/ or whilst being used airside;
 - h) As Police force and/ or military vehicles;
 - i) For transportation of highly explosive substances (for example, nitro-glycerine, dynamite or similar substances) as principal use;
 - j) For bulk transportation of chemical substances and gases in liquid, compressed or gaseous as principal use;
 - k) Outside the Territorial Limits of Mauritius and its dependencies.

2. Any accident, Loss, Damage, Injury or Liability in respect of vehicles not registered with the National Transport Authority;

3. Any Liability (except so far as is necessary to meet the requirements of Road Traffic Act 1962) directly or indirectly caused by, or resulting from flood, typhoon, hurricane, cyclone, earthquake, volcanic eruption or other convulsion of nature.

The above list of exclusions/limitations is only a summary of the main exclusions of the present Private Car Insurance Policy. You should refer to the Private Car Insurance Policy Handbook, Certificate of Insurance, and R.T.O Certificate of Insurance, Special Conditions and Endorsements for full list of Exclusions applicable.



How to Make a Claim?

If you suffer from an accident or wish to make a claim under your Policy, please fill in our online Claim Form or Call us on 659 0659.

In the event of loss or damage or occurrence likely to give rise to claim, You shall:

1. Report the Incident to Us as soon as reasonably practicable and in any case not later than 24 hours of the start of Our next working day.
2. In case of theft to immediately notify the Police and take all necessary steps to recover the stolen property.
3. Submit in writing within 15 days full particulars of the occurrence.

How to complain?

If you wish to make a complaint, please contact us by phone, letter or e-mail to: **The Complaints Coordinator Quantum Insurance Ltd**

1st Floor HSBC

Centre 18 Bank

Street, Ebene .

Tel: 659 0659

E-mail: complaints@quantuminsurance.com

Full details of our complaints procedure can be found in the Policy Wording.

Should you not be satisfied after receiving our final response, you may refer your complaint to the Financial Services Commission at FSC House, 54 Cybercity, Ebene.

