



# CONSOLIDATED HALLMARK INSURANCE PLC RC: 168762

## THIRD PARTY ONLY POLICY DOCUMENT

### LIABILITY TO THIRD PARTIES

POLICY NO.:

1. Subject to the limits of liability the company will indemnify the insured in the event of accident caused by or arising out of the use of the Motor Car against all sums including claimant's costs and expenses which the insured shall become legally liable to pay in respect of
  - a) death of or bodily injury to any person except where such death or injury arises out of and in the course of the employment of such person by the insured and excluding liability to any person being a member of the insured's household who is a passenger in the Motor Car unless such person is being carried by reason of or in pursuance of a contract of employment.
  - b) damage to property other than property belonging to the insured or held in trust by or in the custody or control of the insured or any member of the insured's household
2. The company will pay all costs and expenses incurred with its written consent
3. In terms of and subject to the limitations of the indemnity which is granted by this Section of the insured the Company will indemnify any driver who is driving the Motor Car on the insured's order or with his permission provided that such driver :
  - a) is not entitled to indemnity under any other policy
  - b) shall as though he were the insured observe fulfill and be subject to the terms, exceptions and conditions of this policy in so far as they can apply.
4. In terms of and subject to the limitations of the indemnity which is granted by this section in connection with the Motor Car the company will indemnify the insured whilst personally driving a private Motor Car (but not a Motor Cycle ) not belonging to him and not hire to him under a hire purchase agreement.
5. In the event of the death of any person entitled to indemnity under this section the company will in respect of the liability incurred by such person indemnify his personal representatives in the terms of and subject to the limitations of this section provided that such representatives shall as though they were the insured observe fulfill and be subject to the terms exceptions and conditions of this policy in so far as they can apply.
6. The Company may at its option
  - (a) arrange for representation at any inquest or fatal injury in respect of any death which may be the subject of indemnity under this section.
  - (b) undertake the defence of proceedings in any Court of Law in respect of any act or alleged offence causing or relating to any event which may be the subject of indemnity under this section



**SCHEDULE ATTACHING TO AND FORMING PART OF POLICY**

**NUMBER:** .....

**THE INSURED:**

**ADDRESS:**

**Period of Insurance: From: To:**

**Geographical Area: Nigeria**

Index & Registration No	Make	Body Type	Cover Type	Premium (NIR)	Seating Capacity including Driver	Insured Estimate of Value including Accessories
			THIRD PARTY	₦ 5,000.00		THIRD PARTY

**LIMIT OF LIABILITY:**

- a. Injury and/or Death to Third Party \_\_\_\_\_ Unlimited
- b. Damage to Third Party Property -----**N1,000,000.00**

**Renewal Date: Annually**

**Premium: ₦5, 000.00**

**Excess:**

**Section II: [Third Party]**

**Cars up to 1650CC - ₦1,500.00**

**1651CC to 4400CC - ₦2,000.00**

**4401CC and above - ₦2,500.00**

Date and Signature of Proposal and Declaration.

Signed and dated

**For: CONSOLIDATED HALLMARK INSURANCE PLC.**

.....  
EXAMINED

.....  
AUTHORIZED SIGNATORY



liability to any person being a member of the insured's household who is a passenger in the Motor Car unless such person is being carried by reason of or in pursuance of a contract of employment.

- b) damage to property other than property belonging to the insured or held in trust by or in the custody or control of the insured or any member of the insured's household
2. The company will pay all costs and expenses incurred with its written consent
  3. In terms of and subject to the limitations of the indemnity which is granted by this Section of the insured the Company will indemnify any driver who is driving the Motor Car on the insured's order or with his permission provided that such driver :
    - a) is not entitled to indemnity under any other policy
    - b) shall as though he were the insured observe fulfill and be subject to the terms, exceptions and conditions of this policy in so far as they can apply.
  4. In terms of and subject to the limitations of the indemnity which is granted by this section in connection with the Motor Car the company will indemnify the insured whilst personally driving a private Motor Car (but not a Motor Cycle ) not belonging to him and not hire to him under a hire purchase agreement.
  5. In the event of the death of any person entitled to indemnity under this section the company will in respect of the liability incurred by such person indemnify his personal representatives in the terms of and subject to the limitations of this section provided that such representatives shall as though they were the insured observe fulfill and be subject to the terms exceptions and conditions of this policy in so far as they can apply.
  6. The Company may at its option
    - (a) arrange for representation at any inquest or fatal injury in respect of any death which may be the subject of indemnity under this section.
    - (b) undertake the defence of proceedings in any Court of Law in respect of any act or alleged offence causing or relating to any event which may be the subject of indemnity under this section