



Consolidated Hallmark Insurance Plc

Upon the occurrence of any accident or loss or in the event of any claim, notice should be given IMMEDIATELY to: -

**CONSOLIDATED HALLMARK INSURANCE PLC.
266, IKORODU ROAD,
OBANIKORO LAGOS.**

The Insured will materially aid the Company by insisting that the driver of the vehicle

- (a) obtains the names and addresses of competent witnesses.
- (b) submits a full account of the accident.

No admission of liability, offer or promise of payment should be made either by the Insured or by any person on his behalf without the written consent of the Company.

IMPORTANT

This Policy is incomplete without the Schedule bearing the same policy number as indicated in the cover page.

This Policy and its Conditions should be examined, and if incorrect returned at once for alteration. Every change affecting the risks insured by this policy must be immediately advised to the Company. Failure to do this might result in the insurance ceasing to be of effect. The Policy is not transferable from the insured to any other person unless the Company's written consent has been obtained.



PRIVATE MOTOR INSURANCE POLICY

Whereas the Insured by a proposal and declaration dated as stated in the Schedule which shall be the basis of this contract and is deemed to be incorporated herein has applied to the Company for the insurance hereinafter contained and has paid the premium as consideration for such insurance in respect of accident loss or damage occurring during the period of Insurance.

Now this Policy Witnesses: -

That subject to the terms, exceptions, and conditions contained herein or endorsed or otherwise expressed hereon.

SECTION I - LOSS OR DAMAGE

1. The Company will indemnify the Insured against loss of or damage to the Motor Car and/or its accessories whilst thereon.
 - (a) by accidental collision or overturning consequent upon mechanical breakdown or consequent upon wear and tear.
 - (b) by fire external explosion self-ignition or lightning or burglary housebreaking or theft.
 - (c) by malicious act.
 - (d) whilst in transit (including the processes of loading and unloading incidental to such transit) by road rail inland waterway lift or elevator.
2. The Company shall not be liable to pay for: -
 - (i) consequential loss depreciation wear and tear mechanical or electrical breakdowns failures or breakages.
 - (ii) damage to tyres unless the Motor Car is damaged at the same time.
 - (iii) loss of or damage to accessories by burglary housebreaking or theft unless the Motor Car is stolen at the same time.



3. If the Motor Car is disabled by reason of loss or damage as described in this Section the Company will subject to the Limits of Liability bear the reasonable cost of protection and removal to the nearest repairers and of delivery within the country where the loss or damage was sustained.
4. The Insured may authorize the repair of the Motor Car necessitated by damage for which the Company may be liable under this Policy provided that: -
 - (a) the estimated cost of such repair does not exceed the Authorized Repair Limit
 - (b) the Company is furnished forthwith with a detailed estimate of the cost and.
 - (c) the Insured shall give the Company every assistance to see that such repair is necessary and the charge reasonable.

SECTION II - LIABILITY TO THIRD PARTIES

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.



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3. In terms of and subject to the limitation of the indemnity which is granted by this Section to the Insured the Company will indemnify the 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, fulfil and be subject to the terms exceptions and conditions of this Policy 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 hired 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 terms of and subject to the limitations of this Section provided that such representatives shall as though they were the Insured observe fulfil 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 own option: -
 - (a) arrange for representation at any inquest or fatal inquiry 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.

SECTION III - MEDICAL EXPENSES

Subject to the Limits of Liability the Company will pay to the Insured the reasonable medical expenses incurred in connection with any bodily injury by violent accidental external and visible means sustained by the Insured or his driver or any occupant of the Motor Car as the direct and immediate result of an accident to the Motor Car.



AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY

Nothing in this Policy or any endorsement hereon shall affect the right of any person indemnified by this Policy or any other person to recover an amount under or by virtue of the provisions of the Legislation specified in the Schedule.

But the Insured shall repay to the Company all sums paid by the Company, which the Company would not have been liable to pay, but for the said provisions.

APPLICATION OF LIMITS OF INDEMNITY

In the event of any accident involving indemnity to more than one person any limitation by the terms of this Policy and/or any endorsement hereon of the amount of any indemnity shall apply to the aggregate amount of indemnity to all persons indemnified and such indemnity shall apply in priority to the Insured.

GENERAL EXCEPTIONS

The Company shall not be liable under this Policy in respect of: -

- (1) any accident loss damage and/or liability caused sustained or incurred outside the Geographical Area.
- (2) any claim arising out of any contractual liability.
- (3) any accident loss damage and/or liability caused sustained or incurred whilst any Motor Car in respect of or in connection with which insurance is granted under this Policy is
 - (a) being used otherwise than in accordance with the Limitations as to Use or
 - (b) being driven by any person other than a Driver.
- (4) (a) any accident loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss.



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- (b) any liability of whatsoever nature directly or indirectly caused by and/or contributed to by or arising from ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel for the purpose of this exception combustion shall include any self-sustaining process of nuclear fission.
- (5) any accident loss damage and/or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.

The Company shall not be liable except under Section II-I (a) of this Policy in respect of any accident loss damage and/or liability directly or indirectly proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with flood typhoon hurricane volcanic eruption earthquake or other convulsion of nature invasion the act of foreign enemies hostilities or warlike operations (whether before or after declaration of war) civil war strike riot civil commotion mutiny rebellion revolution insurrection military or usurped power or by any direct or indirect consequences of any of the said occurrences and in the event of any claim hereunder the Insured shall prove that the accident loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequence thereof and in default of such proof the Company shall not be liable to make any payment in respect of such a claim.

CONDITIONS

This Policy and the Schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear.

1. Notice shall be given in writing to the Company immediately upon the occurrence of any accident or loss or damage and in the event of any claim. Every letter claim writ summons and/or process shall be forwarded to the Company immediately on receipt by the Insured. Notice shall also be given in writing to the Company immediately the Insured



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shall have knowledge of any impending prosecution inquest or fatal inquiry in respect of any occurrence which may give rise to a claim under this policy. In case of theft or other criminal act which may be the subject of a claim under this Policy the Insured shall give immediate notice to the police and co-operate with the Company in securing the conviction of the offender.

2. No admission offer promise payment or indemnity shall be made or given by or on behalf of the Insured without the written consent of the Company which shall be entitled if it so desires to take over and conduct in the name of the Insured the defence or settlement of any claim or to prosecute in the name of the Insured for its own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the

Insured shall give all such information and assistance as the Company may require.

3. At any time after the happening of any event giving rise to a claim or series of claims under sub-section 1(b) of Section II of this Policy the Company may pay to the Insured the full amount of the Company's liability under that sub-section and relinquish the conduct of any defence settlement or proceedings and the Company shall not be responsible for any damage alleged to have been caused to the Insured in consequence of any alleged action or omission of the Company in connection with such defence settlement or proceedings or of the Company relinquishing such conduct nor shall the Company be liable for any costs or expenses whatsoever incurred by the Insured or any claimant or other person after the Company shall have relinquished such conduct.
3. The Company may at its own option repair reinstate or replace the Motor Car or part thereof and/or its accessories or may pay in cash the amount of the loss or damage and the liability of the Company shall not exceed the actual value of the parts damaged or lost plus the reasonable cost of fitting and shall in no case exceed the Insured's estimate of the value of the Motor Car (including accessories thereon) as specified in the Schedule or the value of the Motor Car (including accessories thereon) at the time of the loss or damage whichever is the less.



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5. The Insured shall in respect of any Motor Car described in the Schedule hereto take all reasonable steps to safeguard it from loss or damage and to maintain it in a condition which is both efficient and safe for use on a road and for the purposes described in the Policy and Schedule, and the Company shall have at all times free and full access to examine such Motor Car or any part thereof or any driver or employee of the Insured. In the event of an accident or break-down such Motor Car shall not be left unattended without proper precautions being taken to prevent further loss or damage and if such Motor Car be driven before the necessary repairs are effected any extension of the damage or further accident arising shall be entirely at the Insured's own risk.
6. Every change in the circumstances affecting the risks insured or the insured's interest in any Vehicle described in the Schedule hereto shall be immediately notified to the Company in writing. No transfer of interest in this Policy shall be valid until the company shall have agreed thereto in writing.
7. The Company may cancel this Policy by sending seven days' notice by registered letter to the Insured at his last known address and in such event will return to the Insured the premium paid less the pro rata portion thereof for the period the Policy has been in force or the Policy may be cancelled at any time by the insured on seven days' notice and (provided no claim has arisen during the then current period of Insurance) the Insured shall be entitled to a return of premium less premium at the Company's Short Period rates for the period the Policy has been in force.
8. If at the time any claim arises under this Policy there is any other existing insurance covering the same loss damage or liability the Company shall not be liable to pay or contribute more than its rateable proportion of any loss damage compensation costs or expense. Provided always that nothing in this condition shall impose on the Company any liability from which but for this condition it would have been relieved under proviso (a) of Section II-3 of this Policy.
9. If any difference shall arise as to the amount to be paid under this Policy (liability being otherwise admitted) such difference shall be referred to an arbitrator to be appointed by the parties in accordance with the statutory provisions in that behalf for the time being in force. Where any difference



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is by this condition to be referred to arbitration the making of an award shall be a condition precedent to any right of action against the Company.

10. The due observance and fulfilment of the terms conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the Insured and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy.



EXCESS CLAUSE

It is hereby understood and agreed that notwithstanding anything to the contrary contained in the Sections of this Policy specified in the Schedule the Insured in respect of each and every event shall be responsible for the first part that is to say the sum stated in the Schedule of any expenditure (or any less expenditure which may be incurred) for which provision is made thereunder including where this Excess Clause applies to liability under Section II of this Policy any payments in respect of costs and expenses and any expenditure by the Company in the exercise of its discretion under Condition 2 of this Policy.

If the expenditure incurred by the Company shall include the amount for which the Insured is responsible hereunder such amount shall be repaid by the Insured to the Company forthwith.

For the purposes of this endorsement the expression "event" shall mean an event or series of events arising out of one cause in connection with any one Motor Vehicle in respect of or in connection with which indemnity is granted under this Policy.

Section I [Loss or Damage]

VALUES AMOUNT

₦200,001.00 – ₦300,000.00	₦10,000.00 or 10% of claim whichever is greater
₦300,001.00 – ₦400,000.00	₦12,000.00 or 10% of claim whichever is greater
₦400,001.00- N500,000.00	₦14,000.00 or 10% of claim whichever is greater
₦500,001.00- ₦ 800,000.00	₦17,500.00 or 10% of claim whichever is greater
₦800,001.00- N1,000,000.00	₦20,000.00 or 7.5% of claim whichever is greater
₦1,000,001.00-N1,400,000.00	₦22,000.00 or 7.5% of claim whichever is greater
₦1,400,001.00-N1,800,000.00	₦25,000.00 or 7.5% of claim whichever is greater
₦1,800,001.00-N2,000,000.00	₦27,500.00 or 7.5% of claim whichever is greater
₦2,000,001.00-N2,500.000.00	₦30,000.00 or 5% of claim whichever is greater



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₦2,500,001.00-N3,000,000.00	₦35,500.00 or 5% of claim whichever is greater
₦3,000,001.00 –N3,500,000.00	₦40,000.000 or 5% of claim whichever is greater
₦3,500,001.00-N4,000,000.00	₦45,000.00 or 5% of claim whichever is greater
₦4,000,001.00 – ₦4,500,000.00	₦50,000.00 or 5% of claim whichever is greater
₦4,500,001.00 and above	₦70,000.00 or 5% of claim whichever is greater

Total Loss/Theft:

10% of the adjusted amount

Section II: [Third Party]

Cars up to 1650CC - ₦1,500.00

1651CC to 4400CC - ₦2,000.00

4401CC and above - ₦2,500.00



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ENDORSEMENTS ATTACHING TO AND FORMING PART OF PRIVATE MOTOR INSURANCE POLICY

1. JURISDICTION CLAUSE

Notwithstanding anything contained herein to the contrary, it is agreed that the indemnity provided herein shall not apply to compensation for damages in respect of judgments delivered or obtained in the first instance in a court of competent jurisdiction outside Nigeria.

2. ENDORSEMENT 3Y

Notwithstanding anything herein contained to the contrary it is hereby understood and agreed that the Company will indemnify the insured against loss of or damage to the in-built accessories-

- i. (Communication and safety equipment permanently fitted on the vehicle, manufacturers tool kit) whilst such item(s) is (are) in or on the motor vehicle where such loss or damage is occasioned by theft or attempt thereat. Provided always that the liability of the company shall be limited to a reasonable market value or 2% of the value of the car whichever is less.
- ii. Where the accessories are separately purchased (not in-built) and fitted by the Insured these items shall be declared at inception and an additional premium charged and paid accordingly.
- iii. In consideration of the payment of an additional premium it is hereby understood and agreed that the Company will indemnify the insured against loss or damage to the accessories as herein declared whilst such item(s) is (are) on the motor vehicle. Provided always that the liability of the company shall be limited to the value of the accessories less depreciation/excess as the case may be.
- iv. Excess: -The company will not be liable for 5% of each and every claim in respect of this endorsement.



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4. **PARTS REPLACEMENT CLAUSE**

It is hereby declared and agreed that in the event of any loss or damage to the Motor Car and or its accessories insured under this Policy necessitating the supply of a spare part not obtainable from stocks held

in the country in which the Motor Car is held for repair the Company's liability in respect of any such part shall be limited to the cost of repairs as per the repairer's estimate acceptable to the Company.

4. **ABANDONMENT CLAUSE**

It is hereby declared and agreed that the Insured has no right to abandon the vehicle insured by this policy to the Company whether as a result of unavailability of spare part or otherwise.

5. **TOWING CLAUSE**

It is hereby declared and agreed notwithstanding anything herein to the contrary that the company's liability for cost of towing, removal or protection of disabled vehicles shall be limited to ₦10,000.00

6. **INTOXICATING LIQUORS OR DRUGS CLAUSE**

Warranted that the company shall not be liable to make any payment in respect of any accidents, loss, damage or liability, caused or arising whilst the Motor Vehicle in connection with which insurance or indemnity is granted hereunder is being driven by the insured (or by any person, provided he is in the Insured's employment and/or is driving on his order or with his permission) whilst under the influence of or whilst his efficiency as a driver is impaired by intoxicating liquors or drugs.

7. **TOTAL LOSS SETTLEMENT ON PRE- ACCIDENT VALUE BASIS**

The estimated value of the vehicle(s) shown in this policy is not necessarily the amount payable by the company in the event of a Total loss since their liability is limited to the Market Value of the vehicle(s) immediately anterior to the date of loss or to the value shown in the policy whichever is the less.



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8. **PETROL TANK WARRANTY**

It is hereby declared and agreed that the petrol/diesel/gas tank of any vehicle described and insured under this policy be not opened, filled or emptied while the Engine is running and / or in the presence of any artificial light or heat other than electric light.

9. **ACCIDENT TO PASSENGERS CLAUSE**

Notwithstanding anything contained herein to the contrary, it is hereby declared and understood that the within policy is extended to cover accident to passengers carried in the insured vehicle to a limit of ₦75,000.00 per person and ₦300,000.00 per accident. However, this extension does not cover the insured, his paid driver(s) or employee(s).

10. **LICENCE CLAUSE**

Notwithstanding anything contained herein to the contrary, it is hereby declared and agreed that the company shall be under no liability whatsoever in respect of any accident loss damage or liability caused or arising whilst the motor vehicle in connection with which insurance or indemnity granted hereunder is being driven by him who has not held an appropriate driving Licence.

It is also agreed that the insured shall bear the sum of ₦10,000.00 in respect of accidental loss, damage or liability caused or arising whilst the motor vehicle described in the schedule of this policy is being driven by a learner driver.

11. **SUBROGATION**

Any claimant under this policy shall at the request and at the expense of the company do and concur in doing and permit to be done all such acts and thing as may be necessary or reasonably required by the company for the purpose of enforcing any rights and remedies, or of obtaining relief or indemnity from other parties to which the company shall be or would become entitled or subrogated upon its paying or making good any destruction or damage under this policy, whether such acts and things shall become necessary or required before or after his indemnification by the insurers.



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12. **CLAIM NOTIFICATION CLAUSE**

It is hereby declared and agreed notwithstanding anything contained herein to the contrary that the company shall be under no liability whatsoever in respect of any accident/loss resulting in a claim reported after “30 days” of the occurrence of such accident/loss.

13. **DEPRECIATION CLAUSE**

In the event of a claim it is agreed that the under noted depreciation rate shall apply to the insured value during the period of insurance which the claim shall have occurred.

Up to 3months	2.5%
Above 3months but not exceeding 6 months	5.0%
Above 6months but not exceeding 9 months	7.5%
9 months and above	10%

14. **GLAZING CLAUSE**

It is hereby declared and agreed that the insured shall, at his expenses, inscribe on the front and rear windscreens and on all other side glasses of the vehicle or each of the vehicles in respect of which cover is granted under this policy, the index mark and registration number of such vehicle or each of the vehicles and shall submit to the company the copy or copies of receipt or receipts obtained from glazier in respect of the inscription.

The Insured’s compliance with the above requirement shall be a condition precedent to the company’s liability in the theft claim under this policy.

15. **EMPLOYEE/HOUSEHOLD AND/OR HOUSEHELP CLAUSE**

Notwithstanding anything contained herein to the contrary, it is hereby declared and agreed that the company shall not be liable for loss or



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damage as a result of theft or pilfering where such theft or pilfering is committed by any member of the insured's household or house help or anyone engaged by the Insured or where the Insured's employee acts as an accessory before or after theft or pilfering.

16. **CONSTRUCTIVE TOTAL LOSS CLAUSE**

It is hereby declared and agreed that notwithstanding anything herein contained to the contrary, that a vehicle shall be declared as a "Constructive Total Loss" if the adjusted estimate of repairs is equal to or greater than 60% of the vehicle's sum insured. In that case, the Company shall settle the insured on total loss basis and take possession of the salvage. Where the said salvage is in the custody of the police authorities, the insured shall retrieve the salvage from the police, and hand over to the Company to enable them issue their cheque in settlement of the claim.

17. **IMMOBILIZER WARRANTY**

Warranted that, no liability attaches to the Company under this policy for the loss or damage by theft of the vehicle Insured in the Policy unless the said vehicle is fitted with immobilizer alarm. Evidence of such installations shall be required by the Company.

18. **ORIGINAL VEHICLE PARTICULARS CLAUSE**

It is hereby declared and agreed that in the event of a claim for theft of the insured's vehicle, submission of original particulars of the vehicle shall be a condition precedent to liability.

19. **NO PREMIUM NO COVER CLAUSE**

The receipt of insurance premium shall be a condition precedent to a valid contract of insurance and there shall be no cover in respect of an insurance risk unless premium is paid in advance subject to the provisions of section 50 (1) of insurance Act 2003.



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20. **TERRORISM EXCLUSION CLAUSE**

Notwithstanding any provision to the contrary within this policy, any endorsement thereto, this policy does not cover any Loss, Damage or expenses of whatsoever nature directly or indirectly caused by, resulting from, happening through or in connection with any act of Terrorism, regardless of any other cause contributing concurrently or in any other sequence to the Loss, Damage or expense.

For the purpose of this exclusion, terrorism means an act of violence or an act dangerous to human life, tangible property or infrastructure with the intention or effect to influence any government or to put the public or any section of the public in fear. In any action suit or other proceedings where the insurer alleges that by reason of this definition a loss, damage or expense is not covered by this policy, the burden of proving that such loss, damage or expense is covered shall be upon the insured.

21. **BETTERMENT CLAUSE**

It is hereby understood and agreed that the insured shall contribute to the cost of repairs and/replacement of any parts of the vehicle where repairs and/replacement constitute betterment on the pre-accident condition of the Vehicle.

22. **AUTO- TRACK DEVICE WARRANTY (ADW)**

It is hereby understood and agreed that if any vehicle described in the schedule of this policy is installed with a free auto-track device by the company, the policy shall remain in force and caused to be renewed by the insured and full premium paid for a minimum insurance period of (3) years. A breach of this term shall warrant the insurer to withdraw her services and remove the auto-track device at the insured's expense.

It is the prerogative of the company to decide whether a vehicle qualifies for the installation of the auto-track device or not.



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23. **SURVEY AND INSPECTION WARRANTY**

It is warranted that the Insured shall on request allow any authorized representative of the Company to carry out necessary survey/inspection

of the vehicle or any other pre-loss investigation for the purpose of sighting and advising on risk management measures.

The due observance and implementation of the risk improvement measures shall be a condition precedent to the liability of the Company.

24. **MAINTENANCE GARAGE CLAUSE**

Notwithstanding anything contained herein to the contrary, it is hereby declared and agreed that in the event of an accident involving the vehicle(s) covered by this policy, the Insured is restricted to obtaining estimate of repairs from maintenance garage engaged for regular maintenance activities or repairs for at least a period of six months prior to the incident or loss.

25. **PRO-RATA PREMIUM CLAUSE**

In consideration of the premium paid on this policy having been computed on 'pro-rata' basis instead of 'short period', it is hereby declared and agreed that in the event of a claim, the insured shall pay the balance annual premium before the company settles the claim.

25. **CLAIM PROCEDURE**

- a) Immediate notification to the company of any event that may likely give rise to a claim, stating the date, time and nature of loss.
- b) Submission of completed Claim Form.

In addition, the following documents are needed



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Motor Accident

- a) Itemized estimate of repairs for the damaged vehicle/vehicles
- b) Insurance Particulars of a third party vehicle involved (if any)
- c) Letter of claim from Third Party and Police Report (if applicable)
- d) Police Report if there is a fatal injury or death or damage to the property of third parties
- e) Photograph of vehicle/vehicles involved.
- f) Driver's written statement of accident
- g) Any other document which may be required from the insured based on the circumstances of the accident.

Motor Theft

- a) Original Certificate of Insurance
- b) Original and duplicate keys of the stolen vehicle

- c. Original vehicle license
- d. Original purchase receipt/invoice
- e. Interim and final Police reports
- f. Driver's written statement of the incident.
- g. Any other document which may be required from the insured based on the circumstances of the theft.

Subject otherwise to the terms, conditions and exceptions of the policy.



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ENDORSEMENTS ATTACHED.

1. Jurisdiction clause
2. Endorsement 3y
3. Parts replacement clause
4. Abandonment clause
5. Towing Clause
6. Anti -theft devices warranty
7. Total Loss settlement on pre-accident value basis
8. Petrol Tank Warranty
9. Accident to passengers clause
10. License clause
11. Subrogation
12. Claim notification clause
13. Depreciation clause
13. Intoxicating Liquors or drugs clause
14. Glazing clause
15. Employees/Household and/or House help clause
16. Constructive Total Loss clause
17. Immobilizer Warranty
18. Original vehicle particulars clause
19. No premium No cover warranty
20. Terrorism Exclusion clause
21. Betterment clause
22. Auto track device warranty
23. Survey and inspection warranty
24. Maintenance Garage clause
25. Pro rata premium clause
26. Claims procedure