

JW SEAGON

Your guide to buying a Motor insurance policy



At JW Seagon we believe in our duty of care to customers and always aim to provide them with the widest possible covers available. That is why we have designed our Motor Insurance policy – the most attractive product of its type on the market.



J W S E A G O N

—
caring for you

This guide has been compiled to help you to make an informed and appropriate decision about your Motor insurance provision.

DID YOU KNOW?

- In the event of a loss under your policy, you may be expected to pay up to 20% of the value of your vehicle as a contribution to a claim. So you may find that annoying dent won't be paid for by your Insurer.
- Local policies have low inner limits for windscreens, audio equipment and the like. If your car is one of the modern ones, you may have a heated, tinted windscreen or a satellite navigation/CD player combined and the limits provided may not be enough
- Policies are insured on an 'agreed value basis' so it is essential that you have your vehicle valued every year otherwise, you face being disappointed on a loss settlement.

Please see the table below showing the comparison between JWS Motor Insurance and what other local markets have always provided. We feel the local options are now out-of-date and are no longer suitable for many Motor insurance customers.

	JWS Motor	Standard Motor
Benefits		
Windscreen / Glass	\$1,000	\$500
Towing Charges	\$500	\$250
Repair Authority	\$500	\$250
Vehicle entertainment unit	\$1,000	✘ need to specify
Third Party medical expense	✓	✓
Riot Strike & Civil Commotion	✓	✓
Use by Motor Trader	✓	✓
Excess Protector	✓ (Optional extension)	✓ (Optional extension)
Loss of use	✓ (Optional extension)	✓ (Optional extension)
Terrorism & Political Violence	✓ (Optional extension)	✓ (Optional extension)
Legal liability		
Third Party Bodily Injury	Unlimited	Unlimited
Third Party Property Damage	\$40,000	\$30,000
Passenger Liability	\$30,000 Per Person \$100,000 Per Event	\$15,000 Per Person \$50,000 Per Event
Excesses		
Material damage/ Partial theft	7.5% of vehicle value for all vehicles. Minimum \$250 maximum \$1,000	5% of vehicle value for Private vehicles. Minimum \$175. Not capped
Theft Excess	10% of vehicle value Minimum \$250 maximum \$1,000	10% of vehicle value for Minimum \$375. Not capped

These are just some of the differences that we have identified and hence made the decision to bring a comprehensive and competitive policy to the market.



Tan Management Insurance Brokers Ltd. are representatives of JW Seagon in Tanzania.