

ALLIANCE AFRICA GENERAL INSURANCE LIMITED.

KEY FACT DOCUMENTS

Motor insurance.

Preamble

Motor Insurance protects the insured against unforeseen risks and provides protection against the losses incurred as a result of – fire theft, financial loss caused by accidents and any subsequent liabilities.

Alliance Africa General Insurance Limited covers both private and commercial vehicles of different types on comprehensive, 'third party, fire and theft' and 'third party' basis.

What's covered?

- **Accidents.** Damages and losses that may arise out of accidents and collisions.
- **Theft.** Covers for the losses incurred when your car is unfortunately stolen.
- **Fire.** Damages and losses caused to your car due to an accidental fire.

Motor Comprehensive

What's covered	What's not covered	What's optional
<ul style="list-style-type: none"> • Loss or damage to your vehicle: Cover if your vehicle is lost, stolen or damaged • Your liability: Cover if you injure someone or damage their vehicle or property in an accident • Vehicle recovery: We'll help recover your vehicle and take it somewhere safe in the event of an accident • Legal costs: Cover for legal costs if you're involved in an accident • Motor injury protection: Cover for you, your partner and named drivers for death or serious injury after a motor accident • Medical Expenses: Any medical expenses if you've been injured in an accident • Personal belongings: Loss or damage to any of your personal belongings • Replacement locks: Locks, transmitters and immobilisers if 	<p>Unfortunately, we can't cover everything – make sure you're happy with what's not covered, including:</p> <ul style="list-style-type: none"> • Electrical breakdown: Including problems with the on-board computers – as well as electrical components • Tyres: Any punctures, cuts or bursts – including those caused by braking • Resale value: We can't cover you for any loss in value of your car after repair 	<p>Choose optional add-ons at an additional cost to create cover that suits you.</p> <ul style="list-style-type: none"> • Breakdown cover: Roadside assistance, Recovery, At Home and Onward Travel to add to your car insurance • Protected no claims discount: Your premium won't increase as a direct result of 1 claim when you renew • Motor legal: Help recovering your compensation and financial losses after a motor incident which wasn't your fault • Courtesy car: Access to a replacement vehicle, with standard and enhanced options available • Foreign use: Cover driving in most European countries • Motor Injury Protection Plus: Injury cover and physiotherapy for you, your partner and any named drivers after a motor accident

<ul style="list-style-type: none"> your keys are lost or stolen • Replacement glass: Repair or replacement of glass 		
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Motor Third Party

What's covered	What's not covered	What's optional
<ul style="list-style-type: none"> • Damage to your vehicle: Cover against loss or damage to your car due to fire, theft or attempted theft • Vehicle recovery: Protection and removal of your vehicle if damaged by fire, theft or attempted theft • Legal costs: Cover for legal costs if you're involved in an accident 	<p>Unfortunately, we can't cover everything – make sure you're happy with what's not covered, including:</p> <ul style="list-style-type: none"> • New vehicle replacement: Not included with this cover option • Medical expenses: Any medical expenses if you've been injured in an accident • Personal belongings: Loss or damage to any of your personal belongings • Replacement locks: Locks, transmitters and immobilizers if your keys are lost or stolen • Replacement glass: Repair or replacement of glass • Replacement glass: Repair or replacement of glass 	<p>Choose optional add-ons at an additional cost to create cover that suits you.</p> <ul style="list-style-type: none"> • Breakdown cover: Roadside assistance, Recovery, At Home and Onward Travel to add to your car insurance • Motor legal: Help recovering your compensation and financial losses after a motor incident which wasn't your fault • Protected no claim discount: Your premium won't increase as a direct result of 1 claim when you renew

Third Party, Fire and Theft

What's covered	What's not covered	What's optional
<ul style="list-style-type: none"> • Loss or damage to your vehicle: Cover if your vehicle is lost, stolen or damaged • Your liability: Cover if you injure someone or damage their vehicle or property in an accident • Uninsured driver cover: If you're in an accident with an uninsured driver that wasn't your fault • Vehicle recovery: We'll make your vehicle roadworthy with roadside repairs, or cover up to £150 for accommodation or public transport • Driving other cars: Cover for 	<p>Unfortunately, we can't cover everything – make sure you're happy with what's not covered, including:</p> <ul style="list-style-type: none"> • Electrical breakdown: Including problems with the on-board computers – as well as electrical components • Tyres: Any punctures, cuts or bursts – including those caused by braking • Resale value: We can't cover you for any loss in value of 	<p>Choose optional add-ons at an additional cost to create cover that suits you.</p> <ul style="list-style-type: none"> • Breakdown cover: Roadside assistance, Recovery, At Home and Onward Travel to add to your car insurance • Protected no claims discount: Your premium won't increase as a direct result of 1 claim when you renew • Motor legal: Help recovering your compensation and financial losses after a motor incident which wasn't your fault • Courtesy car: Access to a replacement vehicle, with standard and enhanced

<p>driving someone else's car (if you're aged 25 or over)</p> <ul style="list-style-type: none"> • Legal costs: Cover for legal costs if you're involved in an accident • Motor injury protection: Cover for you, your partner and named drivers for death or serious injury after a motor accident • Individual no claim discount: Earn a no claims discount on each vehicle you insure 	<p>your car after repair</p>	<p>options available</p> <ul style="list-style-type: none"> • Foreign use: Cover driving in most European countries • Motor Injury Protection Plus: Injury cover and physiotherapy for you, your partner and any named drivers after a motor accident
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