

You're in control



Insurance

# MOTOR PRIVATE INSURANCE POLICY

Welcome to AAR General Insurance, where we believe in providing you with peace of mind on the road. Our Motor Private Insurance Policy is a contract between you, the insured, and us, the company. It's designed to protect you from financial losses resulting from unforeseen mishaps and legal liabilities. Here's a quick look at what our policy offers.

## Key Definitions

**Accident:** A sudden, unplanned, and unforeseen mishap that's not under your control.

**Claim:** A demand for indemnity or benefit under your policy.

**Excess:** The portion of each claim that you must pay.

**Indemnity:** Our commitment to restore your financial position to what it was right before an accident.

**Market Value:** The cost of replacing your vehicle with a similar one in the same condition.

**Policy Schedule:** The part of your policy that specifies the details of your coverage, limits, and other relevant information.

**You're in control**



**Insurance**

## Coverage Options

We offer different levels of coverage to suit your needs:

**Comprehensive:** This is our full-service option. It covers all sections of the policy.

**Third Party Fire and Theft:** This option covers loss or damage from fire, self-ignition, lightning, explosion, theft, or attempted theft. It also includes third-party liability.

**Third Party Only:** This is our basic coverage, only covering your legal liability to third parties.

## Core Protections

### Section 1: Loss or Damage

This section covers loss or damage to your vehicle and its accessories. We can either pay you the cash amount of the loss, or we can repair, replace, or reinstate your vehicle. Our liability is limited to the vehicle's reasonable market value at the time of the loss, not to exceed the estimated value you provided in the schedule.





## Section 2: Third Party Liability

We'll indemnify you and any authorized driver against sums you become legally liable to pay for:

- Death of or bodily injury to any person.
- Damage to another person's property.

This applies when the death, injury, or damage is a result of an accident involving your vehicle.

## What We Cover

- Loss or damage due to depreciation, wear and tear, or mechanical/electrical breakdowns.
- Any accident, loss, or liability that occurs outside Uganda, unless an extension has been granted.
- Loss, damage, or liability caused by war, invasion, civil war, or other hostilities.
- Consequential loss of any kind, unless car hire charges are covered as stated in the schedule.
- Losses that occur while the vehicle is being driven by an unauthorized person or is used outside the "Limitations to Use" outlined in the policy.
- Any accident or liability that happens while the driver is impaired by intoxicating liquor or drugs.



## Important Policy Provisions

**Total Loss:** Your vehicle is considered a "Total Loss" if it's permanently unusable, for example, if it's destroyed by fire, crushed beyond repair, or confirmed stolen and unrecovered after a specified period. In such cases, we'll indemnify you for the vehicle's market value right before the loss.

**Constructive Total Loss:** This happens when the cost of repairs and related expenses exceed a certain percentage of your vehicle's market value, typically 75%. We'll settle this claim as if it were a total loss, and you'll be indemnified for the market value, less any applicable excesses.

**Geographical Scope:** Our policy covers events within Uganda unless otherwise specified.

## Optional Extensions

You can choose to extend your policy for additional coverage by paying an extra premium:

**Personal Accident:** Covers bodily injury and permanent total incapacity for the insured.

**Personal Effects:** Protects your personal belongings from theft following a forcible entry into the vehicle.

**Car Hire Charges:** Reimburses you for the cost of hiring an alternative vehicle if yours is inoperative due to an accident or theft.

**Geographical Area:** Extends your cover to the East Africa Region (Kenya, Tanzania, Rwanda, and Burundi) for material damage only, excluding third-party liabilities.

**Medical Expenses:** Covers reasonable expenses for immediate medical treatment at the time of an accident.

**Funeral Benefit:** Provides a funeral benefit in the event of the insured person's death from an accident.

**You're in control**



**Insurance**

## **Contact Us Today**

### **AAR General Insurance (U) Ltd**

 Head Office: Plot 11, Salmon Rise, Luthuli Avenue, Bugolobi, Kampala

 P.O. Box 6240, Kampala

 [\*\*info.ug@aar-insurance.com\*\*](mailto:info.ug@aar-insurance.com)

 [\*\*www.aar-insurance.com\*\*](http://www.aar-insurance.com)