

**You're in control**



**Insurance**

# **MOTOR COMMERCIAL INSURANCE**

**Protect Your Vehicle. Protect Your Business.**

## **Why Choose AAR Motor Commercial Insurance?**

At AAR, we understand the value of your commercial vehicle as part of your business. Our Motor Commercial Insurance Policy is designed to give you comprehensive protection, peace of mind, and financial security against all risks related to your motor vehicle.



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## **Key Benefits**

### **Comprehensive Coverage**

- Protection against loss or damage to your vehicle, its accessories, and spare parts.
- Coverage includes accidental damage, fire, theft, flood, typhoons, earthquakes, and other natural calamities.

### **Third-Party Liability Protection**

- Legal indemnity for bodily injury or death caused to third parties.
- Coverage for damage to third-party property arising from vehicle use.

### **Extended Protection Features:**

- Medical expenses for injuries arising from an accident involving your vehicle.
- Car hire charges while your vehicle is being repaired or replaced.
- Emergency road rescue, towing, and vehicle valuation through our Automobile Association of Uganda (AAU) membership.
- Coverage applicable within Uganda with optional extension to the East Africa region.

### **Special Provisions**

#### **Total Loss and Constructive Total Loss**

- Full indemnity for total loss due to fire, theft, submersion, or collision beyond repair.
- Constructive total loss claims settled when repair costs exceed 75% of vehicle value.



## Protection and Removal

- Reasonable costs covered for protecting and recovering your vehicle after an accident.

## Authorized Repairs

- Immediate approval for repairs up to a specified limit, ensuring quick vehicle restoration.

## Personal Accidents & Effects

- Optional coverage for bodily injury and personal belongings inside your vehicle.

## Customer Care & Claims

### Simple Claims Process

- Prompt notification within 7 days of an accident or theft ensures smooth claims handling.
- No payment without the insurer's written consent to protect your interests.

### Complaint Resolution

- Commitment to resolving customer grievances quickly with updates within 15 days.

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### **Premium Payment Warranty**

- Transparent premium payment policies in compliance with Uganda's Insurance Act.

### **Additional Advantages**

- Discounts on windscreen and window glass repairs.
- Coverage for employees' personal effects.
- Protection against liability while towing disabled vehicles.
- Funeral benefit for fatal injuries arising from accidents involving the insured vehicle.

### **Important Notices**

- Insurance coverage activates only when premiums are paid and all terms observed.
- Policy cancellation terms allow flexibility with pro-rata premium refunds.
- Strict exclusions apply to intoxicated driving, unauthorized use, terrorism, and other specified risks.

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## **Protect Your Vehicle Confidently with AAR!**

Committed to safeguarding your assets and your future.

### **Contact Us Today**

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

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