



ABOUT THE COMPANY
General Insurance Company Limited (GIC) is an indigenous Insurance Company located in Antigua.

The company has been in operation since October 1984.

We specialize in various classes of general insurance.

**INSURE
& BE SECURE**



**MOTOR
INSURANCE**



**MOTOR
INSURANCE**



Upper Redcliffe Street
P.O. Box 340
St. John's
Antigua

T: (268) 462-2345/6

F: (268) 462-4482

E: info@gicantigua.com

W: www.gicantigua.com

GREAT COVERAGE

For All Of Your Motor Vehicles

*Striving To Provide The Best Protection
At The Most Affordable Cost*

FREQUENTLY ASKED QUESTIONS

WHAT IS INSURANCE?

Insurance is the pooling of monies (premiums) together to pay claims.

WHAT IS THIRD PARTY COVER?

Third Party insurance covers the insured or any driver of your vehicle against liability for death or injuries you may inflict on other road users as a result of a motor vehicle accident for which you or the drivers of your vehicle are at fault. In addition, it covers third party property damage and third party bodily injury.

WHAT IS COMPREHENSIVE COVER?

Comprehensive insurance cover compensates the insured for accidental damage to the insured's vehicle, loss or damage occasioned by perils such as fire, lightning, explosion, and malicious damage. It also covers loss by theft or damage resulting from attempted theft.

WHAT EXTENSIONS CAN I GET FOR COMPREHENSIVE COVER?



For an additional premium, you can also add the following:

- **Hurricane & Earthquake** which covers your vehicle against damages caused by a hurricane or earthquake.
- **Windscreen Damage** which covers the windscreen for damages outside of a collision. For example, if something falls out of a tree and breaks your windscreen.
Note: A windscreen damage claim does not affect your No Claims Discount (NCD).
- **Passenger Liability** which covers your passengers for bodily injury or death as a result of a vehicular accident, as prescribed by policy.
- **Riot & Strike** which covers your vehicle against damages caused by a riot or strike.



WHAT DO I NEED TO INSURE A VEHICLE?

You will need:

- An invoice from the dealership/individual seller
- A valid driver's licence
- A signed and certified change of ownership form (for used vehicles)
- Customs documents (if purchased overseas)



CAN MY INSURANCE POLICY BE TRANSFERRED?

Your policy cannot be transferred so you should not give your Certificate of Insurance to the new owner. However, if you cancel your policy and are due a refund, you can transfer that amount to the purchaser.



THE INSURANCE CERTIFICATE

Your Certificate of Insurance is a very important document. It is issued as a requirement of law.

You must return the original certificate to cancel or make changes to your policy.

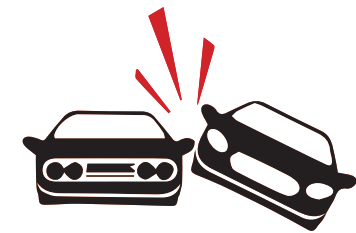
In its absence (if lost or misplaced), an affidavit may be required.



HOW DO I PROTECT MY VEHICLE?

During a Hurricane or Tropical Storm, do not park your vehicle near electrical posts or trees as they may fall and damage your vehicle.

If your vehicle is stolen, vandalized or burnt, notify the police and your insurer immediately or as soon as possible.



WHAT DO I DO AFTER AN ACCIDENT?

- Call the police. Do not remove the vehicle from the point of impact prior to measurements being taken by the police or until told to do so by the officer in charge.
- **Take a note of the following:**
 - » Name of the person(s) involved in the accident. Take note of anyone injured in the accident.
 - » Name and telephone numbers of witnesses on the scene of the accident.
 - » The registration number and type of vehicle of other individuals involved.
 - » Name and badge number of the investigating officer.
 - » Time and place of the accident.
- Stay at the scene of the collision.
- Report the accident to your insurance company- even if you may not be at fault.
- All accidents must be reported within 14 days.

ANYTHING ELSE AN INSURED SHOULD KNOW?

- » Yes, you must always have a valid driver's licence once you are driving a vehicle - required by law.
- » All drivers with an overseas licence must have a valid temporary permit- required by law.
- » All persons driving your vehicle must be covered on your insurance policy.

