

## Motor Vehicle Insurance FAQs

### 1. Do I need to have a motor vehicle Insurance?

The Road Traffic Act states that any motor vehicle found circulating on the Mauritian roads has to be insured. The minimum Insurance requirement is a third party cover. Anyone who is caught driving a motor vehicle without a valid insurance cover in force at that time is committing an offence.

### 2. What is Third party insurance cover?

Third party insurance provides cover for the damage that your vehicle accidentally causes to other people's vehicles, property, bodily injury or death.

### 3. What is Comprehensive insurance cover?

Besides covering the entire set of benefits of the Third party option, Comprehensive insurance also covers any loss or damage caused to the vehicle due to accident, fire, explosion, lightning, theft, riots and strikes,

flood, overturning, cyclones, and malicious acts.

### 4. What about the towing service?

Mauritius Union Assurance Co. Ltd offers **free towing** service on a 24 hour basis in case of breakdown or accident. Our service provider will move your vehicle to the nearest approved repairer in case of accident and to any other repairer in case of breakdown. *Note that this service is not available for commercial vehicles, (except double cabs), taxis, contract cars as well as Third party cover.*

### 5. What is the significance of a certificate of Insurance?

A Certificate of Insurance is issued in compliance with the rules and regulations set out in the Road Traffic Act. Such certificate is issued by your insurance company and enables you to drive your vehicle on public roads. It is used also for the renewal of the road tax (declaration).

### 6. Is the renewal of my motor insurance policy automatic?

No, your motor insurance policy is not subject to "tacite reconduction" However, in general practice insurers invite for renewal of Insurance Policies at expiry.

### 7. What are the basic documents required for a new motor insurance?

- Driving License (main driver)
- Horse power
- National Identity Card and/ or Certificate of incorporation
- Proof of address (CEB, CWA, or bank statement)

### 8. What are the additional covers available?

- Passengers and driver cover
- Loss of use (replacement car)
- Trailer
- Additional accessories

**9. Can Motor Insurance Policies be taken for a shorter term than the normal period of one year?**

No, Motor Insurance Policies are subscribed for a period of one year.

**10. What are the main exclusions of my motor vehicle insurance?**

The Company shall not pay for any claim whereby the driver is under the influence of alcohol or drugs. (Illicit substances)

**11. What is Excess?**

Excess represents that part of cost of repairs to the damaged vehicle that will have to be borne by the insured, It should be noted that excess is applicable in the event that:

*1/The client is at fault and has a comprehensive cover.*

*2/The other party is at fault but refuses to accept liability for damages caused to the motor vehicle.*

**12. Can I cancel my Insurance and get a refund during the policy period?**

Yes, once the policy has been cancelled, any unexpired premium

already paid can be refunded to you subject to no claim having been paid or recorded since inception of the policy.

**13. Is the motor vehicle insurance transferable?**

The Certificate and the Insurance Vignette are not transferable to the new owner of the vehicle. If for any reason the insurance is terminated before its expiry, the Certificate and the Insurance vignette must be returned to the Insurer

**14. What do I do if the original certificate of insurance is lost or destroyed?**

If the certificate has been lost or destroyed, a declaration should be made to the police. Thereafter, a copy of the certificate of insurance will be issued by the insurance company.

**15. What is a Claims history?**

A claims history contains all claims that have been reported to the insurance company. Insurers always like to know about a prospective client's Claims History, given that such information is a crucial element in their underwriting of any motor

risk. Generally, Insurers ask for claims history of the last 3 years but others may ask same over the last 5 years.

**16. What about the sum insured for my car insurance?**

You must always ensure that the sum insured reflects the market value of the vehicle.

**17. Should I evaluate my vehicle?**

Yes, it is strongly advised to survey your vehicle when you subscribe for a new insurance and also before its renewal.

**18. Can my Insurance Company require an assessment of my vehicle?**

Insurance companies can ask for a survey to their customers before insuring the vehicle and this according to their underwriting procedures.

Note: The Information provided in this FAQ is only a summary but shall not replace or supersede any applicable requirements, terms and conditions set forth in the General Terms and Conditions under the Policy.