

## **“Old Car Comprehensive Insurance” FAQs**

### **Tracker Details:**

For certain vehicles tracker is mandatory to be installed in the vehicle. Suzuki Bolan, Mehran, Daihatsu Cuore and all variants of Toyota Corolla should have the tracker in them.

### **Q1. Will I get compensation if my car is torched during a public strike or a riot?**

A. Yes. Riot and strike damage is covered under the policy.

### **Q2. Will I be indemnified in case of an accident if someone else is driving my car?**

A. Only in the case where the drivers are identified by the insured as drivers of the vehicle are entitled to indemnity in case of loss

### **Q3. What are the geographical parameters to my cover?**

A. Covered within geographical limits of Pakistan

### **Q4. Am I covered in case of meeting an accident while driving a car not belonging to me?**

A. Yes.

### **Q5. How would I be indemnified in case of loss?**

A. Indemnity could be in the form of cash, repair or replacement depending upon the type of loss.

### **Q6. What do I do in case my car gets snatched or it meets an accident?**

A. File an FIR (in case of snatching) and lodge a claim at Jubilee General Insurance Company Limited

### **Q7. Is car tracker a prerequisite to buying this policy?**

A. No. For Old Car Comprehensive cover, tracker is not mandatory.

### **Q8. How old does my vehicle have to be in order to be insurable under the Old Car Comprehensive policy?**

A. It needs to be older than 5 years from the year of manufacturing

### **Q9. What disqualifies the vehicle from being insured in old cars insurance?**

A. Any vehicle which has existing damages such as (or combination of below)

- I. Dents on all sides
- II. Broken panels due to rusting/corrosion
- III. Broken lights and faulty electronic connections
- IV. Broken/Tampered Pallet where Engine/Chassis# are mentioned
- V. Broken/Tampered/Non-Genuine Number Plates
- VI. Vehicles with Government Number Plates and Vehicles of Armed Forces
- VII. All such vehicles should be declined