



Butterfield

Motor Insurance

Motor Insurance

Understanding Your Policy

Section 1

Damage to Your Motor Vehicle

Your car is most likely to be one of your most valuable possessions, so you want reliable car insurance that covers loss or damage to your car and its accessories as a result of an accident or a theft.

Section 2

Liability to Third Parties

This covers your legal liability for injury to another person, or for damage to someone else's vehicle or property.

Policy Schedule

The Schedule or the Policy is an extremely important document as it is here that the specifics of your policy are documented such as the vehicle insured, the sections covered, the sums insured, and the period of insurance etc.

The limits shown on the policy schedule are the maximum that can be paid in the event of a loss. If a sum insured does not appear on your Policy Schedule for **Section 1, Damage to Your Motor Vehicle**, your policy will cover your third party liability only and not damage to your vehicle.

Certificate of Insurance

The certificate with our policy number stated on it proves you have the motor insurance required by law and must be carried in the car at all times. When you cancel your policy, you must return the Certificate to Island Heritage.

This is an informative brochure and does not replace or form part of the policy. Please read the policy or visit www.islandheritageinsurance.com.

IT IS IMPORTANT THAT, WHEN YOU TAKE THE POLICY OUT, YOU CHECK YOUR POLICY SCHEDULE CAREFULLY TO ENSURE THAT ALL DETAILS ARE CORRECTLY STATED

Service

If you need to make a claim

Occasionally losses do happen, so it's important to be familiar with the procedure so your claim can be efficiently processed.

Please click on **www.islandheritageinsurance.com** to contact Island Heritage or its representatives, or call us directly.

If you have an accident or suffer loss or damage:

1. Do not accept any liability.
2. Call us immediately on +345 949 7280 and we will handle the details for you.
3. Immediately inform the police if the vehicle or its accessories are lost, stolen, or maliciously damaged.
4. Notify us as soon as possible in writing within 30 days of the date of loss. Be sure to include your policy number, type of loss, location, time and date of loss, and if there are any people involved.
5. Take all reasonable steps to reduce your loss and recover any lost or stolen property.
6. Forward to us any letter or legal document related to the claim.
7. Allow us to discuss liability and negotiate settlement or recovery with any other party.

Tell us if a problem arises

In the unlikely event you need to make a complaint, please email our Complaints Officer at complaints@islandheritage.com.ky or write to the address listed on the back of the brochure.

Sign Up Today

Complete the Heritage MotorCover Application, making sure you have answered all questions and that it is signed and dated.

Post or deliver it to the address listed on the back of this brochure.

If you have further questions not addressed here, click on **www.islandheritageinsurance.com** or contact one of our representatives.

Benefits

Windscreen*

Choose the Free Windscreen option, and your Excess and No Claims Bonus will not be affected following a claim.

Towing Costs*

If your car cannot be driven following an accident, we will pay for it to be towed and stored in a place of safety.

Heritage InjuryCover*

If you or your spouse are accidentally injured while using your car and are hospitalised for more than 5 days, we will pay you \$150 per day, up to a maximum of 60 days.

In the event of your death your estate will be paid \$15,000.

These limits can be increased to \$250 per day and \$20,000 on the payment of a small additional premium.

Under-25 Drivers*

By naming the drivers who are under 25 years of age and paying an additional premium, your policy can be extended to cover them while driving your vehicle.

No Claims Bonus Protection*

If you have been insured continuously for the last four years and had no claims, you could qualify for the No Claim Bonus Protection. For a small additional premium your No Claim Bonus will not reduce following an 'at fault' claim with us.

Security Discounts*

You can receive security discounts if you have an approved electronic anti-theft device.

Legal Costs*

We pay reasonable costs or expenses for legal services required in the defense of your liability.

*Terms and conditions apply, so please read the policy carefully.

Sums Insured

Your policy covers you for the Market Value of your vehicle, or the Sum Insured, which ever is the lesser.

At each renewal of your policy the Sum Insured will be reduced to reflect the diminished value of your vehicle as a consequence of wear, tear, and/or depreciation. It is important you contact us if you're not happy with your Sum Insured or you want to discuss it with us.

You are covered for your legal liability for:

- Damages, costs and expenses for death and bodily injury of any one person or a number of persons
- Damage to property

For the Limits of Liability that are applicable, please ask one of our representatives, or click on www.island-heritage.com.

Excess

Excess is the first amount of any claim for loss or damage to your motor vehicle that you must pay. An Excess may include:

- **Standard** - the amount specified in your Policy Schedule
- **Imposed** - the excess we may impose depending on age, license status, or any risk factor
- **Voluntary** - the additional excess you chose to help manage your premium.

BE SURE TO AVOID UNDER-INSURANCE AND REGULARLY CHECK YOUR CHECK YOUR SUM INSURED

About Island Heritage

Island Heritage is a specialist property insurance company domiciled in Grand Cayman that writes business across various Caribbean territories.

Rated A-Excellent by A M Best Co., Island Heritage has a strong capital base and substantial reinsurance protection. In addition to a high level of security, our aim always is to provide you with service that is second to none.

We are also licensed and regulated as a Class A insurance company by the Cayman Islands Monetary Authority and in all other territories around the Caribbean in which we do business.

You can choose from a range of policies that are written and structured in an easy-to-read way so you can better understand the cover you get.

You'll find complete details though the Island Heritage website at www.islandheritageinsurance.com.



A-Excellent

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