

## 5. Auto Insurance

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### Overview

Auto insurance is a legal requirement in most countries — but more than that, it is a critical layer of financial protection for one of your most valuable assets. Our auto insurance plans cover everything from minor fender-benders to serious collisions, providing repair or replacement costs for your vehicle and liability coverage for injury or damage caused to third parties. We work with an approved network of repair centres to ensure your vehicle is returned to you in factory condition, using manufacturer-approved parts.

We offer three tiers of cover — third-party only, third-party fire and theft, and fully comprehensive — so you can match your level of protection to your vehicle's value and your personal risk profile. Optional add-ons include roadside assistance and breakdown recovery, no-claims bonus protection, courtesy car provision, windscreen replacement, and cover for in-car electronics. Our no-claims discount rewards safe drivers with lower premiums year on year.

*Every journey carries risk. The right auto insurance means you face the road ahead — not the financial aftermath of what went wrong.*

### Policy Options

#### 13. Comprehensive Cover

Full protection for your vehicle against accidents, theft, fire, flood, and vandalism — including damage to third-party vehicles and property, regardless of fault.

#### 14. Third-Party & Fire/Theft

Covers liability to other drivers and passengers, plus protection if your vehicle is stolen or damaged by fire — a cost-effective middle-tier option for older vehicles.

#### 15. Roadside Assistance & Add-ons

24/7 breakdown recovery, courtesy car, windscreen replacement, and no-claims protection — optional enhancements that keep you moving no matter what.