CABS A Member of the OLDMUTUAL Group	CABS Head Office Northend Close Northridge Park Highlands Harare Zimbabwe
Customer Services Contacts	Tel: + 263-04-883823 or 04-883833 Email: <u>cabscontactcentre@cabs.co.zw</u>
PRODUCT NAME	MOTOR FULL THIRD PARTY FIRE AND THEFT INSURANCE – UNDERWRITTEN BY OLD MUTUAL

Summary of Cover

Loss or damage arising from fire or theft to the insured vehicle:

- 1. in addition to the regulatory requirements of the Road Traffic Act this policy is designed to cover third party liabilities up to maximum limits desired by the insured.
- 2. third party injury standard \$10,000 with option to increase to level desired by client
- 3. third party injury standard cover \$10,000 with option to increase to a level desired by the insured
- 4. increased cover as desire by the client for an additional premium

Exclusions

- 1. accidental damage or loss to the insured vehicle
- 2. The portion of the third party claim over and above policy limit
- 3. Claims where the insured or his driver is not legally liable.
- 4. The portion of the third party claim over and above policy limit
- 5. Claims where the insured or his driver is not legally liable.
- 6. loss or damage happening whilst vehicle is being driven by a person under the influence of drugs, alcohol or narcotics.
- 7. loss or damage whilst vehicle is being driven by an unlicensed person.
- 8. loss or damage occurring whilst vehicle is outside Zimbabwe.