

RM Insurance Company (Private) Limited 100 The Chase Emerald Hill Harare Zimbabwe
Tel: + 263-04-332646/54 Email: insure@rm.co.zw
MOTOR - FULL THIRD PARTY, FIRE AND THEFT (FTP F&T) COVER

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 Bodily Injury up to \$10,000 with an option to increase at an additional limit.
- 3. Third Party Property Damage up to \$10,000 with an option to increase at an additional limit.

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.