

No Claim Discount Scale

1st Year – 20% 2nd Year – 30%
3rd Year – 40% 4th Year – 50%
5th Year – 62.5%

Other Discounts

- ➔ **Valuation – 10%**
- ➔ **Vehicle Tracking – 10%**
- ➔ **Houseowners Insurance – 10%**
- ➔ **Restricted Driving – 10%**

Additional Discounts: 15% Discount on the following vehicles types with values of \$2.5M and over*

SUZUKI	BMW
MERCEDES BENZ	HONDA
NISSAN	TOYOTA
MITSUBISHI	

Local Dealer/Franchise Models Only.

Scheme Rated Policies are to be referred for confirmation of NCD

N.B. Maximum 4 Discounts allowed per client, per policy.

Conditions Apply*



BENEFITS

- ➔ **Protected NCD** (No Claims Discount)
- ➔ **Increased Windscreen and Wrecker Fees**
- ➔ **Personal Accident Cover \$250,000**
- ➔ **Roadside Assistance**

Designed Exclusively for Today's Mature Male

REQUIREMENTS:

- Proposer must be the main driver & must be between age 35 – 65 yrs.
- Accident free for two (2) years.
- Vehicle value minimum of \$1.5M.
- Use For Social, Domestic & Pleasure Only.

Competitive Rates & Additional DISCOUNTS

CALL YOUR BROKER OR A GENAC REPRESENTATIVE FOR FURTHER DETAILS

929-8451 // 929-8454

Head Office: 58 Half Way Tree Road, Kingston 10 | www.genac.com

EXTRA BENEFITS



- **Roadside Assistance provided by REACT**
- **Protected No Claim Discount**
- **Loss of Use \$1500**
Per day for a maximum of 5 days.
- **Windscreen Damage \$70,000**
- **Manslaughter Legal Fees \$150,000**
- **Wrecker fees \$30,000**
any one accident.
- **Personal Accident \$250,000**
- **Personal Effects \$10,000**
any one accident.
- **Medical Expenses \$20,000**
any one accident.
- **Passenger Liability**
- **Passenger Negligence**

Increased Limits:

Third Party Liability - \$5M Death/B.I. AOP
\$10M Death/B.I. AOE
\$5M P.D

Conditions:

Proposer should be

- **Main driver must be policyholder (Male).**
- **Must be at least 35 years of age and under 65.**
- **Must have held a valid driver's licence for at least 2 years.**
- **Must be accident free for last 2 years.**

Vehicle:

- **Minimum sum insured \$ 1,500,000**
- **Vehicle must be registered in the name of the policyholder only as a motor car or station wagon, or motor truck maximum seating capacity (7) seven.**

- **VEHICLE MUST BE USED FOR SOCIAL DOMESTIC AND PLEASURE ONLY.**
- **Valuation/Engineer's Report required for all vehicles (Pro forma invoice can be used for new Vehicles)**
- **Sports, High Performance, Turbo Charged or Modified Vehicles are EXCLUDED.**
- **Company Owned Vehicles are EXCLUDED.**
- **Declaration to Use required for all Pick-Ups**

ALL OTHER TERMS AND CONDITIONS AS PER GENERAL ACCIDENT SUPERIOR CAR POLICY

Premium Rates:

Sum Insured	Comprehensive Rates
\$1,500,000 - \$2,499,000	4% + \$24,000
\$2,500,000 - \$3,499,999	3.75% + \$22,000
\$3,500,000 - \$5,000,000	3.5% + \$22,000

ALL VEHICLES IN EXCESS OF \$5M MUST BE REFERRED

MINIMUM PREMIUM – \$25,000
Renewals \$30,000 – N.B.

Revised Excess

- 5% of Sum Insured, Minimum \$15,000 Maximum \$75,000.** Values under \$2M.
- 5% of Sum Insured, Minimum \$15,000 Maximum \$100,000.** Values \$2.5M & under \$3.5M
- 5% of Sum Insured, Minimum \$15,000 Maximum \$150,000.** Values \$3.5M to \$5M.
- Japanese, Asian, Singapore, Domestic Imported Vehicles**
7.5% of Sum Insured, minimum \$50,000.

Theft Excess

10% Minimum \$50,000 for the vehicles listed below:

Toyota Corolla, Nissan Sunny, Honda Civic, Mitsubishi Lancer, Toyota Wish, Toyota Ipsum, Toyota Platz, Toyota Liteace, Toyota Townace, Toyota Hiace Van, Toyota Regius Ace