



OPTION MOTOR INSURANCE



**THE BEST OPTION FOR YOUR VEHICLE IS
'3 OPTION' MOTOR INSURANCE
FROM MBSL INSURANCE**



OPTION MOTOR INSURANCE

With MBSL Insurance **3 OPTION** Motor Insurance, you can choose between 3 unique motor insurance packages to best fit your individual needs and budget. These 3 packages are available at 3 different premium levels and include a variety of features and benefits to meet your needs. All packages include comprehensive motor insurance coverage that covers accidents from external means, fire, explosion, self-ignition, lightning, burglary, house breaking or theft, and damage caused by malicious acts while in transit by road, rail, inland waterway, lift or elevator.

GOLD OPTION: Total protection with extraordinary features.

Full Indemnity

- No Owners Contribution to replacement / Depreciation Protection Cover
- No Hiring Excess to Hiring vehicle
- Multiple Inspection - Click & Go and Self-Inspection - Hassle free claim settlement

Free Additional Covers

- Natural Perils cover and Hire Purchase Cover
- 100% Air Bags Cover
- Special Windscreen Cover (Up to Rs. 50,000.00)
- Towing cover/ carrier (Up to Rs. 75,000.00)
- Personal Accident Cover (PAB) up to Rs. 200,000.00 for Insured or Driver
- Unlimited Third Party Death and Body Injury Cover
- Unlimited Third Party Property Damage Cover (for private usage only)
- Theft of Parts Cover (for private usage only)

Host Benefits

- Attractive premium with extraordinary features
- Highest No Claim Bonus up to 75% within 6 years
- Emergency medical expenses up to Rs. 20,000.00 to the Insured or Driver
- Emergency Taxi fee up to Rs. 5,000.00 (If the vehicle is immovable)
- Night time hotel expenses up to Rs. 25,000.00 (If the vehicle is immovable and away from 50km distance to residence)
- Loss of personal belongings due to an accident up to Rs. 50,000.00 (Except Money, Gold and other Valuables)
- Lost or stolen intelligent key cover up to Rs. 25,000.00 due to an accident

Extra Benefits

- Two Leasing installments, if repair exceeds 2 months (man-hours) - Maximum up to Rs. 250,000.00 or balance amount, whichever is less
- Rent a car fee Rs. 2,500.00 per day, if repair exceeds 4 days (Maximum up to 10 days, except first 4 days)
- Back to Back vehicle discount (NCB will be matched to your second vehicle)
- Joint Product Discount (Premium discount to Non-Motor products)
- 14 Days free automatic cover (3rd party only) at renewal

Eligibility

- Eligible for vehicle above Rs. 5 Million and within 10 years old
- Private and Hiring Cars and Dual purpose vehicles only

■ SILVER OPTION: Comes at a standard premium rate with a host of benefits and features.

Fair Indemnity

- No Owners Contribution to reconditioned parts replacement
- No Owners Contribution to rubber items, clips, nuts and bolts (Except for tires, AC gas, Agent repairs and flood claims)
- No Hiring Excess to Hiring vehicle
- Multiple Inspection - Click & Go and Self-Inspection - Hassle free claim settlement

Free Additional Covers

- Natural Perils Cover and Hire Purchase Cover
- 100% Air Bags Cover (only within 5 years from manufactured year)
- Special Windscreen Cover (Up to Rs. 15,000.00)
- Towing cover/ carrier (Up to Rs. 10,000.00)
- Personal Accident Cover (PAB) up to Rs. 100,000.00 for Insured or Driver

Host Benefits

- Attractive premium with a host of benefits
- Highest No Claim Bonus up to 75% within 6 years
- Emergency medical expenses up to Rs. 5,000.00 to the Insured or Driver

Extra Benefits

- Back to Back vehicle discount (NCB will be matched to your second vehicle)
- 14 Days free automatic cover (3rd party only) at renewal

Eligibility

- Eligible for vehicle above Rs. 2 Million and within 20 years old
- Private and Hiring Cars and Dual purpose vehicles only

■ **BRONZE OPTION: Comes at a budget premium rate with the essential protection your vehicle requires.**

Standard Indemnity

- No Owners Contribution to reconditioned parts replacement and brand new parts will be subject to standard Owners Contribution
- Local workshop repairs only
- Voluntary Excess up to Rs. 15,000.00 to each and every claim
- Multiple Inspection - Click & Go and Self-Inspection - Hassle free claim settlement
- Natural Perils cover and Hire purchase cover
- Lowest premium to suit your budget

Eligibility

- Eligible for vehicle above Rs. 1 Million and within 20 years old
- Private and Hiring Cars and Dual purpose vehicles only

HASSLE FREE CLAIM SETTLEMENT PROCESS

Click 1: Call our Hotline – 0117 566 666

Click 2: You may choose a mode of inspection (Self-inspection / Click & Go / Physical Inspection)

Click 3: You may select convenient settlement option (Offer / cashless / normal)

Note: (If you select Offer, produce claim form to settlement)

Click 4: You should submit estimate, quotation and claim form for assessment (Before repair)

Click 5: Submit the final documents for settlement

Note: (Produce salvages to nearest branch – if required)

**Conditions Apply (The comprehensive terms and conditions will be detailed in the policy document)*

MBSL Insurance Company Limited
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