

## **Comprehensive Cover**

Comprehensive Cover is the highest level of cover. This insurance includes the cover provided under Full Third Party, Fire and Theft Insurance. The motor vehicle owner is thus covered for:-

- The legal liability to compensate third parties involved in an accident for death, bodily injury or damage to their property up to certain limits.
- Damage or loss to the insured's own motor vehicle as a result of fire and/or theft.
- Accidental damage to the insured's own motor vehicle.

The insurance cover is subject to limits and excesses in the event of a claim.

The motor vehicle should be insured for its replacement value. In the event that the costs to repair the vehicle exceed the insured value then the vehicle is taken as a "write-off" and the insured value is paid out.

Comprehensive cover may also include the add-ons listed below. Normally the insured will choose exactly what should be included under the policy.

- Legal Expenses. This covers the insured's legal expenses in the event of claims by third parties subject to limits.
- Medical Expenses. This cover includes the insured's and/or passengers' medical expenses subject to limits.
- Funeral Expenses. This will pay for the funeral expenses of passengers subject to limits.
- Towing Expenses/Charges.
- Roadside Assistance. The insured is assisted in situations which include having flat tyres, battery problems or requiring the assistance of another motor vehicle.
- Car Entertainment Systems.
- Personal Effects. This covers damage or loss of personal effects up to specified levels.

### **Who can benefit from this insurance cover ?**

This is the highest level of cover. The policy also provides cover for damage or loss to the insured vehicle. In addition, accidental damage caused by the insured to the insured vehicle is covered.

***NB: The above is for information purposes only. Please consult your insurance company or insurance broker for details and information and assistance.***

***The information was compiled from online sources (local insurance company websites) and product literature on insurance products that are available in the Zimbabwean insurance market.***