



**MOTOR VEHICLE INSURANCE  
EXPLANATORY NOTES AND DEFINITIONS OF COMMONLY USED TERMS**

**1. LIMITS OF LIABILITY (STANDARD AND INCREASED OPTIONS)**

An additional premium is charged for Increased Limits of Liability. **NB: Increased Limits of Liability are not offered for Public Commercial, Third Party Basic and Motor Cycle Policies.**

**a. Applicable only to Private Motor, Drive Smart, Private Commercial and Public Passenger Policies.**

Limits of Liability	Standard Limits	Increased Limits		
		Option 1	Option 2	Option 3
Bodily Injury Any One Person	\$5.0M	\$10.0M	\$15.0M	\$20.0M
Bodily Injury Any One Event	\$5.0M	\$10.0M	\$15.0M	\$20.0M
Third Party Property Damage Any One Person or Event	\$5.0M	\$10.0M	\$15.0M	\$20.0M

**b. Applicable to Goldshield, Third Party Basic Policy and Motor Cycle Policies**

Limits of Liability	Goldshield	Third Party Basic	Motor Cycle Policy
Bodily Injury Any One Person	\$10.0M	\$2.0M	\$2.5M
Bodily Injury Any One Event	\$10.0M	\$3.0M	\$5.0M
Third Party Property Damage Any One Person or Event	\$10.0M	\$2.0M	\$2.5M

**2. BENEFITS (STANDARD AND INCREASED)**

An additional premium is charged for Increased Benefits. **NB: Only Private Standard Benefits are available for Third Party Basic and Motor Cycle Policies; Increased Benefits are not available for these policies.**

BENEFIT	PRIVATE		GOLDSHIELD	DRIVE SMART	PRIVATE COMMERCIAL		PUBLIC COMMERCIAL		PUBLIC PASSENGER	
	Standard	Increased			Standard	Increased	Standard	Increased	Standard	Increased
Manslaughter	\$100,000	N/A	\$250,000	\$100,000	\$50,000	N/A	\$30,000	\$50,000	N/A	\$30,000
Medical Expense	\$25,000	N/A	\$25,000	\$25,000/person; 100,000 Aggregate	\$20,000	N/A	\$20,000	N/A	N/A	N/A
Wrecker Fee	\$15,000	\$20,000	\$75,000	\$15,000	\$15,000	\$20,000	\$15,000	\$20,000	\$8,000	\$30,000
Windscreen	\$20,000	\$50,000	\$250,000	\$20,000	\$15,000	\$50,000	\$15,000	\$50,000	\$8,000	\$50,000
Personal Accident	\$50,000 insured only	\$250,000 Insured & Spouse	\$150,000 Insured & Spouse	\$50,000 Insured only any one claim & Aggregate	N/A	\$250,000 Insured & Spouse	N/A	\$25,000	N/A	\$100,000
Audio Equipment	\$10,000	\$50,000	\$25,000	10,000	\$10,000	\$50,000	\$10,000	\$50,000	N/A	N/A
Loss of Use/ Alternative Transport	\$1,500/day; max. 10 days	N/A	\$5,000/day; max.15 days	\$1,500/day for max. 10 days	N/A	N/A	N/A	N/A	N/A	N/A
Personal Effects	\$5,000 any one claim	N/A	\$15,000 any one claim	\$5,000 any one claim	N/A	N/A	N/A	N/A	N/A	N/A
Fire Damage to Garage	\$5,000	N/A	\$30,000	\$5,000	N/A	N/A	N/A	N/A	N/A	N/A



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**3. AGE CRITERIA FOR THE VARIOUS MOTOR PRODUCTS**

Proposers and Drivers outside of the stated Age Range must be referred to JNGI for acceptance.

POLICY COVER	MOTOR CYCLE	PRIVATE	GOLDSHIELD	DRIVE SMART	PRIVATE COMMERCIAL	PUBLIC COMMERCIAL	PUBLIC PASSENGER	THIRD PARTY BASIC
COMPREHENSIVE/ THIRD PARTY FIRE & THEFT/ THIRD PARTY	21-70 YRS	21-80 YRS	30-80 YRS	17-29 YRS	23-80 YRS	25-65 YRS	25-65 YRS	25-80 YRS

**4. SHORT PERIOD RATES**

The following Short Period Rates apply to all policies terminated or suspended during the first year of insurance, provided no claims have arisen during this period. The Short Period Rates do not apply to policies that are cancelled or suspended after the first year of insurance or where the premium is financed by an Insurance Premium Financier; in these cases, a Pro-rata refund of premium will be applied.

PERIOD OF COVER	% OF ANNUAL PREMIUM CHARGED
≤ 1 month	25% + GCT
> 1 month and ≤ 3 months	50% + GCT
> 3 months and ≤ 6 months	75% + GCT
> 6 months	100% + GCT



## **MOTOR VEHICLE INSURANCE EXPLANATORY NOTES AND DEFINITIONS OF COMMONLY USED TERMS**

### **5. DEFINITION OF COMMONLY USED TERMS**

Certain words in your Motor Policy have special meanings; JN General Insurance Company Limited (JNGI) has set out their definitions below:

1. ARBITRATION	A method of settling a dispute between JNGI and you, the policyholder
2. AUTHORISED REPAIR LIMIT	An amount stated in the Schedule. If the motor vehicle insured by this Policy is damaged and the cost of repairs is below the Authorised Repair Limit, you, the Policyholder may give instructions for repairs to begin. However repairs must not exceed the limit and JNGI must be advised immediately.
3. CASH IN LIEU OF REPAIRS	JNGI may decide to pay cash to you, the Policyholder, on receipt of an estimate of repairs, rather than authorising the repairs.
4. CERTIFICATE OF MOTOR INSURANCE	A document that proves you have motor insurance as required by law. This is the document you must show to the police and the Tax Collectorate as evidence of this insurance.
5. CONSTRUCTIVE TOTAL LOSS	If the cost of repairs is in excess of 80% of the Policyholder's Estimate of Value of the vehicle, JNGI may declare a Constructive Total Loss. When this happens, you will be paid the pre-accident value at the time of the loss, less any applicable excess.
6. CONTRIBUTION	If there is more than one insurance policy in effect covering the same property or liabilities, each insurance company will pay only their proportion of the claim.
7. COVER NOTE	A temporary document issued by JNGI to show evidence of the insurance cover.
8. ENDORSEMENT	Changes in the terms and conditions of the Policy and/or amendments and additions to the Policy.
9. EXCESS	The amount you will have to pay if your vehicle is lost, stolen, damaged or destroyed.
10. GEOGRAPHICAL AREA	Jamaica.
11. LEGISLATION	The Motor Vehicles Insurance (Third Party Risks) Act (or as amended at the date of issue or renewal of this Policy).
12. LICENCE	A valid driver's licence or other permit issued by or on behalf of Jamaica's licensing Authority.
13. LIMITS OF LIABILITY	The maximum amount JNGI will pay in the event of any loss. The limits of liability are stated in the Schedule.
14. MARKET VALUE	The cost of buying a vehicle of similar type, age and condition as yours.
15. MOTOR VEHICLE	A vehicle used for private purposes.
16. JNGI/THE COMPANY	JN General Insurance Company Limited.



## **MOTOR VEHICLE INSURANCE EXPLANATORY NOTES AND DEFINITIONS OF COMMONLY USED TERMS**

17. NEW VEHICLE	A vehicle less than one year old (from date of manufacture to date of purchase) with no previous owner and being insured for the first time.
18. NO CLAIM DISCOUNT	A discount on premium given for periods during which you do not make any claim.
19. PASSENGER	Any person travelling in the vehicle (except the driver) or any person getting into or out of the vehicle.
20. PERIOD OF INSURANCE	The period of time stated in the Policy Schedule and each subsequent period for which the policy is renewed and the premium paid.
21. POLICY	This policy document, the Schedule, any Endorsements and the Certificate of Motor Insurance. These are to be read together as one contract and any word or phrase which has a specific meaning in one section shall have the same meaning throughout.
22. POLICYHOLDER/YOU/YOUR	The person or persons or company named as the Policyholder in the Policy Schedule.
23. POLICYHOLDER'S ESTIMATE OF VALUE	Your estimate of the value of your motor vehicle. This amount is stated in the Schedule and is the maximum amount JNGI will pay in the event of any damage to the vehicle.
24. SALVAGE	When your vehicle is destroyed beyond economic repair, the wreck is called the salvage.
25. SCHEDULE	Gives details about you, the property insured, and the insurance protection provided.
26. SUBROGATION	JNGI's right to take over your rights, once a claim under this Policy has been settled. For example, if you have an accident and were not at fault and JNGI settle your claim in full, JNGI take over your rights to claim against the person who caused the accident.
27. TOTAL LOSS	When the cost of repairing your vehicle equals or exceeds the Policyholder's Estimate of Value, it will be declared a total loss and the maximum payment will be your Estimate of Value, less any applicable excess
28. YOUR MOTOR VEHICLE	The motor vehicle (or vehicles) described in the Schedule which is (are) owned, leased, bought under a Hire Purchase or other Loan Agreement by you.