

Table of benefits

SICOM DriveSmart Insurance



Scope of cover	Details of cover
Loss or damage to vehicle for the following occurrences	Accidental collision, Overturning, Fire, Lightning, Burglary housebreaking, Theft, Malicious Act, While in transit Strike, Riot and Civil Commotion Cyclone & Flood
Excess Waiver	No excess applicable for first at fault claim
Roadside Assistance	24hrs Towing Service
Loss of Use	Car replacement up to Rs 2,000 per day for a maximum of 15 days per event & a maximum of 45 days per year 5 days in case of mechanical breakdown for vehicles aged less than 4 years
Personal Accident Cover (Per occupant)	Policyholder: Rs1,000,000 Passenger: Rs500,000 Medical Expenses: Rs50,000 - Excess: Rs1,500
Third Party Liability	Bodily Injury: Rs 500,000,000 Property Damage: Rs 50,000,000
Legal Assistance in case of serious accidents	Yes
Windscreen Cover	No excess applicable
Total Loss Replacement Clause	Vehicle up to 12 months, amount payable is limited to 100% of sum assured
Loss or Damage to Personal Belongings	Up to limit of Rs7,500
Loss of Keys	Up to limit of Rs10,000
Damage by rodents	Up to limit of Rs10,000
Optional Coverage (If opted)	Enhanced Personal Accident Death / Permanent Disability: Rs 2,000,000 Medical Expenses: Rs 200,000 (Excess: Rs 1,500) Enhanced Loss of Use Rs 3,500 per day / Rs 52,500 per event / Rs 157,500 per year

Please refer to the [Policy wording](#) for full terms and conditions.

Note:

- This quotation is valid for 30 days and is given for information purposes only without commitment by the company.
- Quotation is subject to no known or reported losses for at least 5 years.
- Quotation is subject to evaluation by assessment of your application and completion of necessary formalities.



SICOM General Insurance Ltd
BRN: C10094766
sicomgin@sicom.mu | 203 8400
sicom.mu | [f](#) [t](#) [in](#) [p](#) [y](#) [t](#) [s](#)

