

The motor car insurance proposal from Eswatini Royal Insurance Corporation (ESRIC) requires the proposer to provide detailed personal and vehicle information, including full name, contact details, nationality, and vehicle registration. The policy offers various coverage options, including Comprehensive, Third Party, Fire & Theft, Third Party & Fire, and Third Party Only, with the insured needing to specify the vehicle's intended use—personal, business, or commercial—which may necessitate additional details. Optional benefits such as Personal Accident and Medical Expenses are available, with specific limits and additional premiums outlined. The proposer must declare any previous accidents or claims and provide information regarding the vehicle's ownership and financing status.

The proposal underscores the necessity of accurate information, stating that misrepresentation may void the contract, and ESRIC reserves the right to obtain information from third parties for underwriting and claims processing. The policy allows for voluntary excess, enabling the insured to accept a portion of claims in exchange for reduced premiums, and coverage can be adjusted for additional cars or if a car is laid up for an extended period. A declaration section requires the proposer to agree to the terms and conditions, including the use of personal information for underwriting and claims purposes. Joint policies for owners are permitted, subject to modifications in benefits, and liability is not assumed until the proposal is accepted by ESRIC.

Premiums are annual but can be paid in monthly installments, requiring a deposit premium typically set at 15% of the annual premium. For bank payments, specific account details must be provided, and a cancelled cheque may be necessary for identification. The comprehensive motor car policy covers loss and damage to the insured vehicle due to accidents, fire, and theft, as well as costs for protection and removal after an accident. Coverage extends to loss or damage while in transit within specified countries and includes third-party liabilities for death, bodily injury, and property damage, limited to E2,000,000, with a lower limit of E50,000 for fire-related claims. However, no coverage is provided for liabilities under specific motor vehicle insurance legislation, which must be insured

separately. Legal costs and expenses related to third-party indemnity claims are recoverable, and representation at inquests is included. Medical expenses for personal injury related to the insured vehicle are covered up to E250 per person, with options for increased coverage at an additional premium. Towing of trailers is permitted, but no indemnity is provided for damage to the trailer or property being conveyed. The policy also covers third-party liabilities when the insured drives other cars and includes coverage for other licensed drivers with the insured's permission. A claim-free group system influences renewal premiums based on the number of consecutive years without claims, with specific adjustments if claims occur. The insured is responsible for a first amount payable for claims, with varying amounts based on the driver's age and claim circumstances, including an additional amount for theft under certain conditions. If multiple cars are insured, the provisions apply as if separate policies were issued for each vehicle.