

HOMEMAKER'S POLICY



Your home is a big investment
Protecting that investment doesn't have to be a big challenge

The HOMEMAKER'S POLICY provides Comprehensive Insurance packages designed for **RESIDENTIAL PROPERTY** owners/occupants/tenants

HOMEMAKER'S POLICY (BUILDING /CONTENTS/ALL RISKS)

- ◆ Fire, Lightning, Explosion, Thunderbolt, Subterranean Fire
- ◆ Bursting or Overflowing of Water Tanks, Apparatus, Pipes
- ◆ Burglary, Theft or Larceny
- ◆ Impact by Aircraft or other Aerial Devices
- ◆ Impact by Road Vehicle, Horses, Cattle
- ◆ Riot, Strikes or Malicious Damage
- ◆ Hurricane, Cyclone, Tornado or Windstorm
- ◆ Earthquake or Volcanic Eruption
- ◆ Flood
- ◆ Falling trees
- ◆ Collapse due to subsidence or landslip
- ◆ Smoke
- ◆ Breakage or Collapse of television and/or radio aerial (Building Only)
- ◆ Collapse due to Subsidence and Landslip (Building Only)

HOMEMAKER'S POLICY also provides cover against legal liability as follows:

- ◆ Owner's Liability to Third Parties
- ◆ Occupier's Liability to Third Parties
- ◆ Tenant's Liability to Third Parties
- ◆ Tenant's Liability to Owner
- ◆ Personal Liability
- ◆ Liability to Domestic Employees

HOMEMAKER'S POLICY (FIRE RESIDENTIAL)

Covers the perils of Fire and Lightning Only

FIRE POLICY



This policy protects your **COMMERCIAL PROPERTY** — buildings, stocks, plant and machinery, office equipment and other contents

The FIRE POLICY provides cover for your **BUSINESS ENTERPRISE** against fire and lightning, but at the request of the Proposer, the policy may be extended to cover the additional perils of:

- ◆ Fire, Lightning, Explosion
- ◆ Bursting or Overflowing of Water Tanks, Apparatus, Pipes
- ◆ Impact by Aircraft or other Aerial Devices
- ◆ Impact by Road Vehicle, Horses, Cattle
- ◆ Riot, Strikes or Malicious Damage
- ◆ Hurricane, Cyclone, Tornado or Windstorm
- ◆ Earthquake or Volcanic Eruption
- ◆ Flood

BUSINESS INTERRUPTION

This policy indemnifies the Insured from losses caused by interruption of business as a result of damage to the property arising from a peril covered in the fire policy. Items such as gross profit, wages, auditors fees, professional fees and rent can be covered

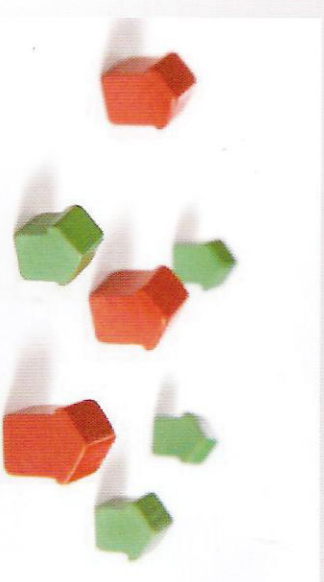
MATERIAL DAMAGE ALL RISK POLICY

"ALL RISKS" policy for COMMERCIAL PROPERTY

This policy provides cover for all perils under the Fire and Perils policy in addition to cover for accidental loss/damage inclusive of burglary, subject to the specified exclusions in the policy

The scope of cover includes:

- ◆ Loss of or damage to the property by Fire, Explosion, Lightning, Earthquake, Flood, Windstorm, Hurricane or Tornado.
- ◆ Theft or attempted Theft
- ◆ Collision by Aircraft or Aerial Devices or anything dropped from them.
- ◆ Collision by vehicles, horses or cattle not belonging to the Insured
- ◆ Breakage or collapse of Radio and/or Television aerials
- ◆ Smoke and Falling Trees or Branches
- ◆ Bush Fire
- ◆ Riot and Strike, Malicious Damage
- ◆ Burst Pipes and other specified miscellaneous perils
- ◆ Any combination of "Perils" can be accommodated



PRIVATE MOTOR VEHICLE POLICY

Guardian General's Private Motor Vehicle Policy does more than provide protection for you and your vehicle in the event of an accident. It's versatility extends to:

- ◆ Comprehensive Coverage.
- ◆ Third Party Coverage

Our policies are specially designed with the customer in mind.

Private Motor Policies also provide cover in the following circumstance:-

While the vehicle is in the course of transit by sea between any ports within the Territorial Limits stated in the Policy Schedule including the processes of loading and unloading incidental to such transit.

THIRD PARTY

This basically covers you for the cost of claims for injury or death to another person, damage to another vehicle or third party property. It does **not** cover loss of or damage to your own vehicle. We will pay damages based on the limits of liability stated in the policy.



COMPREHENSIVE



Comprehensive insurance covers you for accidental damage to your own vehicle in addition to third party liability (see *third party description*). The exact cost of your policy is calculated by considering a number of factors such as the driver's profile (including age, driving experience and driving history) and the vehicle's profile (including type, use, engine size and value).

The policy also includes free benefits to Comprehensive Policyholders such as:

- 1) Damage to garage by fire
- 2) Medical Expenses
- 3) Personal Accident to you and/or your spouse

Optional benefits that are available are:-

- 1) Special Perils (flood, hurricane, earthquake)
- 2) Windscreen Damage
- 3) Personal Accident to unnamed passengers

COMMERCIAL MOTOR VEHICLE POLICY

Commercial Motor Vehicle Insurance covers you for accidental damage to vehicles used for **business purposes**. It also covers you for the cost of claims for injury or death to another person and damage to another vehicle or third party property.

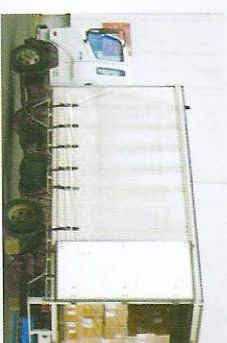
Commercial motor insurance provides customized cover designed for customers that require insurance for:

- ◆ goods carrying vehicles
- ◆ equipment carrying vehicles
- ◆ general commercial undertakings

This type of cover is offered either in the form of Comprehensive or Third Party .

Comprehensive

Comprehensive motor insurance will provide cover for losses arising from fire, theft and damage to your company vehicle, bodily injury to third parties and damage caused to property of Third Parties.



CONTRACT WORKS POLICY

Contract Works Insurance (also known as contractor's all risks) covers permanent and temporary construction works plus materials should they be damaged or the materials stolen prior to completion of the contract works.

Contract Works provides cover for:

- ◆ Construction
- ◆ Refurbishments
- ◆ Repairs
- ◆ Extensions



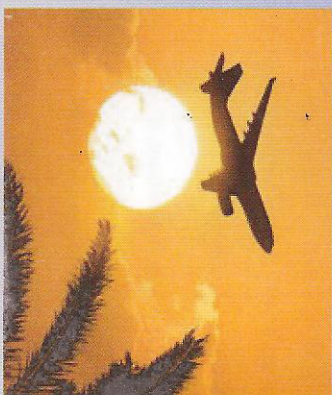
The policy can be effected in the name of the contractor, the property owner or in joint names dependent upon the wording of the contract.

Contract Works insurance can be extended to include cover for such things as:

- ◆ Temporary Site huts
- ◆ Cost & Expenses incurred in demolishing or removal of debris from contract site
- ◆ Contractor's plant, machinery and equipment

If required, this policy can be extended to cover liabilities resulting from accidents to Third Parties and/or damage to their Property at the contract site or nearby.

TRAVEL POLICY



This Policy offers you coverage for loss, damage or injury while travelling abroad.

The Travel Policy provides coverage for:

- ◆ Baggage and/or personal effects
- ◆ Medical & Other Expenses
- ◆ Personal accident
- ◆ Money/travel tickets
- ◆ Compensation for hijacking when you are unable to reach your destination

PERSONAL ACCIDENT POLICY

This type of coverage pays specified benefits in case of accidental bodily injury caused by violent external and visible means where the injury results in disablement or death. Associated medical expenses cover is also available for specified limits.

Our Personal Accident policy provides specified benefits for:

- ◆ Death
- ◆ Loss of limb
- ◆ Loss of sight or speech
- ◆ Loss of Hearing
- ◆ Permanent or temporary disablement

where such injury is caused by violent external and visible means.

