

SECURE YOUR VEHICLES



AutoSecure is an exclusive solution for the private and commercial vehicle fleet insurance requirements of our clients both large and small. It provides broader cover than traditional motor insurance.

AutoSecure provides superior coverage, with competitively priced premiums. Streamlined administration facilitates prompt quotations and arranging of cover, as well as efficient claims management.

BASIC COVER

- Fair market value for:
 - Own damage and theft.
 - Acts of nature.
 - Strikes, riot, civil commotion.
- Compulsory third party liability (100,000).
- Voluntary third party liability, bodily injury and property damage (500,000 each).
- Option for excess third party liability (up to 5 million).

COVERAGE EXTENSIONS

- **Deductible Limits**
 - Private vehicles – 0.5% of insured value (min. 2,000 to max. 7,000).
 - Commercial vehicles – 1% of insured value (min. 3,000 to max. 7,000).

- **Personal Accident Cover** – Applies up to a vehicle's legal seating capacity and figures apply per seat:
 - Accidental death and/or disablement (150,000).
 - Medical reimbursement (30,000).
 - Burial assistance (15,000).
- **Accessories** – Automatic cover for non-factory fitted car accessories, up to 5% of a vehicle's insured sum (max. 50,000.)
- **Air Bags** – Replacement and installation of airbags following their deployment due to a covered incident.
- **Bail Bond** – Reimbursement of the cost of posting a bail bond due to a case arising out of the use of an insured vehicle (up to 10,000).
- **Casa/Dealer Repairs** – Allowed for vehicles up to 12 years old, in the event of a claim for own damage or third party property damage.
- **Lock-In Value** – In the event of theft, total loss or constructive total loss, a vehicle's loss settlement amount is the value stated in the policy schedule, less the deductible.

- **Renewal Premium Bonus Scheme** – Upon renewal with the same insurer, a premium refund will apply depending upon the loss ratio from previous policy year.
- **Inter-Island Conveyance** – Own damage cover extends during transit anywhere in the Philippines by lawful, authorized vessel and if the vehicle's fair market value is declared to the shipper in advance.
- **Defensive Driving** – Four sessions per policy year (when policy covers a min. of 50 vehicles per session).
- **Loss of Use** – Reimbursement of actual or extraordinary transportation expenses resulting from the impairment of an insured vehicle caused by a covered accident (up to 10,000 per accident per vehicle).
- **Roadside Towing Assistance** – 24-hour roadside assistance program including non-accident related breakdowns.

WAIVERS

- **Included Waivers**
 - Deductible for windshield and window glass, including sunroof.
 - Depreciation for "replacement or surplus" parts.

All figures are in PHP, and conditions apply.



To discuss how Marsh's AutoSecure solution can help make your life easier, please contact:

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WHY CHOOSE MARSH?

Our scale, industry experience, and networks ensure you have access to the most robust and appropriate insurance that provides all the protection your motor vehicle fleet needs, at an affordable price.



We concentrate on **understanding the risks your business faces.**



We work on your behalf to **build exclusive solutions that offer genuine protection for your business.**



We can help you **put strategies in place to reduce your risk exposures.**



We work with you to **minimize your insurance premiums** and maximize your policy value.



We provide **personalized support to respond quickly** to your evolving needs.



Our dedicated claims staff can offer **advice on claims management.**



MARSH IS A GLOBAL LEADER IN INSURANCE BROKING AND INNOVATIVE RISK MANAGEMENT SOLUTIONS.

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