



# Auto Plus

Caringly Yours



Buying a car is one thing and assuring the right protection is something that is completely different. The roads are some of the most uncertain places, where negligence, ignorance, carelessness or just sheer bad luck can bring about a lot of consequences to you and your vehicle.

That's why a Motor insurance policy becomes inevitable in today's day and age. Allianz Insurance in collaboration with Nations Trust Bank, provides Auto Plus Insurance, a comprehensive motor insurance cover with unique features for its valuable customers.

## Why choose Auto Plus Insurance

- ✓ Comprehensive cover for you and your vehicle  
Complete protection from accidental loss of, or damage to your vehicle, its accessories and spare parts, with automatic cover from flood and natural perils including a host of free benefits.
- ✓ Allianz Auto Center for best solutions and fast repairs  
Equipped with the latest in technology and best in expertise, our workshop located in the heart of Colombo offers superior vehicle repair solutions.
- ✓ Extensive Garage Network  
A growing network of registered garages across the country as well as a partner garage network to help you with repairs.

## What Auto Plus Covers

### Scope of cover

- Accidental Damage, Fire & Theft
- Strike, Riot & Civil Commotion
- Terrorism
- Third Party Bodily Injury Or Death Cover – Unlimited
- Third Party Property Damage Cover
  - For Private Cars – up to Rs. 10,000,000
  - For Dual Purpose – up to Rs. 500,000

Additional Covers included in your policy

## FOR FREE!

We'll add these to your policy,



Flood & natural perils cover



Leasing rental reimbursement



Emergency medical expenses reimbursement



Taxi fee reimbursement



Reimbursement for overnight stay

**2 IN 1**  
TWO YEARS - EQUAL PREMIUM

2 in1  
NCB protection



Baby on board protection



Special windscreen cover



Personal accident cover **up to Rs.5 million**



Goods cover (excluding SRCC/TC)



Leasing & hire purchase assignment



Digital solutions  
My Allianz App



Airbag cover



Agent repair cover up to 5 years



Repairs within partner garages

- Zero owner account deduction
- Free towing charges
- One year repair warranty



Settlement of capital outstanding in leasing in the event of death or total permanent disablement

\* Conditions apply

## Categories of vehicles covered



Passenger Car  
(Private)



Dual Purpose  
(Private)

## Special Benefits for Nations Trust Bank customers



Exclusive Premium



Personal **Free**  
accident **up to**  
cover **Rs.5 million**



Agent repair cover  
up to 5 years

for reconditioned vehicles  
from the YOM for vehicles  
over Rs 15 million  
(Optional subject to  
additional premium)



Free towing  
charges  
up to Rs.20,000  
Repairs outside  
partner garages

## Allianz Auto Center

### For exclusive repairs and solutions

Located in the heart of Colombo (No. 62, W A D Ramanayake Mawatha, Colombo 02), the Allianz Auto Center is our own workshop equipped with latest vehicle repair technology and solutions for the best collision and structural repairs for your vehicle with highly trained professionals.

### Our auto center offers

- Cashless repair
- High quality spare parts produced according to manufacturer's specifications
- Computerized diagnostic tools
- Spray paint booth with advanced technology

## Allianz Registered Garages

### Accessibility to the best repair services

We have a growing list of garages from around the country registered with Allianz to ensure that you can drive confidently to any corner of the island, safe in the knowledge of repair assistance in case of emergencies.

Please click below link for the registered garage list.

<https://bit.ly/3bO5Xi6>

## FAQ

**Q** What would an insurance company request to issue a motor insurance quotation?

- A**
- Vehicle type
  - Current market value of the vehicle
  - The purpose of the vehicle (Private/ hiring/ rent)
  - Expected coverage
- 

**Q** What should you do as soon as you meet with an accident?

- A**
- Immediately stop your vehicle, never drive away from the scene of an accident, even a minor one
  - Call our 24/7 hotline on 0112303300
- 

**Q** What documents are required to file a motor insurance claim?

- A**
- Duly filled and signed claim form or settlement advice
  - Driving license
- 

**Q** How to avoid a claim dispute ?

- A**
- Insure the vehicle to the correct market value
  - Obtain correct insurance policy based on the use of vehicle
  - Immediate notification of accident
  - Should produce a valid driving license
  - Renew your car insurance on time
- 

**Q** What special services will Allianz provide for me?

- A**
- Speedy claim settlement
  - 24/7 service excellence
  - Allianz Auto Centre
  - Digitalized claim settlement solutions

## Let's get to know covers better!



### Flood & natural perils cover

Flood - Escape and/or overflow of water from its normal course from a natural or artificial waterway. Earthquake, earth slip, landslide, rockslide, cyclone, hurricane, storm, tempest, typhoon, hailstorm, frost, tornado, tidal waves, tsunami, seaquake, and volcanic eruption



### Leasing rental reimbursement

This cover would apply up to 2 months in the event of an accident with a maximum value of Rs.100,000. It will be based on the estimation of Allianz Engineers where the repair period should exceed 1 month or more and only if the vehicle is under a Leasing/Hire Purchase or Loan facility.



### Reimbursement for overnight stay

Overnight stay expenses up to Rs.5,000 are reimbursed. Applicable if the insured or his/her representative will have to stay overnight due to loss of or damage to the vehicle.

2 in 1

### 2 in1 NCB protection

Applicable for the 1st year of the policy. This is a protection of premium (before tax) where the insured will enjoy the same premium at the next renewal even with up to 2 claims being made [Insured will be entitled to a No Claim Bonus (NCB) at the next renewal if there's no claim being made where the premium will reduce by a %. If there's an earned No Claim Bonus (NCB) was utilized in the policy it will remain as it is up to 2 claims (Generally the earned NCB will be reversed up to 0%)



### Settlement of capital outstanding in leasing in the event of death or total permanent disablement

In the event of death or total permanent disability of the insured due to an accident involving the vehicle insured, the total capital outstanding of the lease agreement will be settled subject to a maximum of Rs.500,000. Applicable if the death caused to the insured of a vehicle is due to loss of or damage to the vehicle.



### Taxi fee reimbursement

As per the estimation of Allianz Engineers, if the number of days for repairs exceeds 3 days, the insured will be paid Rs.1,000 per day up to 15 days



### Goods cover (excluding SRCC/ TC)

Up to Rs.100,000 excludes Strike, Riot & Civil Commotion / Terrorism Cover (SRCC / TC). Covers damage caused to goods followed by damage (collision/overturning) to the vehicle (applicable for goods carrying vehicles such as lorries/double cabs etc.)



### Leasing & hire purchase assignment

Standard loading when a policy is assigned to an institution on a Leasing/Hire Purchase or Loan



### Baby on board protection

Up to Rs.100,000, This is applicable for the children traveling in a particular vehicle (Generally the personal accident cover is not provided for children but this was extended free)



### Special windscreen cover

Up to Rs.100,000 to replace the windscreen or windows of the insured vehicle if damaged or broken irrespective of the cause of damage, without any damage to other bodywork. Cover non-accidental damages only to the front/rear windscreens and shutters due to sun heat, manufacture default, etc. No effect to the no claim bonus on claims of this nature (only windscreens and shutters and no other damage to the vehicle)



### Emergency medical expenses reimbursement

Up to Rs.25,000 per person. Applicable if the driver or passengers of a vehicle was hospitalized due to loss of or damage to the vehicle



### Airbag cover

Claim on Air Bags due to loss of or damage to the vehicle (Standard policy pays 50% of Air Bag cost)



### Free Personal Accident cover

up to vehicle sum insured. (Coverage will be limited to Accidental Death & Permanent Total Disability to the Insured in the event of a road accident whilst in the insured vehicle, limited up to Sum Insured of the Insured vehicle or Rs.10,000,000/- whichever is less)

Conditions apply and this document is for information purpose only. Please refer Allianz Motor Policy document for further information.

### Issued and underwritten by:

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