

THE INSURANCE COMPANY OF THE WEST INDIES (CAYMAN) LTD.



ACCIDENT FORGIVENESS

WE FORGIVE. YOU FORGET.

IN THE EVENT OF A CLAIM ICWI'S ACCIDENT FORGIVENESS PROTECTS YOUR NO CLAIM DISCOUNT WHETHER YOU ARE AT FAULT OR NOT.

Accident Forgiveness has become a new buzzword in many motor insurance ad campaigns. But what exactly is it? And how does it work?

Simply put, if you are involved in an accident in which you are at fault, Accident Forgiveness protects your No Claim Discount.

Most insurance companies offer up to a 60% No Claim Discount which is earned incrementally over time, starting when you insure your first vehicle. You've earned your No Claim Discount and worked hard to protect it. Then, one day, you are involved in an accident and you make a claim. Depending on the size of that claim, you are likely to see that precious discount totally wiped away, or partially removed.

For anyone who has ever made a claim, you should remember that feeling of apprehension when opening your next renewal notice – you know the one where your motor insurance premium went from affordable to almost ridiculous – just because of one claim. With Accident Forgiveness, your No Claim Discount remains intact, as does your premium (as long as motor rates have not changed).

By protecting your No Claim Discount, Accident Forgiveness saves you from having to pay that massive increase in your motor insurance premium.

Who can get Accident Forgiveness?

In short, anyone who has a private comprehensive motor insurance policy with ICWI can purchase Accident Forgiveness as a policy rider.

Accident Forgiveness is nothing new to ICWI – the Company has been offering a Protected No Claim Discount feature on some of its policies for many years. However, it was not until earlier this year that Accident Forgiveness was made an optional benefit that can be added to any private comprehensive motor policy the company offers. In fact, ICWI's renowned Road Angel Policy offers a limited version of Accident Forgiveness as a built-in feature at no additional cost.

There is one important thing to remember; if for some reason you decide to change insurance companies and insure with another carrier, you must inform that new insurer of all accidents – forgiven or not. Having an accident "forgiven" by ICWI does not mean that accident has been

omitted from your driving record.

In these uncertain times, people are always looking for ways to save money. So, if you are looking for an insurance company with which to do business, why not choose one that protects your interests and can save your No Claim Discount plus thousands of dollars in an accident – even if it is your fault. That's the power of ICWI's Accident Forgiveness.

(Limited version available free with Road Angel Policy)

SUM INSURED	BENEFIT PREMIUM (PER ANNUM)
\$3,000 - \$7,499	\$25
\$7,500 - \$14,999	\$30
\$15,000 - \$29,999	\$35
\$30,000 & OVER	\$40

ALTERNATIVE TRANSPORT PREMIUM	UNDER 2000 CC	OVER 2000 CC
7 DAYS	\$35	\$45
14 DAYS	\$70	\$90

*Conditions Apply