

# 50+ motor insurance

All Risk motor insurance exclusively designed for the mature driver



**Guardian Group**

Fatum

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# Fifty Plus

Guardian Group recognizes that if you have been driving carefully for a number of years, there should be a special insurance product available for you to reflect your high standards of driving.

We have therefore designed a motor insurance policy exclusively to meet the needs of drivers between the ages of 50 and 70, providing extensive comprehensive coverage at a competitive price.

## Cover

Damages to your vehicle, plus third party property damage and bodily injury protection for all types of cars not older than 4 years.

## Benefits

These are the additional benefits offered in the policy at no extra charge featuring:

- An extra discount 2.5% if car is equipped with an approved alarm
- 2,5% new business discount
- Maximum no claim discount of 55%
- FREE no claim discount protection when obtaining a maximum of 55% no claim discount
- FREE road service
- Nil deductible when driver at time of covered loss is over 50 years old.
- Replacement of the car as new in the event of a total loss, subject to the vehicle being less than 12 months old
- Emergency car rental for 14 days following a motor accident
- Personal Accident benefits of ANG/AWG 25.000 or USD 14,000 each for the driver and four unnamed passengers
- Third party property damage and bodily injury limit of Ang.250.000 or USD 14,000 per incident with the possibility to increase this to Ang.500.000.- (USD 280,000) or Ang.1.000.000 (USD 560,000)



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### **Please note:**

1. In case of an accident the following conditions will apply:  
If the driver at the moment of the accident is over 50, all the special benefits as explained herein will apply;
2. If the driver at the moment of the accident is between the ages of 25 and 50:
  - a. the benefits of the policy will still be in force, but,
  - b. a deductible of ANG/AWG 500 or USD 280 will be applied;
3. If the driver at the moment of the accident is younger than 25:
  - a. The 'Fifty Plus' coverage will automatically be changed into the standard Guardian Group 'Autoflex Casco/Third Party Liability (WA)' conditions; (please ask for details).
  - b. A deductible of ANG/AWG 750 or USD 420 will be applied.

### **Eligibility**

- Car should be for private use only
- The car should be not older than 4 years

### **Important**

The information provided in this brochure is for illustration purposes only. Special terms and conditions may apply.

The full extent of the cover, the exclusions and the policy terms and conditions are explained and discussed in the policy wording which is available upon request. Talk to your broker for more detailed information, or call us at any of our offices.

Life is... building  
a future together



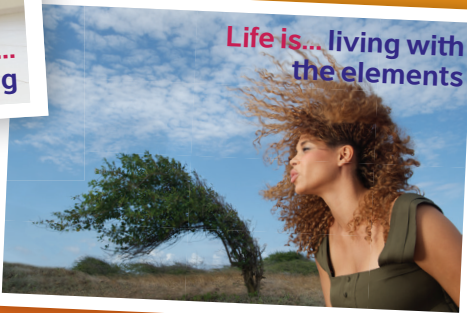
Life is... feeling at home  
in your house



Life is...  
experimenting



Life is... living with  
the elements



More information on this 50+ motor insurance or any of our other insurance products is available. We welcome you to make an appointment with a Guardian Group advisor.

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