

# BRITISH CARIBBEAN INSURANCE COMPANY LIMITED

We thank you for insuring your motor vehicle with us.

Your Policy should be read together with the *Certificate of Insurance* and the within *Schedule, Addendum* and *Endorsements* which may apply.

The contents of the document are explained on subsequent pages.

We have tried to make your Policy as straightforward as possible; firstly, by wording it as simply as we can; secondly, by structuring the document in a way which should make it easy to follow, and thirdly, by providing a guide to the various sections of the document.

Towards the end of this policy are guidelines for making a claim in the event that:

- (i) the vehicle is involved in an accident; or
- (ii) the vehicle is stolen, damaged or destroyed by fire, lightning or explosion.

*L. W. Chung*

Managing Director

This is a Legal document and should be kept in a safe place.  
Please read the Policy and Schedule carefully. If they do not meet your needs  
return them to us or your Broker or Agent.

**HEAD OFFICE** - 36 Duke Street, Kingston  
**BRANCH OFFICE** - Shop No. 1, 29 Gloucester Avenue, Montego Bay  
**Sub-Branch** - Shop #4, Pointe Plaza, Main Street Ocho Rios, St. Ann.  
**Operating Centre** - ASSIST Care Centre, 9 Caledonia Avenue, Kingston 5.

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# Guide

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## YOUR CERTIFICATE OF MOTOR INSURANCE

Your Certificate forms part of your Policy and, in particular, specifies:

- who is entitled to drive your vehicle;
- any limitations as to its use;
- whether you are covered while driving other vehicles.

It is also evidence that you have taken out the compulsory insurance required under the Motor Vehicles Insurance (Third Party Risks) Act. You may be required to produce it if you are involved in an accident or stopped by the Police.

## YOUR POLICY

This sets out the cover which we provide:

If the cover you have chosen for your vehicle is:

- Comprehensive: All sections of this Policy apply
- Third Party Fire and Theft: Section 1 Part A and Section 3 DO NOT apply.
- Third Party: Section 1 and 3 DO NOT apply.

If parts of the Policy are not in force or other terms and amendments apply the standard terms and conditions are amended by endorsement.

## YOUR SCHEDULE

This identifies you, the Policyholder, and sets out specific details of the insurance (e.g. particulars of the motor vehicle), including the endorsements which apply.

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# Preamble

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## THE FOLLOWING APPLIES TO EVERY SECTION OF YOUR PRIVATE MOTOR VEHICLE INSURANCE POLICY.

1. The proposal and declaration made by you, the Policyholder, form the basis of this contract and are deemed to be incorporated in this policy. All references to 'you' and 'your' should be read as references to the Policyholder.
2. For the purpose of this insurance, the 'Policy' means this Booklet, your Certificate of Insurance, your Policy Schedule, the Addendum and any Endorsements, which may apply. It also includes the proposal and declaration mentioned in paragraph 1 above. All of these must be read together as one contract. Any word or expression to which a specific meaning has been given bears the same meaning wherever it appears.
3. Your Policy of insurance is underwritten by **British Caribbean Insurance Company Limited**, 36 Duke Street, Kingston. All references to 'us', 'we', 'our' or British Caribbean, or BCIC are to be read as references to British Caribbean Insurance Company Limited.
4. Reference to 'your motor vehicle' (or vehicle) means the motor vehicle and its accessories and spare parts in or on the vehicle, belonging to you or hired to you under a Hire Purchase Agreement or under a hiring contract for not less than twelve months duration, as specified in your Policy Schedule.
5. In return for having received and accepted your first premium, and any further premiums we may require, we will provide the insurance contained in this Policy during the period of insurance, subject to the terms, exceptions, conditions and endorsements of the Policy.
6. We will also provide to you as a part of the cover under this Policy all the services described in the Addendum hereto (hereinafter referred to as "the Services") on the terms and conditions of use outlined in the Addendum. You are entitled to use and /or access these Services on the understanding that you have accepted all the terms and conditions of use outlined in the Addendum. With regard to the Services [if your policy is in force,] and you have accessed any part of the Service or called the Toll Free number provided to you and/or published by BCIC you automatically agree to be bound by these terms and conditions.  
**Please carefully read the terms and conditions of use and any promotional material which may be provided.**
7. All terms used which are defined in this Policy, the Schedule, any Endorsements, and/or the Addendum shall have the meaning so ascribed to them. In the event of any conflict between any of the defined terms the meaning ascribed in the Policy, Schedule, Endorsements or Addendum to which the issue relates shall apply.

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# Loss or Damage to Your Vehicle

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## PART A - ACCIDENTAL DAMAGE COVER

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If your vehicle is damaged, we will at our option pay for the repair or replacement, or will pay the equivalent amount in cash up to market value of your vehicle at the time of the damage or the Sum Insured stated in the Schedule whichever is less.

### THE EXCESS (THE AMOUNT YOU PAY)

If your vehicle is damaged as a result of an accident you will be responsible for the first part of the cost of the loss or the damage as follows:

1. i. Ten percent (10%) of the Sum Insured (subject to a minimum of \$15,000.00) if the vehicle is being insured with us for the first time

**OR**

- ii. Seven and one half percent (7.5%) of the Sum Insured (subject to a minimum \$15,000.00) for the first renewal

**OR**

- iii. Five percent (5%) of the Sum Insured (subject to a minimum \$15,000.00) for the second and all consecutive renewals.

### However, if the driver

- a) is less than 24 years old
- b) holds a Full Driver's Licence for less than 24 months
- c) holds a Provisional Driver's Licence
- d) holds a Foreign Driver's Licence
- e) is 70 years of age or over

you will be responsible for

2. i. Fifteen percent (15%) of the Sum Insured (subject to a minimum of \$25,000.00) if the vehicle is being insured with us for the first time

**OR**

- ii. Twelve and one half percent (12.5%) of the Sum Insured (subject to a minimum \$25,000.00) for the first renewal

**OR**

- iii. Ten percent (10%) of the Sum Insured (subject to a minimum \$25,000.00) for the second and all consecutive renewals.

# Loss or Damage to Your Vehicle

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## PART B - FIRE AND THEFT COVER

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If your vehicle is lost by theft or attempted theft or damaged as a result of fire, lightning, explosion we will at our option pay for the repair or replacement, or pay the equivalent amount in cash up to the market value of your vehicle at the time of the loss or damage, or the Sum Insured stated in the Schedule (whichever is less).

### THE EXCESS (THE AMOUNT YOU PAY)

If your vehicle is lost by theft or attempted theft or damaged as a result of fire, lightning, explosion you will be responsible for the first part of the cost of the loss or damage as follows:

Ten percent (10%) of the Sum Insured subject to a minimum \$30,000 and a maximum of \$350,000.

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### IF A CLAIM OCCURS UNDER PART A OR B:

#### WE WILL NOT PAY FOR:

1. wear and tear, depreciation or that part of the cost of any repair or replacement which improves your vehicle beyond its condition before the loss or damage occurred;
2. mechanical or electrical or electronic fault or breakdown;
3. damage to tyres caused by braking, punctures, cuts or bursts;
4. more than the retail price of any part or accessory;
5. consequential loss except as stated;
6. any further damage if the vehicle is driven after a loss or damage before the necessary repairs are done;
7. loss or damage to the vehicle if at the time of such loss or damage, the vehicle was being driven by any person under the influence of drink or drug in contravention of the Road Traffic Act.

## **NO CLAIM DISCOUNT**

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We will discount your renewal premium if no claims arose under this policy during:

(a) **Comprehensive Cover/Third Party Fire & Theft Cover**

The previous year	20%
The previous two years	40%
The previous three years	50%
The previous four years	55%
The previous five years	60%
The previous six years	60%
The previous six years or more	70%

OR

(b) **Third Party Cover**

The previous year	10%
The previous two years	15%
The previous three years	20%
The previous four years	25%
The previous five years	30%
The previous six years	30%
The previous six years or more	30%

In the event of a Claim your No Claim Discount will be reduced by the equivalent of three (3) years on the above scale or to year (2); whichever is lower.

No part or portion of the No Claim Discount is redeemable for vehicles insured for Third Party Cover subsequent to the payment of a claim.

The Company however reserves the right to vary the reduction of the No Claim Discount depending on the nature and circumstances of the claim.

If two or more claims are made during the period of insurance, the No Claim Discount which you have earned will be withdrawn completely.

Your No Claim Discount cannot be transferred to anyone else. If the policy covers more than one vehicle, your No Claim Discount will apply as if a separate policy had been issued for each vehicle.

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### **WINDSCREEN AND WINDOW DAMAGE (APPLICABLE TO PART A ONLY)**

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If the only claim you make is for broken glass in your motor vehicle windscreen or windows, including bodywork scratched by the breakage, it will not affect your No Claim Discount, if the claim does not exceed the amount stated in your policy schedule. We will allow only one claim in any one period of insurance.

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### **ALTERNATIVE TRANSPORTATION COSTS**

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If your - motor vehicle is disabled due to Accidental Damage, Fire or Theft, you will be eligible for compensation for the cost of alternative means of transportation, subject to the daily amount and duration stated in the policy schedule. We will only allow one claim in any one period of insurance.

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### **REMOVAL AND DELIVERY COSTS**

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We will pay the reasonable cost of protecting your vehicle, removing it to the nearest repairers when necessary and delivering it after repair to your address subject to the amount stated in the policy schedule.

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# Liability to Third Parties

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If an accident involving your vehicle or any other vehicle which your Certificate of Motor Insurance permits you to drive or use results in death, bodily injury or damage to property, we will indemnify you against all damages and claimants' costs and expenses for which you are held liable at law - subject to the Limits of Liability stated below or the amount otherwise endorsed in the Policy:

## LIMITS OF LIABILITY

### Death or Bodily Injury

(i) To any one person	J\$2,500,000
(ii) In respect of a series of claims resulting from any one incident	J\$5,000,000
Third Party Property Damage - in respect of any one claim or series of claims arising out of one event	J\$2,500,000

We will also indemnify the following persons:

1. Any person driving or using your vehicle with your permission, provided they are permitted to do so by your Certificate of Motor Insurance.
2. Any passenger travelling in, getting into or out of your vehicle.
3. The legal personal representatives of any person covered under this Section in the event of his/her death and in respect of liability incurred by such person.

We will not be liable:

1. if the death of or bodily injury to a person arises out of and in the course of his employment by any person we undertake to indemnify under this Section
2. for damage to any vehicle or property owned by or in the care of any person we indemnify under this Section

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## LEGAL COST

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We will pay:

1. The Attorney's fees for representation at a Coroner's Inquest or Fatal Enquiry or any Court of Summary Jurisdiction up to the amount stated in your Schedule.
2. The cost of defending any driver aged 21 or over at the time of the accident against a charge of manslaughter or of causing death by reckless or dangerous driving up to the amount stated in your Schedule.
3. All other costs and expenses incurred with our written consent.

# Additional Benefits

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**THESE BENEFITS APPLY ONLY IF THE CLAIM ARISES IN CONNECTION WITH A VEHICLE FOR WHICH YOU HAVE COMPREHENSIVE COVER**

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## PERSONAL EFFECTS

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If personal effects in your vehicle are lost or damaged by accident, fire, lightning, explosion, theft or attempted theft, we will compensate you or the owner up to a total of \$5,000.

We will not pay for:

1. money and other negotiable instruments, stamps, tickets, documents and securities;
2. goods, samples or equipment carried in connection with any trade or business.

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## PERSONAL ACCIDENT

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If you and/or your husband or wife is injured solely as a direct result of an accident involving your vehicle, we will pay \$5,000 if within 12 months the injury results in:

1. death, or
2. total loss of use, or loss by physical severance at or above the wrist or ankle, or one or more limbs, or
3. total and irrecoverable loss of sight in one or both eyes.

Payment will be made directly to the injured person or to the legal personal representatives of that person in the event of his/her death.

The maximum amount payable to any one person following any one accident is \$5,000. If that person has more than one Motor Policy with us, payment will be made under one Policy only.

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## MEDICAL EXPENSES

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If you or any person travelling in your vehicle is injured in an accident involving your vehicle, we will pay medical expenses incurred up to the amount stated in the Schedule.

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# General Exceptions and Conditions

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APPLY TO EVERY SECTION OF THIS POLICY

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## General Exceptions

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British Caribbean will not be liable:

**1. Change of Vehicle - Notification and Acceptance**

to make any payment under this policy (except, so far as is necessary to meet the requirements of the Motor Vehicle Insurance (Third Party Risks) Act unless details of your vehicle have been notified to us and we have agreed to insure it.

**2. Driving and Use**

to make any payment under this Policy if at the time of the accident, injury, loss or damage your vehicle was being

- (a) driven or used other than in accordance with the Limitations as to Use set out in the Certificate of Insurance;
- (b) driven by any person who is disqualified from driving or has not held a Driver's Licence or is prevented by law from obtaining one.

**3. Contractual Liability**

in respect of any liability which arises under a contract or agreement unless such liability would have otherwise applied.

**4. Radioactivity**

for loss or destruction of or damage to any property or any consequential loss or any legal liability directly or indirectly caused by contributed to by or arising from

- (a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
- (b) the radioactive, toxic, explosive or other hazardous properties of any explosive, nuclear assembly or nuclear component.

**5. Supersonic Aircraft**

for loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

**6. War Risks**

any loss or damage occasioned by or through or in consequence directly or indirectly of any of the following occurrences, namely:

- (a) war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war
- (b) mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power, or any act of any person acting on behalf of or in connection with any organization with activities directed towards the overthrow by force of the Government de jure or de facto or to the influencing of it by terrorism or violence.

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# General Conditions

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## 1. Compliance with Terms and Disclosure

Our liability to make any payment under the Policy will be conditional upon the compliance with its terms and conditions by any person claiming indemnity or benefit and upon the truth and accuracy of the information given to us in the Proposal Form.

## 2. Your Duty to Prevent Loss or Damage

You must take all reasonable steps to protect your vehicle against loss or damage and to maintain it in a safe and roadworthy condition.

## 3. Your Obligation in Making a Claim

In the event of a claim or possible claim under this Policy, you and any person claiming protection must not negotiate, admit liability nor make any offer, promise or payment without our written consent, and must:

- (a) notify us as soon as reasonably possible, giving full details of the occurrence;
- (b) give us written notice immediately you have knowledge of any impending prosecution, legal proceedings, inquest or fatal injury in connection with any occurrence for which there may be liability under this Policy;
- (c) send to us immediately on receipt every relevant letter, claim, Accident Report Form, Claim Form, Summons or any court documentation;
- (d) give us all such information and assistance as we may require.

## 4. Our Rights Following a Claim

In the event of a claim or possible claim under this Policy, we will be entitled to:

- (a) exercise sole control over dealings with any claim and associated legal proceedings relevant to it;
- (b) prosecute in your name but for our benefit any claim for damages or indemnity.

## 5. Payment to Legal Owner

We reserve the right to make any payment in respect of loss or damage to your vehicle to the legal owner of the vehicle.

## 6. Fraud

All rights under this Policy will be forfeited if any claim made is in any respect fraudulent or if any fraudulent means or device is used by you or anyone acting on your behalf to obtain any benefit or protection under this Policy.

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# General Conditions

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## 7. Local Jurisdiction

The indemnity provided under this Policy relates to indemnity, liability and recoverable expenses as determined by a court of competent jurisdiction within Jamaica only.

## 8. Other Insurance

If any loss, damage or liability covered by this Policy is also covered by any other insurance taken out by you or on your behalf (Save and Except for the Personal Accident benefit under this Policy), we will be liable only for our rateable proportion of the loss, damage or liability if you are claiming benefit or protection. We will not make any payment if any other person is claiming benefit or protection.

## 9. Cancellation

We may cancel this Policy by giving seven (7) days written notice by registered letter to you at your last known address. We will return to you the unexpired portion of the premium once you have returned the Certificate of Motor Insurance or Cover Note.

You may cancel this Policy by giving written notice to us.

If a claim has arisen during the current period of insurance, no refund of premium will be made. Otherwise you will be charged for the cover provided according to our short period rates calculated up to the date on which we receive your Certificate of Motor Insurance.

## 10. Avoidance of Certain Terms and Rights of Recovery

Nothing in this Policy or any endorsement shall affect the right of any person entitled to indemnity under this Policy or of any other person to recover an amount under or by virtue of The Motor Vehicle Insurance (Third Party Risks) Act.

But the Insured shall repay to the Company all sums paid by the Company which the Company would not have been liable to pay but for the Legislation.

## 11. Arbitration

If we admit liability for a claim but there is a dispute as to the amount to be paid, the dispute will be referred to an Arbitrator. The Arbitrator will be appointed jointly by you and us in accordance with the Arbitration Act for the time being in force and the submission on arbitration shall be governed by that Act.

You may not take legal action against us over the dispute before the Arbitrator has reached a decision.

You may not take legal action against us or commence arbitration proceedings in respect of any loss after twelve (12) months from the date of such loss unless legal proceedings or arbitration have already commenced within such 12 month period.

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# General Information

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## Change of Risk

Changes of risk may affect your eligibility for this Policy. Please notify us immediately of any changes, such as:

1. **Your Vehicle**
  - (a) Change of vehicle or additional vehicle;
  - (b) Modification to your vehicle;
  - (c) Change of use.
  
2. **The Policyholder and driver (s)**
  - (a) Change of driver (s);
  - (b) Change in address or occupation;
  - (c) Physical or mental disability, infirmity or disease;
  - (d) Any conviction for any offence in connection with a motor vehicle

## Important Notes

1. Failure to notify changes of risk could void the Policy or affect the settlement of claims.
2. We reserve the right to refuse renewal of this Policy in the event of adverse claim (s) or conviction (s)
3. Whenever your insurance coverage is cancelled or your motor vehicle sold during the period of insurance your Certificate of Insurance must be returned before any refund of premium is made. No refund is allowable for temporary suspension of cover for a period of less than six consecutive weeks.

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# Making a Claim

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In the event of an accident involving your vehicle, or yourself, which you believe might give rise to a claim under this Policy, these are the steps you should take:

## TO FIND OUT WHETHER YOU ARE COVERED

Using your Schedule and the Guide at the front of this booklet, ascertain which Sections of this Policy apply to you and refer to the appropriate Section. This will set out precisely the cover you have. Remember to take account of the General Exceptions and Conditions and any Endorsements.

## TO MAKE A CLAIM

### (1) Accident Claims

Please complete the Motor Accident Report Form which must be signed by the Policyholder and Driver if the Driver is not the Policyholder.

To enable you to complete the form, obtain the fullest information possible at the time of the accident, e.g.

- details of all other vehicles, drivers and persons involved;
- details of all injuries and damage sustained;
- names and addresses of witnesses;
- draw a plan of the location showing road measurements, the positions of all vehicles involved (and any others which might have influenced events) and all road signs or marking.

If the Policy covers damage to your vehicle, send an estimate for repairs with your Accident Report Form as soon as possible, unless you have utilized the ASSIST Care Centre Repairs Management Service.

### (2) Fire/Theft/Loss of Personal Effects Claims

Please complete the appropriate sections of the Motor Accident Report Form and send it immediately to us.

If your vehicle has been damaged and the Policy covers this damage and you are not using the ASSIST Care Centre Repairs Management Service, you should send an estimate for repairs with your Report Form as soon as possible afterwards.

#### Special Points of Guidance:

- (a) If your claim is for Accidental Damage or Theft - You should notify the Police immediately and make a note of the name of the Police Station and the badge number

worn by the Officer on Duty.

(b) Loss or damage to Personal Effects - if possible, submit the original receipts.

**(3) Personal Accident Claims**

Please send us full details of your claim in writing, together with the Motor Accident Report Form.

**(4) Windscreen Claims**

If your cover is Comprehensive and your claim is SOLELY for glass breakage, please complete the Windscreen Claim Form and submit together with Invoice for replacement.

**IMPORTANT NOTES**

1. For all types of claims, you must inform us as soon as is reasonably possible.
2. DO NOT delay in sending in the Motor Accident Report Form simply because you are waiting for an estimate of repairs from a motor vehicle repairer of your choice.
3. You must notify us of **ALL** accidents even if you do not wish to make a claim under your Policy.
4. DO NOT MAKE ANY admission of liability, offer or payment to any person.
5. Remember that some repairers will not release your vehicle after repairs until you have paid any amount for which you are responsible, i.e. the Excess, regardless of who was at fault in the accident.

# ADDENDUM

## GENERAL

A. The Services described in Part A are provided to you on the terms and conditions set out herein. These Services are provided by third party Sub-contractors, ('Sub-contractor') on behalf of BCIC however BCIC does not warrant the reliability or quality of performance of these Sub-contractors.

B. BCIC reserves the right to suspend, discontinue or modify these Services (in whole or in part) with reasonable notice to you which notice may be in the form of a direct notice to you, or publication in the newspaper and/or electronic media.

C. BCIC shall not be liable to you for any losses suffered by you or any other person arising from the Services provided hereunder unless the same shall be the direct result of wilful misconduct or gross negligence by BCIC or its employees. BCIC shall not be liable for any special, direct, indirect or consequential damages incurred by you ,the Policyholder or by any one else which may arise from any delay or interruption in the Services provided hereunder.

D. Using these Services does not mean that you have complied with your obligations to report an accident as required by your Policy, in particular you must ensure that an Accident Report Form is completed and the accident is reported to the Police before your claim can be processed.

E. BCIC reserves the right to deny provision of the Services described hereunder if in its estimation, provision of any of the Services ( or part thereof) could be delayed or prevented by acts of violence, civil commotion, roadblocks, Acts of God, equipment failure, any law, order or regulation, Government Edict, war, strikes, lockouts, work stoppages or any matter which is not within the reasonable control of or pose a threat to life or property of BCIC, its employees, agents or any of its Sub-contractors.

F. BCIC will not assume liability for any:

(i) Failure to arrive or delay in the arrival of the Sub-contractor's response team due to adverse weather conditions, traffic congestion, break down of vehicle, civil unrest, violence, or any other unforeseeable event;

(ii) Damage/loss of valuables (such as jewellery, firearms, money and personal effects) suffered by you or any other person, unless such loss or damage was a direct result of the wilful misconduct or gross negligence of BCIC or its employees.

G. If you have used the Services and it is discovered at any time that you or your authorized driver acted in contravention of the terms and conditions of the Policy at the time of the accident and/or incident, BCIC reserves the right to recover all expenses incurred for the Services in relation to your claim. Further BCIC reserves the right to pursue recovery of all expenses incurred in providing the Services from negligent third parties and/or their Insurers and you are expected to cooperate with BCIC in the exercise of its subrogation rights.

H. In the event any liability arises with respect to any loss or damage suffered by you arising out of the negligent act of BCIC, its employees/agents, in the provision of the ASSIST service, such liability shall be limited to:

(i) in relation to any property lost or damaged, the replacement, reinstatement, or repair of the property, to a value of J\$50,000.00 per person.

(ii) any other loss or damage to a value of J\$100,000.00 per vehicle

Notwithstanding the limits of liability stated above any liability incurred by BCIC in the provision of the ASSIST service shall not exceed an aggregate value of J\$150,000.00, in respect of any one vehicle, its contents or person(s) therein,

All notice of such claims should be communicated to the Managing Director, BCIC Limited, within five (5) working days after the accident/incident.

I. The Services provided hereunder are personal to you and is related to your Vehicle and cannot be assigned without BCIC's expressed written consent

**PART A**  
**ACCIDENT SCENE ASSISTANCE & INSURANCE SERVICES**

Terms and Condition of Use

1. Accident Scene Security & Insurance Services ("ASSIST") is a motor vehicle accident scene assistance service.
2. ASSIST is available twenty-four hours per day for seven days of the week (including public holidays) within the sections of the cities/townships advertised or otherwise communicated to you by BCIC.  
If you are involved in a motor vehicle accident whilst operating your vehicle and you wish to access the Service you must call 1-888-2-ASSIST (1-888- 227-7478).  
The Sub-contractor's monitoring station will answer the call and immediately dispatch their response team. You are required to produce your Certificate of Insurance or Cover Note to the Response Team as proof of your eligibility to access the Service.
3. The services provided by these third party Sub-contractors are not personal security services and BCIC shall not be liable to you for any loss or damage suffered, illness, injury, or death howsoever caused save and except as provided for under the policy of insurance that this policy relates.
4. You shall access ASSIST as instructed by BCIC, these procedures ,any promotional material published by BCIC and/or in such other instruction provided to you in relation to these services.
5. Additional information on ASSIST is set out in promotional materials provided by BCIC from time to time which terms are in addition to and shall form a part of the terms and conditions of use PROVIDED HOWEVER if any provision contained in these additional materials are inconsistent with this Policy then the latter shall prevail..
6. BCIC will not assume liability for any:-
  - (i) Illness, injury or death;
  - (ii) Occupants in a private car that is not insured with BCIC