

THIRD-PARTY
INSURANCE



COMPREHENSIVE

Awesome, you just bought your first car! Now it's time to get it insured. You have many choices, but the most common are third-party coverage, third party fire & theft, and comprehensive coverage.

WHO's COVERED?



Third-party insurance covers the costs of damage and loss that you cause to someone else's vehicle or property. It does not cover damage to your vehicle.





Comprehensive insurance covers damage to your car and the other person's vehicle in the event of an accident. It also covers your vehicle for accidental damage from fire and theft, and malicious damage.

THIRD-PARTY VS. COMPREHENSIVE COVERAGE CHART

Damage Type	Third-tParty Coverage	Comprehensive Coverage
· Liability caused on your part		
· Death/Bodily injury caused on your part		
·Stolen vehicle	X	
· Vehicle burned by accident		
· Malicious damage	X	
· Windscreen damage	X	
· Passenger liability	X	
· Medical bills for minor injuries caused by accident		
· Car Replacement (your car)	X	
· Hurricane Damage	X	

*Third-Party (Fire & Theft) Coverage differs from regular Third-Party coverage as it also covers burned and stolen vehicles.







