

Fairfirst Commercial Vehicle Insurance



Hello & Welome to Fairfirst Motor Insurance.

Your vehicle is one of your most precious assets. At Fairfirst, we assure you hassle-free service and speedy claim settlement with our superior insurance solution for commercial vehicles. So, if you are to obtain the best-in-class Motor Insurance Policy, you will expect to receive Super-Fast Claim Settlements, Easy Dealings and Best-In-Class customer service. If these are the requirements you are looking for, look no further, as Fairfirst Motor Insurance has got you covered. Here's how:

- ◀ We save time and effort on claim settlements with Click2Claim (C2C) – an award-winning, Fairfirst exclusive claim settlement solution that allows you to get the claim settled and payment received as fast as 5 minutes from the time you report your accident to us!
- ▶ Purchase your insurance policy via our various touch-points, including in real-time with WhatsApp or the website. You can even opt for the traditional way through an Agent or one of the 58 branch offices Island-wide.
- ▶ We promise that your calls will be answered in 3 rings, and we are glad to say that 85% of the problems handled by our friendly Call Centre staff are resolved on the first call.
- ◀ We are one of the Top 3 most loved General Insurance brands in Sri Lanka recognised in the Brands Annual 2022 edition (compiled by Brand Finance / presented by LMD)", and we have the highest Facebook rating of 4.1 out of 5 as of February 2023.

All in all, we believe that starting your journey with us should be quick and simple. Most importantly, it should be fair.





This is what makes us, and this is how we do things the FairfirstWay
We will be the experts in protection to fulfil your potential to progress: Serving in the Sri Lankan market for over 30 years, we have provided motor insurance coverage for over 13.5 million vehicles whilst helping our customers by settling over LKR 15 billion in claims.

Deliver service that's memorable: We answer calls in just 3 rings 100% of the time and most importantly by a human. Thus, enabling us to resolve 85% of our customer's problems on the first call.

Offering peace of mind to individuals and corporates across this beautiful Island: Our award-winning C2C facility settles claims in as fast as 5 minutes through a simple video call. With C2C, we settle over 2500+ claims in just one hour despite difficult times.

We are believers in meaningful innovation: We prioritise value over everything else so that you can have peace of mind knowing you have the most comprehensive motor insurance solution for your vehicle.





(C2C) – An Artificial Intelligence-powered claim settlement platform exclusively offered by Fairfirst Insurance to get your claim settled in as fast as 5 minutes!

C2C is based on a built-in video calling ability, allowing you to carry out damage assessments virtually via your smartphone. Once you have activated the video call, just point the camera at the damaged area and a Fairfirst Technical Assessor will remotely capture all required images for the assessment. This state-of-the-art service enables us to engage with you in real-time, virtually from anywhere, to capture the damages encountered and other requirements, propose a settlement, and if you agree, settle your claim payments in real-time. All within minutes.



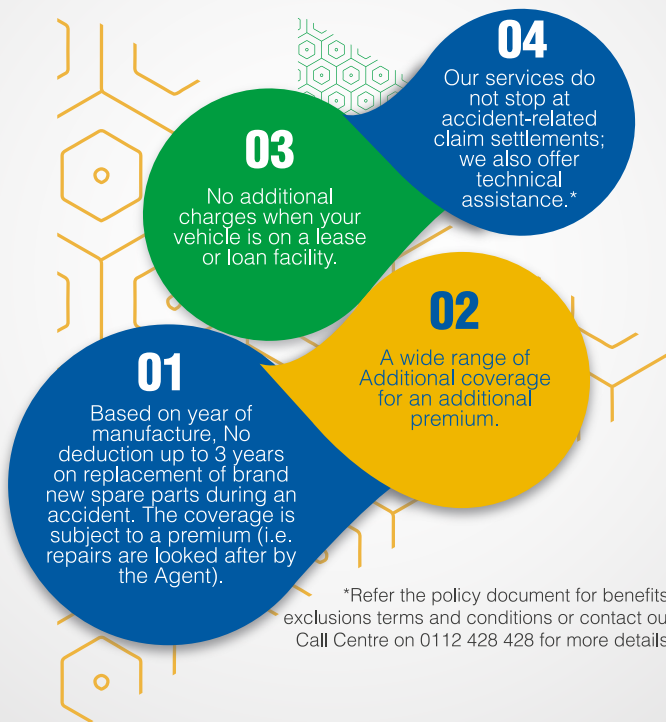
Cashless Accident Repair Facility

Enjoy cashless repairs with a one-year warranty on all repairs and spare parts wherever you go with our 100+ 'A' Grade Fairfirst Partner Garages located island-wide.

On the Spot Claims Assessment

Even get your claim assessed by one of our Motor Engineers at the accident site itself.

Value-Added Benefits



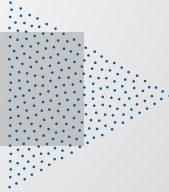


What's **Not Covered** through this policy?

Any pre-existing damages observed by the Technical Officer at the time of accident.*

Not notifying the Insurance company immediately from a loss or damage.

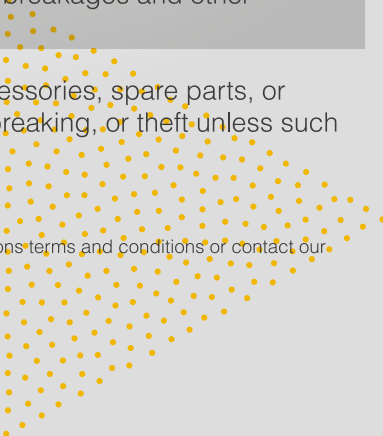
Vehicles used for races, rallies, trials, exhibitions, speed contests and vehicles used other than for purpose of use declared in the proposal form.



Damage to tyres and tubes is limited to 50% unless other damages to the vehicle occur at the same time.

Vehicle depreciation, wear & tear, mechanical, electrical, or electronic breakdown, failures, or breakages and other exclusions.

Theft or attempted to theft on accessories, spare parts, or integral parts by burglary, housebreaking, or theft unless such vehicle is stolen at the same time.



*Refer the policy document for benefits, exclusions terms and conditions or contact our Call Centre on 0112 428 428 for more details.





Owning your own vehicle and looking after it is a big deal. So, we do our best to help you keep that sense of achievement and possibility via our hassle-free claim settlement options and benefits. Whenever you're ready and wish to know more about this cover, we're just a call away on

0112 428 428.

All the facilities and services that you see above is a snapshot of what we provide subject to applicable terms and conditions of the respective Motor Insurance Cover and Company policies. We'd be more than happy to go over the fine print with you.

Policy Document means: Insurance cover note, policy schedules, Certificate of Insurance, policy jacket (booklet), endorsement, and thereafter renewal notice at the end of policy period.

