

Special Agreement

**Forming part of the Comprehensive Motor Insurance Policy
Issued by NAGICO Insurances Co. Ltd**

It is understood and agreed that, notwithstanding anything contained in my Motor Policy to the contrary, I/we, _____, agree to insure my/our vehicle (_____) under the following conditions:

Acknowledgements in the Event of a Claim

1. I/we understand and accept that retaining a specialist repairer and/or obtaining replacement and/or repair parts is beyond the control of NAGICO Insurances and its intermediaries, and that parts may not be readily available in The Bahamas. In some cases, parts may not be available at all, which could result in extended delays in repairing my/our vehicle.
2. I/we acknowledge that the vehicle may be undrivable and may not qualify for inspection by the Road Traffic Department for an extended period of time.
3. If replacement parts are unavailable, the Insurer may, at its option, pay me/us cash in lieu of repairs (covering the cost of parts plus reasonable labour as determined by the Insurer). Once this payment is made, responsibility for completing the repairs rests solely with me/us.
4. If the damage renders my/our vehicle inoperable, I/we understand that once the repairs are completed, the vehicle will be subject to inspection by NAGICO Insurances Motor Engineers.
5. I/we acknowledge that a rental car will be provided for a maximum of ten (10) days only, irrespective of the length of time required to complete repairs.

Declaration

I/we understand the conditions outlined above and hereby sign this Agreement with the full knowledge that replacement and/or repair parts may not be readily available and in some cases may not be available at all.

I/we further agree that I/we will not hold NAGICO Insurances or its intermediaries responsible beyond the normal policy benefit for delays in repairs due to the unavailability of parts.

Name: _____ **Policy Number:** _____
Signature: _____ **Date:** _____