

MOTOR INSURANCE

# Motor Insurance Checklist — Guyana

Documents, coverage options, accident procedures, and claims guide.

## **Abdool & Abdool Inc.**

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## SECTION 01

## Before You Arrange Cover

### Documents required

- **Certificate of Registration** official vehicle registration document
- **Valid National ID or Passport** for the named insured
- **Driver's licence** for all named drivers on the policy
- **AML/CFT documents** if first-time client — see AML/CFT Guide

### Vehicle information

- **Current market value** not purchase price — what would it sell for today?
- **Year, make, model, engine size** and chassis/VIN number
- **Existing damage** photograph all pre-existing marks
- **Modifications** declare any non-factory modifications
- **Security features** alarm, immobiliser, GPS tracker

■ Undervaluing your vehicle means a reduced payout on total loss. Your broker can advise on current Guyanese market values.

## SECTION 02

## Coverage Options

**Third Party Only** — legal minimum. Covers others only. Does NOT cover your own vehicle.

**Third Party, Fire & Theft** — adds own vehicle for fire and theft only.

**Comprehensive** — recommended. Adds accidental damage to your own vehicle.

■ Statutory limits in Guyana are very low. For company vehicles: minimum GYD \$3M per accident / GYD \$5M aggregate + USD \$1M Excess Motor Liability.

## SECTION 03

## After an Accident — Step by Step

### At the scene

- Stop immediately — leaving the scene is a criminal offence
- Do NOT admit liability — say nothing about fault
- Call police for any injury, significant damage, or dispute
- Photograph both vehicles, scene, damage, and registrations
- Collect other driver's: name, address, licence, insurance, registration

- Note any witnesses — name and contact number

### Within 24 hours

- Notify Abdool & Abdool BEFORE contacting your insurer
- Submit the accident report form
- Do NOT arrange repairs until the insurer has assessed

■ Do not admit liability, sign documents, or agree to settlements before speaking to your broker. A verbal apology can be construed as an admission of fault.

## SECTION 04

### Claim Documents Required

#### Standard motor claim

- **Completed claim form** provided by your broker
- **Police report** required for all third-party incidents
- **Photographs of damage** taken at scene and subsequently
- **Repair estimate** from approved repairer — do not repair before assessment
- **Driver's licence** of the driver at time of incident
- **Other party details** licence, registration, insurance certificate

### Ready to arrange motor insurance?

Abdool & Abdool Inc. — same-day coverage available for all vehicles.

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