



FREQUENTLY ASKED QUESTIONS (FAQs)

MOTOR INSURANCE FOR CCRP MEMBERS

1. **WHO CAN BENEFIT FROM THE JNGI SilverShield?**
Members of CCRP (Proof of membership required)
2. **WHAT TYPE OF INSURANCE COVER IS OFFERED UNDER JNGI SilverShield?**
Comprehensive Motor Insurance is offered under JNGI SilverShield
3. **WHAT IS THE MINIMUM VEHICLE VALUE REQUIRED FOR COVERAGE UNDER JNGI SilverShield?**
The minimum vehicle value required is One Million Dollars (\$1,000,000.00)
4. **WHAT IS THE MAXIMUM AGE OF VEHICLE THAT MAY BE INSURED?**
JNGI will insure vehicles up to **15 years old**; all others (will) be referred to JNGI for special consideration.
5. **WHERE CAN I PURCHASE JNGI SilverShield?**
JNGI SilverShield can be purchased from Gallagher Insurance Brokers or JNGI.
6. **WHAT DOCUMENTS ARE REQUIRED FOR INSURANCE?**
 - Completed Proposal Form
 - Certificate of Registration
 - Certificate of Fitness
 - A Valuation Report from a JNGI Approved Valuator is strongly recommended
 - Dealers Purchase Invoice/Bills of Lading, should be submitted for brand new vehicles
 - Medical Certificate for Drivers over 80 years of age
 - Drivers Licence for persons who will be driving the vehicle
7. **HOW CAN I ACCESS THE LIST OF APPROVED VALUATORS?**
Visit the JNGI Jamaica website: www.jngijamaica.com.
8. **WHO IS AUTHORIZED TO DRIVE THE VEHICLE UNDER THIS POLICY?**
The Policyholder or the insured (CCRP Member) must be the Principal Driver but others are permitted to drive provided their names are declared to JNGI beforehand.
9. **WHAT IS THE MAXIMUM AGE LIMIT FOR THE INSURED UNDER THIS POLICY?**
The maximum age under this policy is **eighty (80) years old**. However if the member is over 80 years old and provides a Medical Certificate from his or her doctor stating that they are fit to drive, Insurance will be allowed.
10. **IF I AM INVOLVED IN AN ACCIDENT AND I AM NOT AT FAULT, WILL I STILL BE RESPONSIBLE TO PAY AN EXCESS?**
Yes, an Excess otherwise called a deductible, is the first portion of a claim for damage to your vehicle. You are responsible for paying this amount regardless of who is at fault.



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11. **WHAT OTHER ADDITIONAL BENEFITS ARE AVAILABE UNDER JNGI SilverShield?**
 - **Excess Buy Back** - for a small additional premium, your excess will be significantly reduced
 - **Accident Forgiveness** - For your first accident, any claim made under your policy will not affect your No Claims Bonus for the following policy period.
 - **Uninsured Driver**- If you are involved in an accident with a third party who has no insurance or whose insurance policy is breached and the accident was not your fault, JNGI will pay for the damage to your vehicle without applying the Excess/Deductible.
 - **Complementary JAA Membership** - Benefits: Accident Response and Emergency Roadside Assistance, Vehicle Examination and Document Renewal Services.

12. **IF A MEMBER HAS HAD AN ACCIDENT IN THE LAST THREE YEARS WILL THEY BE ALLOWED TO TAKE OUT THIS POLICY?**

Any Insured or additional drivers with an accident or claim within the last three (3) years will be referred to JNGI for special consideration.

13. **HOW MANY DISCOUNTS ARE ALLOWED UNDER JNGI SilverShield?**

A maximum of four (4) Discounts are allowed, including your No Claim Discount which you can transfer from another insurer to JNGI.

14. **IS PROOF OF NO CLAIM DISCOUNT NEEDED FROM MY LAST INSURER?**

No, all that is needed is a copy of your latest Renewal Notice, as long as it was received in the last twelve (12) months. In the event where the Renewal Notice cannot be produced a No Claim Discount letter will be required.

15. **WHAT ARE MY PAYMENT OPTIONS?**
 - 50% deposit, balance due in 30 days
 - Flexi Payment plan; 50% deposit + fee of 1747.50, balance due in 3 months.
 - Premium Financing through JN Finance or any of our other approved financiers
 - Pay your premiums online using our Easy Payment options through JN Live, Scotia Online or NCB ELink.

HOMEOWNERS COMPREHENSIVE INSURANCE FOR CCRP MEMBERS

1. **CAN I RECEIVE HOME INSURANC WITHOUT A VALUATION?**

Yes, however we highly recommend that you get a Valuation. We have partnered with Banks & Company to have valuation reports done for CCRP Members at a special rate. See details below:

Banks & Co
17 Herb McKenley Drive
Kingston 6.
Tel: (876) 978-7785 / 6342 OR Cell: (876) 881-7785

2. **IF I AM NOT A HOMEOWNER CAN I PURCHASE INSURANCE FOR MY HOME'S CONTENTS?**

Yes, JNGI's Contents Insurance affords you that option.