

Frequently Asked Questions

3T Old Car

In case of total loss to my car, who would be entitled to the salvage?

The Company has rights to the salvage.

What does constructive total loss mean?

Constructive total loss is defined in the policy as when the actual cost of repairs exceeds 60% of the market value or the insured estimated value of the vehicle— whichever is lower

How old does my vehicle have to be in order to be insurable under the 3T policy?

It needs to be older than 5 years from the year of manufacturing

What are the geographical parameters to my cover?

Covered all across Pakistan

How would I be indemnified in case of loss?

In case of Third Party loss, indemnity could be in the form of cash, repair or replacement depending upon the type of loss.

What do I do in case my car gets snatched or it meets an accident?

File an FIR (in case of snatching) and lodge a claim at Jubilee General Insurance Company Limited

What disqualifies the vehicle from being insured in old cars insurance?

Any vehicle which has existing damages such as (or combination of below)

- Dents on all sides
- Broken panels due to rusting/corrosion
- Broken lights and faulty electronic connections
- Broken/Tampered Pallet where Engine/Chassis# are mentioned
- Broken/Tampered/Non-Genuine Number Plates
- Vehicles with Government Number Plates and Vehicles of Armed Forces

All such vehicles should be declined