



General Insurance Partnership



CCRP
*Caribbean Community
of Retired Persons Limited*



About



Offering Peace of Mind

JN General Insurance Company Limited (JNGI), formerly NEM Insurance, is the longest established of all General Insurance companies operating in Jamaica. The tradition of excellence dates back to its foundation in 1934.

Reliability in Uncertain Times

JNGI has the financial resources to meet all of its obligations. We are supported by a panel of the best A-rated international reinsurers, who share our philosophy towards the speedy and equitable settlement of claims.

A Strong Personal Relationship with You

We help you protect your assets from loss, and commit to helping you achieve the coverage you want and need.



✓ **Motor Insurance**

✓ **Homeowners
Insurance**



✓ **Exclusively available
to Members of CCRP**

“Comprehensive Cover”

Motor Insurance



**PREMIUM AS LOW AS
\$32,000.00 +GCT**



\$10,000,000.00
(Bodily Injury) Any
One Person

\$10,000,000.00
(Bodily Injury) Any
One Accident

\$10,000,000.00
Any Third Party
Property Damage



Motor Insurance Limits of Liability



Motor Insurance

Comprehensive Offer



Features

Windscreen Damage	\$250,000.00 (maximum of one claim)
Wrecker Fees	\$75,000.00
Manslaughter Defence	\$250,000.00 any one period of cover
Personal Accident	\$150,000.00 for Insured and Spouse
Loss of Use	\$5,000.00 per day for a maximum of 15 days
Personal Effects	\$15,000.00 any one claim.
Audio Equipment	\$25,000.00 without Excess (Factory Fitted only)
Medical Expenses	\$25,000.00 per person/ \$ 100,000.00 Aggregate Any One Period of cover
Accident Forgiveness	The first accident will not affect No Claims



Motor Insurance

Comprehensive Offer



Additional Features

Uninsured Driver



If the other motorist involved in the accident has no insurance coverage and you are not at fault, you will be able to recover your Excess/Deductible.

Excess Buyback



For an additional premium for as low as \$6,100 you can pay a flat excess starting at \$10,000



HELLO BENEFITS



Benefits

Complimentary JAA Membership:

- Accident Response
- Emergency Roadside Assistance
- Document Renewal Service (*JAA will take your vehicle documents on your behalf to the tax office*)
- Fitness Valet Service (*JAA will take your vehicle on your behalf to the depot to be passed*)
- Discounts from selected merchants.



BIG

savings !



MOTOR INSURANCE DISCOUNTS APPLICABLE

maximum
of 4
discounts
per
vehicle
are
applicable



- No Claims Bonus
- **25%** - JN Member Discount
- **10%** - Loyalty Discount (renewal)
- **20%** - Restricted Driving
- **15%** - Insured and one additional person
- **10%** - for 2 vehicles (*n/a to the first vehicle*)
- **10%** - Value Pak Discount
- **5%** - Vehicle Tracker Discount



Gift Card

Get **\$5000 off** new motor insurance policy**

MOTOR INSURANCE DISCOUNTS APPLICABLE

maximum
of 4
discounts
per
vehicle
are
applicable



- No Claim Bonus - **65%** maximum If earned over a five (5) year period (*Proof required*)

1st Year 20%

2nd Year 35%

3rd Year 45%

4th Year 55%

5th Year 65%

NB: Subject to minimum premium

MOTOR INSURANCE Premium Calculation

maximum
of 4
discounts
per
vehicle
are
applicable




Mrs Smith | 60
Years Old | 40+
Years Driving | No
Accidents

CCRP Member of JAG JAG MEMBER INSURANCE



JN Member | Home
Insured with JNGI |
Vehicle restricted to
her spouse and
herself

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Thanks for
choosing JNGI,
take \$5,000 off

CCRP Member of JAG JAG MEMBER INSURANCE



2018 Honda CRV | 5.8M

CCRP Member of JAG JAG MEMBER INSURANCE



Gross Premium 203K |
65% No Claim Discount |
25% JN Discount | 15%
Restricted Driving | 10%
ValuPak | \$5,000 Gift Card
| (max 4 discounts)

CCRP Member of JAG JAG MEMBER INSURANCE



Mrs Smith will pay
\$35,764.94 + GCT

Home Insurance





Coverage for:

Building



Contents



Building and Contents



Homeowners Insurance



Building Scope of Cover

- ✓ Fire
- ✓ Lightning
- ✓ Explosion
- ✓ Fire
- ✓ Hurricane
- ✓ Flood
- ✓ Earthquake
- ✓ Lock Replacement
- ✓ Burst pipes and the overflow of water tanks
- ✓ Burglary, housebreaking, theft or larceny



Homeowners Insurance



Contents

Scope of Cover

- ✓ Loss, theft or damage to your luggage when travelling overseas
- ✓ Losses caused by power surge
- ✓ Loss or damage to your cellphone or computer anywhere in Jamaica

Additional Benefits

- ✓ Freezer Content and Food Spoilage
- ✓ Money Loss
- ✓ Golfers Hole-in-One
- ✓ Personal Liability including sporting activities and accidental death
- ✓ Legal Liability to domestic helpers and visitors.



CATASTROPHE CLAIMS RESPONSE



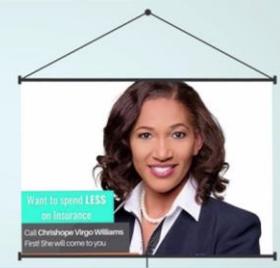
A Member of the  Group



Janice Sherwood
|| St James |
Westmoreland |
Hanover |
Trelawny



Chrishope
Virgo-Williams ||
St Ann | St Mary |
Portland



Sherrie
Dyer-Hanson ||
Manchester | St
Elizabeth |
Clarendon



Visit any of our JAG
Local



King Street (Head office) | Half Way Tree (JN Bank Building) | New Kingston | Mega Mart B
Mandeville (JN Bank Building)
Ocho Rios (JN Bank Building)
Catherine Hall (JN Financial Services) | Savana-La-Mar
Port Antonio (JN Bank Building) | Port Maria

Shadee Johnson ||
Kingston | St
Andrew | St
Catherine | St
Thomas





Thank You!

Any questions?

You can talk with us or email us at

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(888)225-5636

www.jngijamaica.com

