

**31 March 2020**

## **PUBLIC COMMUNIQUE**

### **Automatic Extension of Motor Insurance Policy**

In view of the national confinement period effective in Mauritius and extended up to 15 April 2020, the Insurers Association of Mauritius recognises that many people may find it difficult to renew their motor insurance policies.

We are therefore announcing that for any person who is not able to renew his/her motor insurance policy, that will be expiring during the confinement period, his/her existing insurance policy will be held covered (automatically extended on expiring terms) until 30 April 2020.

However, should an insured decide not to opt for this automatic extension of cover as applicable during the confinement period, he/she shall communicate same by mail or phone confirmed with a SMS to his/her insurer prior to the date of expiry of his/her insurance policy.

The Association hereby brings to the attention of the public that it is a serious offence to drive a motor vehicle without a valid insurance policy.

A person driving a vehicle with an automatically extended insurance policy will need to keep his/her existing vignette on his/her vehicles for inspection by Police.

### **Admissibility of Motor Insurance Claims during Confinement Period:**

1. As per the terms and conditions of their valid insurance policy contract; and
2. For an accident occurring in the course of one's duty for an essential service and in possession of a work access permit, duly valid at the time of the accident, as confirmed by the Police that the driver was compliant to the curfew order; and
3. For an accident by someone attending to and from an essential service provider to and from his place of residence as confirmed by Police that the driver was compliant to the curfew order.

### **Request to Police**

Police are kindly requested to record all vehicles under inspection with an expired vignette and that person shall after the confinement period provide to the nearest police station a motor insurance certificate or vignette from his/her insurance company establishing that his/her insurance policy was valid on the day where he/she was controlled by Police.

### **After the confinement/curfew period is over**

After the confinement period is over, a person with an automatically extended insurance cover shall contact his or her insurance company for the renewal of his/her policy and a pro-rata premium payment of the existing policy will be applicable for the duration of the automatic extension period. The renewal process shall then be done as per the normal practice.

**Vasish Ramkhalawon**  
**Secretary General - Insurers Association of Mauritius**