HOT NEWS – DRUNKER DRIVER

ARE MOTOR INSURANCE COVER?

The answer is NO

It was clearly stated under " General Exceptions" of the policy: –

Alcohol, Drugs and Other Intoxicating Substances
There is **no cover** under this Policy if You or Your Authorised Driver is under the influence of alcohol or intoxicating liquor, narcotics, dangerous drugs or any other deleterious drugs or intoxicating substance to such an extent that You or Your Authorised Driver are **incapable of having proper control of Your Car.**

> *You or Your Authorised Driver shall be deemed as incapable of having proper control of Your Car if after a toxicology or equivalent test, it is shown that the alcohol level in the breath, blood or urine of You or Your Authorised Driver is higher than the prescribed limit pursuant to Section 45G(1) of the Road Transport Act 1987 of 80mg of alcohol in 100ml of blood (or equivalent in respect of breath or urine) or other equivalent legislation that is in force at the material time.*

Don't drink and drive!

> ***Contact us now for a free consultation on insurance related matters***
> *1. Email your queries to insurance@edindings.com or*
> *2. Call us at 012-2861817 (M), 03-21622515 (O)*