

insurance-sosua FAQ : What does Car Liability really pay?

First of all the Liability by Law is - LAW (art. 112 Ley 146-02)

Basically they differentiate between Damage of Property and Damage of property with injured person. The last one will be decided at court within a penalty process. The insurance is covering according the amount in the Policy.

If there is only property damage to claim, a maximum of 60% can be expected according to the repair quote (Prizes will be based on the experts final decision). In around 60 Days a cheque can be expected. With a higher amount of damage towards third party up to 80% can be covered (min. 500.000, - RD\$ Damage 3rd Party).

One other important point is the legal representation. Not all Companies have Representatives at the North Coast! (We recommend Monumental, Mapfre and Universal)

Finally we like to mention that small Insurance Companies are tending to have a bad service and in case of a claim they may not respond at all!

In all Cases it would be wise to go directly to report the Accident at the Insurance Company with the person who causes the Accident. (See also "What do I have to do to claim my damage")