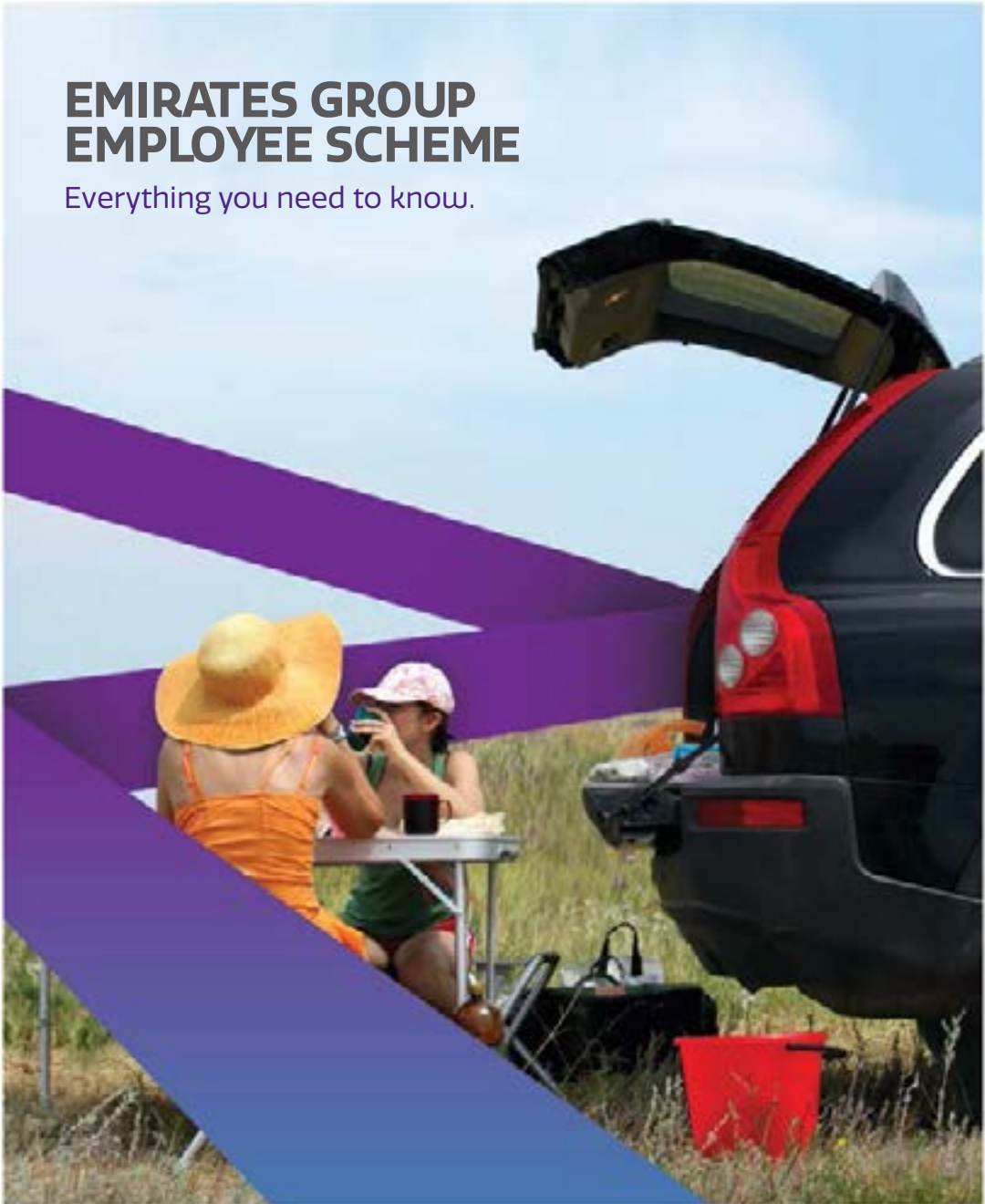


EMIRATES GROUP EMPLOYEE SCHEME

Everything you need to know.





WELCOME TO RSA

Dear Policyholder

Thank you for choosing us to take care of your car insurance. You are now insured with one of the world's leading insurance groups that writes business in 140 countries and serves over 20 million customers worldwide. With a 300 year heritage, RSA has major operations in the UK, Scandinavia, Ireland, Canada, Asia and the Middle East.

This booklet is designed to help you check your cover and to reassure you that RSA will give you all the protection you need for the year ahead. We take pride in the claims service we offer to our customers. We have a network of approved repairers and provide a 12-month guarantee on all paint and bodywork repairs.

This booklet gives you the details of what this policy does and does not cover. It also contains information about our helpline and how to make a claim.

If you would like to change your level of cover or have any other queries, please call our dedicated Customer Service Centre on:

800 RSA (772)

Please take a moment to read your policy booklet and then keep it in a safe place. We would like to welcome you to RSA and wish you a safe and hassle-free year of motoring.

The Customer Service Team
RSA UAE

YOUR COVER AT A GLANCE

TYPES OF COVER	SECTIONS WHICH APPLY
Comprehensive Policy	Sections 1 - 7 and Enhanced Motor Protection as per Page 23
Third Party Only	Sections 2
	Sections 1 - 2 Section 1 only applies for loss or damage caused by fire, lightning explosion, theft or attempted theft.

OPTIONAL COVERS	THESE SECTIONS WILL ONLY APPLY IF SPECIFIED IN YOUR POLICY SCHEDULE
Personal Accident Benefit	Section 8
Agency Repairs	Section 9
Rental of Alternative Vehicle	Section 10
Breakdown Recovery	Section 11
Using your Car in GCC Countries	Section 12
Protected No Claims Discount	Section 13
Agreed Value Clause	Section 14
Enhanced Motor Protection	Page 25

Note: The General Exceptions and General Conditions on pages 28-32 apply to all types of cover.

SECTION GUIDE

Please note that not all of the sections listed below will apply to your Policy. Those which do apply are shown in your Policy Schedule.

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DEFINITIONS

Wherever the following words or phrases appear they will have the meanings described below.

ACCESSORIES: Parts of your car which are not directly related to how it works as a vehicle. This includes but not limited to in-car entertainment, radios, communication equipment, stereo equipment, telephones as well as portable phones while they are connected to a power source in your car. Including any other items, the make and values of which are specially declared to the company and stated in the schedule.

AGENCY REPAIR: If agency repairs are included in your policy, as shown in your schedule, then you have the option of having your vehicle repaired at the manufacturers authorized dealers. If you do not have this cover then we shall select one of our own approved garages to undertake the repairs.

CERTIFICATE OF MOTOR INSURANCE: The current document that proves you have the motor insurance you need by law.

ENDORSEMENT/MEMORANDA: Changes in the terms of your policy. These are shown in the schedule or issued separately and form a part of your policy.

EXCESS: The amount you will have to pay towards any fault claim. However, 'Nil' excess applies in respect of 'No fault' claim or for "Total loss". This is also applicable to Section 2 of your policy.

INSURED VALUE: The amount stated in the policy schedule. In the event of a total loss claim, the insured value will be depreciated by the amount shown in the scale on page 9.

LICENSED DRIVER: The insured or any person driving with his permission - or without his permission in the event of the vehicle being stolen - provided that the person driving holds a license for the vehicle in accordance with the traffic laws and regulations and has not had his license withdrawn by order of a court of law or traffic regulations.

PERIOD OF INSURANCE: The period of time covered by this policy, as shown in the schedule, and any further period that we agree to insure you.

DEFINITIONS

SCHEDULE: The document which gives details of you, us, the vehicle, the cover you have and any other specific condition.

TERRITORIAL LIMITS: United Arab Emirates and Oman and any other area stated in your policy schedule.

WE / US / THE COMPANY: Royal & Sun Alliance Insurance (Middle East) BSC (c)

YOUR CAR / INSURED VEHICLE: Any vehicle described in the schedule.

YOU / THE INSURED: The policy holder named in the schedule.

YOUR MOTOR POLICY

This is your RSA Motor Policy. It describes the contract between you and us. In return for the premium, we will cover you during the period of insurance under the terms set out in this policy.

Your application form, this policy book, your schedule and your certificate of motor insurance are all part of your policy. Please read them all to avoid misunderstanding. They tell you which sections apply to your policy and describe your cover.

The wordings of the following sections are provided by the Ministry of Economy (UAE).

- Section 1
- Exceptions to Section 1
- Section 2
- General Exceptions
- General Conditions

RSA has extended the cover stated in the above sections. Please refer to the automatic cover extensions.

The declaration you signed on your application form is part of this contract. You must tell us as soon as possible of any changes to the information you have given on your application form. If you do not, your policy may not be valid.

We will not pay benefits or arrange for help if any part of your application for this insurance, or any further changes you ask to make to this policy, are deliberately fraudulent.

Please make sure that your policy is what you want. If it is not, tell us immediately.

CANCELLING YOUR POLICY

You can cancel your policy. To do this you are required by law to provide evidence that your vehicle has been deregistered or insured elsewhere.

We can cancel your policy if you have not paid your premium.

If no claim is made or will arise, we will give you a refund on your premium for any remaining period of cover, subject to a small administration fee.

MAKING A CLAIM

If you wish to make a claim or have been involved in an accident, please contact us immediately on:

Toll Free 800 774 Fax 04 3348851

Email claims@ae.rsagroup.com

Alternatively, you can also make a claim online by visiting www.rsadirect.ae

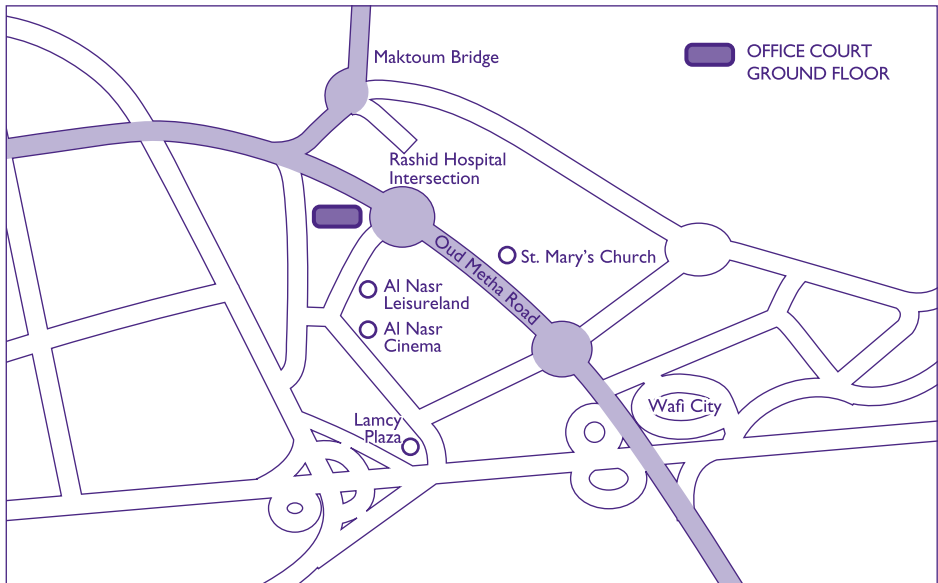
We will arrange for the vehicle to be towed or it could be driven by you to one of our approved repairers. The damaged car will then be examined by one of our motor engineers to agree the repair cost with the garage. The inspection should happen within two working days of the vehicle being delivered to the garage.

The following documents will be required to process your claim:

- a) Driving License
- b) Registration Card
- c) Insurance Certificate
- d) Police Accident Report (Original required)

You can either fax copies of these documents or deliver them in person to the Abu Dhabi office or to our dedicated Customer Service Center at the following address:

No. 6, Ground Floor, Office Court, Oud Metha Road, Rashid Hospital Intersection, Dubai.



SECTION 1: OWN DAMAGE

WHAT WE COVER

1. The company undertakes to indemnify the insured for Loss of or Damage to the insured vehicle, its accessories and spare parts whilst thereon:
 - (a) by accident or overturning consequent upon accidental collision or mechanical breakdown or consequent upon wear and tear
 - (b) by fire, external explosion, self ignition, lightning or thunderbolt
 - (c) by burglary or theft
 - (d) by malicious act of any third party
 - (e) whilst in transit (including the process of loading and unloading incidental to such transit) by road, rail, inland waterway, lift or elevator, relating to the said transportation.
2. The Company shall pay in cash the amount of loss or damage to the insured or shall repair reinstate or replace the Motor Vehicle or any part thereof including its accessories or spare parts and the liability of the company shall not exceed the replacement value of the parts lost or damaged and the reasonable cost of fitting or fixing such parts lost or damaged and the reasonable cost of fitting or fixing such parts unless the Insured requests the Company to pay him the amount in cash in this case the company shall responds to the Insured's request.
3. The insured has the right to repair the damage due to an accident covered under the policy provided the total cost of such repair does not exceed the Authorised Repair Limit mentioned in the schedule attached to this policy, and the insured should forward to the company without delay a detailed estimate of the cost.
4. If the Insured vehicle has been lost or if it sustains total loss damage to the extent that the repair cost shall exceed 75% of its value at the time of the accident, then the Insured Value, which was agreed between the Insured and Insurer at the time the Insurance Contract and its schedules had been signed, shall constitute the basis for calculation of the indemnity for the loss or the damage, after deducting a depreciation at 20% per annum of the Insured Value as stated in the schedule for the first year of the vehicle's life on the roads and part of the year shall be calculated on prorata basis. As from the second year of the life of the vehicle on the roads, a depreciation rate, not exceeding, 20% shall be deducted from the vehicle's Insured value as stated in the schedule and the depreciation will be calculated as follows:
 - 5% as from the beginning of the 1st month until the end of the 3rd month.
 - 10% as from the beginning of the 4th month until the end of the 6th month.
 - 15% as from the beginning of the 7th month until the end of the 9th month.
 - 20% as from the beginning of the 10th month until the end of the 12th month.

SECTION 1: OWN DAMAGE

5. If the motor vehicle is immobilized by reason of loss or damage insured under the Policy, the Company will bear the reasonable cost of protection and removal to the nearest repairers and delivery to the garage within the country where the loss or damage was sustained.

EXCEPTIONS TO SECTION 1

The company shall not be liable to pay any compensation in respect of:

1. Consequential loss affecting the insured vehicle or decrease in the vehicle's value through usage, impairment or failure or breakdown of mechanical or electrical equipment.
2. Damage resulting from overloading or carriage at any one time of a greater number of passengers than the number for which the vehicle is licensed by the concerned authorities, provided that the overloading or excess passengers were the cause of the accident which resulted in the loss or damage to the vehicle.
3. Damage to tyres, unless it occurs at the same time as the damage to the insured vehicle.
4. Loss and damage caused to the insured vehicle as a result of the following:
 - (a) Use for purpose otherwise than in accordance with the Limitations of Use
 - (b) Violation of the law if it involves a criminal act or similar willful act

The above exclusion shall not apply in the event of vehicle being stolen.

5. Damage resulting to the Motor Vehicle from accidents, which occur while it is being driven by an unlicensed person. This exclusion shall not apply in the event of the vehicle being stolen.
6. Loss and damage caused to the Insured Vehicle or any part of it as a result of driving the vehicle under the influence of drugs.

SECTION 2: THIRD PARTY LIABILITY

1. The Company shall be liable to compensate the Insured in the event of accident caused by or arising out of the use of the Motor Vehicle subject to the limits specified in this Policy against all sums which the Insured shall become legally liable to pay as compensation for:
 - (a) Death or bodily injury to any person including the passengers in the vehicle except the driver at the time of the accident and the employees other than domestic employees of the Insured if they are injured during work hours or as a result of their work; and they are to be considered as passengers whether inside the vehicle or mounting or dismounting from it.
 - (b) Damages for materials and property except those owned by the Insured or the driver at the time of the accident or property held in trust or in their custody or control.
2. The insurance mentioned in this Section is extended, in accordance with the provisions and conditions herein, to cover the liability of each licensed driver while driving or in connection with or the loading or unloading of the Insured vehicle provided that he fulfils and complies with the Terms and Conditions of this Policy and obeys it as if he was the Insured himself save to the extent that the requirement to comply with the terms and conditions of this Policy shall not apply in situations where the Insured Vehicle is driven without Insured's permission.
3. Subject to the limits specified in the attached Schedule to this Policy, the Company shall be liable to pay Court orders or judgment in whatever amount is awarded to the plaintiff including judicial expenses and charges (except penalties and /or fines); the Company shall pay compensation to the rightful claimant.
4. In the event of death of any person entitled to indemnity under this Policy the Company will, in respect of the liability towards such person, indemnify his heirs in accordance with the terms conditions and Exceptions of this Policy provided that such heirs shall as though they were the insured observe fulfill and be subject to the Terms of this Policy in so far as applicable.
5. In the event of any accident involving indemnity under this Section to more than one person the Limits of Liability specified in the attached schedule to this policy shall apply to the aggregate amount of indemnity due to all persons.
6. The Company will pay all costs and expenses incurred with its prior consent.
7. The Company may arrange for representation of the Insured at any inquest or inquiry in respect of any accident which may be the subject of indemnity under this Section, and undertakes to defend the Insured in any Court of law in respect of any event which may be the subject of indemnity under this Section.

SECTION 3: PERSONAL INJURY

To pay compensation of AED 50,000 per person on the scale below provided either to the Insured or in event of death the personal representatives for bodily injury sustained accidentally by the driver or passengers whilst mounting into or dismounting from or travelling in an Insured Motor Vehicle which Independently of any other cause shall within 12 calendar months result in either Death, loss of sight, severance of limbs or total disablement from engaging in or giving any attention to such persons occupation.

- (a) Section three shall apply in respect of the insurance of Private Motor Cars which are insured in the name of an individual.
- (b) Benefits shall not be paid under more than one policy if the Insured holds another Motor Vehicle Policy with the Company.

Benefits payable shall be paid under only one of the items above and the total liability of Insurers shall not in the aggregate exceed AED 100,000 in any one accident. (In the event of fatal accident involving more than 2 persons, the sum insured of AED 100,000 will be distributed equally.)

SECTION 4: MEDICAL EXPENSES

The Company will pay to the Insured and/or any other occupant of the Insured Vehicle the reasonable cost of Medical Expenses incurred in connection with any accidental bodily injury as the direct and immediate result of an accident to the Insured Vehicle.

EXCEPTIONS TO SECTION 4

The liability of the Company shall not exceed the sum of AED 5,000 per person in respect of any one accident. This amount is increased to AED 7,500 per person if you have an Executive Policy.

SECTION 5: PERSONAL POSSESSIONS

We will pay (or if you prefer, the owner) for the value of loss or damage caused to personal possessions by fire, theft or accident while the possessions are in your vehicle.

We will deduct an amount for depreciation, wear and tear when we settle a claim. The most we pay for any one incident is AED 4,000.

EXCEPTIONS TO SECTION 5

We will not pay for loss or damage to the following:

1. Money (unless due to forced and violent entry into the vehicle and subject to a sub-limit of AED 800), stamps, tickets, documents or securities.
2. Theft of any property carried in an open or convertible vehicle unless in a locked boot or locked glove compartment.
3. Goods or samples carried in connection with any trade.

SECTION 6: NO CLAIMS DISCOUNT

If you make a fault claim under your policy, we will reduce your no-claim discount in line with our scale. If you do not make a fault claim under your policy, we will increase your no-claim discount when you renew your policy in line with the scale we apply at that time.

SECTION 7: WINDSCREEN

In the event of breakage of the windows or windscreen of the Insured vehicle where this is the only damage to the Insured vehicle other than scratching of bodywork resulting in breakage, the company will indemnify the Insured for the cost of replacement of such windows or windscreen and any payment in respect thereof shall not be deemed to be a claim for the purpose of calculating no-claim discount and shall not be subject to any Excess.

SECTION 8: PERSONAL ACCIDENT BENEFIT

This section only applies if it is listed in your schedule or if you have an RSA Motor Executive Plus Policy.

The Company undertakes to pay compensation on the scale provided below for bodily injury as hereinafter defined sustained by any person including driver whilst mounting or dismounting from or traveling in the Insured Vehicle and caused by violent accidental external and visible means which independently of any other cause "(except medical or surgical treatment consequent upon such injury)" shall within three calendar months of the occurrence of such injury result in.

COMPENSATION		VALUE IN AED
1	Death	200,000
2	Total irrecoverable loss of sight in both eyes	200,000
3	Total loss by physical severance at or above the wrist or ankle of both hands or both feet or of one hand together with one foot	200,000
4	Total loss by physical severance at or above the wrist or ankle of one hand or one foot together with the total and irrecoverable loss of sight in one eye	200,000
5	Total and irrecoverable loss of sight in one eye	100,000
6	Total loss by physical severance at or above the wrist or ankle of one hand or one foot	100,000
7	Total disablement from engaging in or given any Attention to such person's occupation, AED 1500 per week for a period not exceeding 26 weeks	39,000

SECTION 8: PERSONAL ACCIDENT BENEFIT

PROVIDED ALWAYS THAT:

1. Compensation shall be payable under only one of items 1 to 7 above in respect of such person arising out of any one occurrence and the total liability of the company shall not in the aggregate exceed the sum of AED 200,000 during any one period of insurance per person.
2. No weekly compensation shall become payable until the total amount shall have been ascertained and agreed.
3. Such person is not less than 18 or more than 65 years of age at the time of such injury.
4. No compensation shall be payable in respect of death or injury or directly wholly or in part arising or resulting from or traceable to (1) intentional self injury suicide or attempted suicide, physical defect or infirmity or (2) an accident happening whilst such person is under the influence of intoxicating liquid or drugs.
5. Such compensation shall be payable only with the approval of the Insured and directly to the injured person or his/her legal representative whose receipt shall be a full discharge in respect of the injury to such person.
6. Not more than the licenced number of persons are in the said Motor car at the time of the occurrence of such injury.

Notwithstanding anything herein stated to the contrary under Section 8 – Personal Accident benefit (above), it is hereby declared and agreed that the passengers are covered under this policy even if they are under the influence of intoxicating liquor or alcohol.

SECTION 9: AGENCY REPAIRS

This section only applies if it is listed in your schedule or if you have an RSA Motor Executive Plus Policy.

The cover under Section I of the policy is extended to include accidental damage repairs at the authorised agents of the manufacturers of the insured vehicle within the UAE for a period of 3 years (and for the 4th and 5th year by paying an additional premium) from the date of first registration, subject to the claim being admissible under the terms of the policy.

SECTION 10: RENTAL OF ALTERNATIVE VEHICLE

This section only applies if it is listed in your schedule or if you have an RSA Motor Executive Plus Policy.

After an accident covered by Section 1 of your policy, we will provide a hire car for a period of seven days. If the insured vehicle is stolen, or if the damage is extensive and we decide not to repair it considering the vehicle as a total loss, we will provide a hire car for up to fifteen days or until we make an offer to settle your claim, whichever is earliest. We will only do this if we accept your claim.

Hire cars are standard saloon vehicles up to 3 years old with an engine size of between 1.3 and 2 litres and you can use them in the UAE only. Use of the hire car must commence within the first 48 hours after your car is disabled following an incident covered by the policy.

A current driving license will be required and driving of the hired vehicle will be restricted to the policyholder and/or spouse. The hire car must be collected by you and returned to the Car Hire Company or the repairer where your own vehicle is repaired.

EXCEPTIONS TO SECTION 10

1. Fuel cost, parking cost or any fines.
2. Hire car charges after a period of 7 days free hire.

SECTION 11: BREAKDOWN RECOVERY

This section only applies if it is listed in your schedule or if you have an RSA Motor Executive Plus Policy. The services in this Section are provided by a RSA service provider.

WHAT WE COVER

1. **TOWING SERVICE:** If your car does not start or if it requires mechanical repairs, it will be towed free of charge to the nearest garage within the same emirate.
2. **ACCIDENT RECOVERY:** In case the insured car is involved in an accident, we will tow it anywhere within city limits in the UAE.
3. **BATTERY CHARGE:** If the battery of the insured car is "dead", we will jump-start the vehicle to get it moving or will tow the car to the nearest garage.
4. **FLAT TYRE CHANGE:** If you have no tools to change your tyre or can't change it yourself, we'll change your tyre. If no inflated spare is available, the vehicle will be towed to the nearest garage.
5. **PETROL DELIVERY:** Emergency supply of fuel will be delivered to your disabled vehicle in order to reach the nearest petrol station. As a policyholder you will pay the fuel cost only.
6. **LOCKED OUT SERVICE:** If you are locked out of the vehicle, we will attempt to open the lock under supervision of the appropriate authorities.
7. **FREE REGISTRATION SERVICES:** If a member needs to re-register the insured vehicle, we will pick up the vehicle from the location of request and complete the vehicle registration. The Insured's vehicle will be taken for registration only once. If due to any reason the customer has to take the vehicle more than once, the Insured will be charged an extra fee. It is the Insured's responsibility to check all the fines due and pay in advance.
8. **MECHANICAL REPAIRS SERVICE:** When the vehicle does not start, we will undertake minor adjustments to make the vehicle running again (no spare parts supplied by us). If this is not possible, we will tow the vehicle to the nearest garage.
9. **INTERNATIONAL DRIVING LICENSE:** An international driving license is available from the breakdown recovery company for AED150.
10. **OFF ROAD COVER TO ANY MEMBER:** We will recover your vehicle from off road, provided your car is not further than five metres from the paved road.

TERRITORIAL SCOPE: Within city limits all over the UAE.

SECTION 12: USING YOUR CAR IN GCC COUNTRIES

This section only applies if it is listed in your schedule or if you have an RSA Motor Executive Plus Policy.

The territorial limit of section 1 is extended to all GCC countries. You will not be covered under Section 2, third party liability, as this cover must be purchased separately at the border (except Oman).

SECTION 13: PROTECTED NO CLAIMS DISCOUNT

This section only applies if it is listed in your schedule or if you have an RSA Motor Executive Plus Policy.

We will allow our maximum no claim discount as long as you do not have more than two fault claims during the last three years and provided that the amount paid under any such claims does not exceed AED 25,000/-.

SECTION 14: AGREED VALUE CLAUSE

This section only applies if it is listed in your schedule or if you have an RSA Motor Executive Policy.

RSA will pay without any deduction for depreciation the agreed value stated on the policy schedule in the event of a Total Loss as defined in Section 1 (Paragraph 4).

EXCEPTIONS TO SECTION 14

1. Section 14 does not apply to vehicles more than 5 years old from the date of first registration.

ENHANCED MOTOR PROTECTION

The following extensions automatically apply to your Policy.

1. Riot, Strikes, Storm & Flood

If you have a comprehensive policy, the cover under Section 1 (own damage) extends to indemnify the Insured in respect of loss of or damage to the Insured vehicle caused by:

- Riot and Strike
- Civil commotion which does not assume the proportions of or amount to a popular rising
- Flood, storm, typhoon, cyclone, tornado, tsunami, hurricane, rain (excluding gradually operating cause as a result of rain) hailstorm, windstorm, wind, sandstorm or any other atmospheric disturbances, volcanic eruption, earthquake or other convulsions of nature

2. Passengers and Family Members

The cover under Section 2 (Third Party Liability) is extended to:

- Death of or bodily injury to passengers (including family members) whilst in or getting in or getting out of the insured vehicle
- Any person who is getting in or getting out of the insured vehicle against their legal liability for injury or property damage to others
- The insured whilst traveling as a passenger in the insured vehicle

Provided that the Company shall not be liable in respect of death of or bodily injury to any person arising out of and in the course of such persons employment by the person (other than domestic servants) claiming to be indemnified under this extension.

3. Loading and Unloading

Section 2 (Third Party Liability) is extended to cover accidental death of or bodily injury to any person or accidental damage to third party property arising out of loading and unloading of the insured vehicle.

4. Driving other vehicles

The cover under Section 2 (Third Party Liability) is extended to any other private motor car driven by you, with the owners express consent, in the Territorial limits. This cover does not apply if:

- The car belongs to you, or is hired to you under a hire-purchase agreement
- Your car belongs to, or is hired by, the employer or business partner
- Your liability is covered under another insurance policy
- You are a corporate organization or firm

ENHANCED MOTOR PROTECTION

5. Replacement locks

If you have a comprehensive policy and the car keys or lock transmitter of your car are lost or stolen, we will pay the cost of replacing:

- The door locks and boot lock
- The ignition and steering lock
- The clock transmitter and central locking system

As long as we are satisfied that the identity or garaging address of your car is known to the person who may have your keys or transmitter. Your no-claim discount will not be disallowed just because you have made a claim under this section. We will not pay the cost of replacing any alarms or other security devices used in connection with your car unless arising out of an accident.

6. Motor trade and valet parking

If you have comprehensive policy, we will indemnify the Insured for loss of or damage to the insured vehicle whilst in the custody or control of:

- A motor garage or other similar business, which the Insured does not own, which has the Insured vehicle for the purpose of maintenance repair, testing or servicing
- A hotel, restaurant or similar business which the insured does not own, where the Insured vehicle has been parked by their authorized driver

7. New car replacement

If your car is under 6 months old and is declared a total loss we will pay for a brand new replacement model.

8. All Risks cover

The Company undertakes to indemnify the Insured in respect of accidental loss of or damage to the insured vehicle and its accessories and spare parts whilst therein or thereon.

9. Off Road Cover

If you have a comprehensive Policy, your policy is extended to cover loss or damage to the insured vehicle whilst being driven off road. Provided that you are not participating in a competitive event or race of any kind – for a financial reward.

10. Special Condition

In the event the motor vehicle is subject to a hire purchase agreement this insurance will not be invalidated by virtue of General Condition 4.

BENEFITS APPLICABLE FOR MOTOR EXECUTIVE PLUS POLICY

The following benefits are applicable to your Motor Executive Plus Policy at no additional premium.

- (a) Third Party Property Damage limit is increased from the limit of AED 3,650,000 to AED 5,000,000 on any one claim.
- (b) If your car is under 12 months old and is declared a total loss we will pay for a brand new replacement model if you have a Motor Executive Plus policy.
- (c) The limit under Medical Expenses benefit – Section 4 is increased from AED 3,650 to AED 6,000 per person.
- (d) Unlimited cover for Windscreen benefit as per Section 7.
- (e) Personal Accident cover for driver and each passenger up to AED 200,000 per person benefit – as per Section 8.
- (f) Agency repairs extended for the 4th and 5th years as well from the date of first registration of your vehicle – as per Section 9.
- (g) Rental of Alternative Vehicle cover as per Section 10.
- (h) Breakdown Recovery cover as per Section 11.
- (i) GCC countries cover as per Section 12.
- (j) Protected No Claims Discount benefit as per Section 13.
- (k) Agreed value clause applicable to Motor Executive Policies for vehicles up to 5 years of age from the date of registration.

The Automatic Extensions are subject otherwise to the terms, conditions and exclusions of the Policy.

GENERAL EXCEPTIONS

WHAT WE DO NOT COVER

1. This Policy does not cover loss or damage or Third Party liability arising from accidents involving the Insured vehicle in the following cases:
 - (a) Accidents which take place outside the Geographical Area specified in the policy.
 - (b) Accidents which happen directly or indirectly proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with ionizing radiation contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel direct or indirect with any of the aforementioned causes.
2. This Insurance does not cover any liability due to an agreement made by the Insured where no liability would arise but for that agreement.

GENERAL CONDITIONS

1. The policy and the schedule shall be considered as one contract and any word or expression to which a specific meaning has been attached in any part of this policy and schedule shall bear such specific meaning wherever it may appear.
2. Every notice or communication to be given or made under this policy shall be delivered to the company in writing.
3. The Insured shall take all reasonable steps to safeguard the Insured Motor vehicle from loss or damage and to maintain the insured motor vehicle in a roadworthy condition. The Company shall have at all times the right of free and full access to examine such Motor vehicle or any part thereof.
4. The insured shall remain throughout the validity of this policy the sole and absolute owner of the vehicle and shall not make any agreement to let out upon hire the insured vehicle or enter into any agreement restricting his absolute control and possession of the insured vehicle without the written permission of the company having first been obtained.
5. In the event of any occurrence which may give rise to a claim under this policy the insured shall give immediate notice to the company with all relevant information. Every letter claim writ summons and process shall be notified or forwarded to the company immediately on receipt. Notice shall also be given to the company immediately the insured shall have knowledge of any impending prosecution or investigation into a fatal accident in connection with any such occurrence. In case of theft or other criminal act which may give rise to a claim under this policy the insured shall give immediate notice to the police and cooperate with the company in securing the conviction of the offender.
6. No admission offer promise or payment shall be made by or on behalf of the insured without the written consent of the company which shall be entitled if it so desires to take over and conduct in the name of the insured the defence or settlement of any claim or to prosecute in his name for its own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings and in the settlement of any claim and the insured shall give such information and assistance as the company may require.

GENERAL CONDITIONS

7. At any time after the happening of any event giving rise to a claim or series of claims under clause 1(b) of section 2 of this policy the company may pay to the insured the full amount of the company's liability under the above mentioned clause and relinquish the conduct of any defence settlement or proceedings and the company shall not be responsible for any damage alleged to have been caused to the insured in consequence of any alleged action or omission of the company in connection with such defence settlement or proceedings or of the company relinquishing such conduct. Also the company shall not be liable for any cost or expenses whatsoever incurred by the insured or any claimant or other person after the company shall have relinquished such conduct.
8. (a) The company may cancel section 1 of this policy sending a thirty days notice by registered letter to the insured at his last known address and in such event the company will return to the insured the premium paid less the prorata portion thereof for the period the policy has been in force or the insured may cancel section 1 on seven days written notice and provided no claim has arisen during the current period of insurance the insured shall be entitled to a return of premium on pro-rata basis for the unexpired period the policy.

(b) Neither the company nor the insured has the right to cancel section 2 of this policy during its period of validity as long as the vehicle's license is valid. In case the Policy is cancelled before its expiry date because of cancellation of the vehicle's permit or transfer of its ownership the company will refund to the Insured the paid premium on pro-rata basis.

The Company shall pay to the Insured the refund premium due for the period of cancellation of the policy before its termination.

If at the time when any claim arises under this Policy there be any other insurance covering the same loss damage or liability the company shall not be liable to pay or contribute more than its rateable proportion of any such loss or damage or compensation or costs or expense.

9. If at the time when any claim arises under this Policy there be any other insurance covering the same loss damage or liability the Company shall not be liable to pay or contribute more than its rateable proportion of any such loss or damage or compensation or costs or expenses.

GENERAL CONDITIONS

10. The due observance and fulfillment of the terms and conditions of this policy insofar as they relate to anything to be done or not to be done by the Insured and the truth of all statements and declarations expressed by the Insured in the proposal shall be conditions precedent to any liability of the company to make any payment under the policy. Furthermore, any notice of claim is to be fully in accordance with the requirements of clauses 2 and 5 of the general conditions of the policy.

11. The Company may claim back the value of what has been paid as compensation by the company in the following cases:

- (a) If it is proved that the insurance contract has been made on the basis of false statements by the insured or if he has concealed relevant information which affects the acceptance of his insurance by the company or otherwise affects the premium or the terms of this policy.
- (b) If the driver disobeys the law involving a criminal act or felony.
- (c) If the driver whether the insured or a person driving with his permission has no driving license for the type of vehicle involved.
- (d) If it is proved that the accidental death or bodily injury has resulted from an intentional act by the insured.
- (e) If it is proved that the accident has resulted from the insured or a person driving with his permission using drugs.

The right of recourse for the company under this General Conditions as per the terms and conditions of this policy will not affect the rights of third parties towards the insured.

It is further declared and agreed that the General Conditions '11' shall not apply if the vehicle has been stolen.

GENERAL CONDITIONS

12. Nothing in this policy or any endorsement on it will effect the rights of any person entitled to compensation by virtue of this policy or any other persons right to recover any amount due by virtue of the law.
13. Any claim under this policy shall be time barred if not submitted to the company within three years from the date of accident; even if the insured had knowledge of such incident or event no claim will be accepted.
14. It is possible that the Company and the Insured by virtue of additional endorsements attached to this policy and within the limits of its provision and conditions may agree that the company will cover other damages and injuries which are not mentioned in this policy especially the following:
 - (14.1) Insurance against accidents which may occur to the insured or his family and the driver at the time of accident and persons working for the insured including the medical expenses due to bodily injury to any one of them.
 - (14.2) Insurance against damage of property owned by the insured or the driver at the time of the accident or whatever is under their custody and control.
15. Any dispute arising out of this policy falls within the jurisdiction of Dubai
16. This policy has been issued under the Emirates Group Staff Voluntary Motor Insurance Scheme and cover has been extended as per the Master Policy agreed between Royal & Sun Alliance and Emirates. Please refer to the Emirates Insurance Department for any further clarification to this effect.

It is hereby declared and agreed that any conflicting or inconsistent provisions between the Master Policy and the individual Policy issued to the Insured shall always apply to the benefit of the Insured arising from any such conflicting or inconsistent provisions.

COMPLAINTS PROCEDURE

OUR COMMITMENT TO CUSTOMER SERVICE

At RSA, we are committed to going the extra mile for our customers and wherever possible, exceeding their expectations.

If you believe that we have not delivered the service you expected or you are concerned about any aspect of the service we have provided, then please let us know by calling our Customer Service team on **800 RSA (772)** or emailing us at feedback@ae.rsagroup.com.

We aim to resolve your concerns within 24 hours. Experience tells us that most difficulties can be sorted within this time.

If you continue to be unhappy with our response, you can progress your complaint with our Customer Service Manager who will conduct a separate investigation and full review. We will issue a letter acknowledging your complaint and we will continue to keep you well informed of the further actions we will be taking to reach a suitable conclusion. You will receive a final response letter from us to conclude the complaint.

WE PROMISE TO

- Fully investigate your complaint
- Keep you informed of progress
- Do everything possible to resolve your complaint
- Learn from our mistakes
- Use the information from your complaint to proactively improve our service in the future.

HOW TO CONTACT US

Our Customer Service Centre can be contacted on: **800 RSA (772)**

IF YOU ARE STILL NOT HAPPY

If you are still not satisfied after the review, or you have not received a written offer of resolution within 8 weeks from the date we received your complaint, please write to the Technical Director on the following email address:

feedback@ae.rsagroup.com

THANK YOU FOR YOUR FEEDBACK

We value your feedback and at the heart of our brand we remain dedicated to treating our customers as individuals and giving them the best possible service at all times. If we have fallen short of this promise, we apologise and aim to do everything possible to put things right.

Thank you for choosing RSA.

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