Thank you for choosing RSA Insurance. We wish you and your family a safe and pleasurable driving experience.

For over 50 years, we have been helping our customers enjoy their motoring experience in the Middle East. Through this Policy booklet, we hope to share with you – our knowledge, expertise and learnings from insuring over a million happy customers.

This Policy booklet offers you comprehensive information and highlights important aspects such as:

a) What is covered and not covered under your motor Insurance Policy
b) Claims procedure
c) RSA Helpline information

Please take a moment to read this Policy booklet and keep it in a safe place. If you have any questions or if there is anything we could help with, please get in touch with us or your Insurance Partner.

We welcome you to the RSA family and wish you a safe and hassle-free year of motoring.

RSA UAE TEAM
YOUR CONTENTS GUIDE

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- To simplify the booklet, we have used illustrations and visual references. The contents mentioned on this page are clickable for your ease of navigation.
- To help you understand this Policy with ease, we have clearly bifurcated information on the insurance provided as “what is covered” and “what is not covered”
- In case of an accident or theft, your Policy wording also explains what you should do. It provides useful numbers and procedures to use and follow, for quick reference.
**COMMONLY USED TERMS**

The following terms and phrases shall have the meanings indicated besides each of them unless the context provided otherwise:

**Accident:** Any incident that causes harm to a Third Party/Injured Party as a result of, use explosion, combustion, scattering, drop of things from, movement, spontaneous movement or parking of the Motor Vehicle.

**Ancillary Deductible:** The amount paid by the Insured according to the Policy in addition to the Basic Deductible.

**Agency Repairs:** If Agency Repair cover is included in Your Policy, then You have the option of having Your Vehicle repaired at the manufacturer’s authorised dealers. If You do not have this cover, then We shall select one of Our own Approved Garages to undertake the repairs.

**Approved Garages:** In case the Agency Repairs cover is not mentioned in the Policy Schedule the repair to the Insured Vehicle will be done at one of Our approved Garages to undertake the repairs.

**Basic Deductible:** The amount paid by the Insured according to the Schedule of Deductibles attached to this Policy per accident. We will not charge you any deductible for theft of the Insured Vehicle, fire or windscreen claim.

**Bodily Injury:** Death and/or physical injuries to a Third Party, including permanent disability or temporary total or partial disability.

**Company (Insurer)/ We/Us/Our:** The insurance company that is licensed to operate inside the State according to the laws and regulations in the State and accepts to insure the Motor Vehicle and has issued the Policy.

**Domestic Workers:** Resident domestic servants employed by You, permanently residing in Your home and for whom You are legally responsible.

**Depreciation Percentage:** The percentage payable by the injured party on the occurrence of an accident, and who requests the replacement of new parts in lieu of the used parts in case of partial loss according to the schedules of depreciation.

**Flood:** An event that occurs within the concept of Natural Disasters.

**Geographical Area (Territorial Limits):** These are – UAE – Any other area stated in Your Policy

**Insurance Application:** The application that includes the details of the Insured, the details of the Motor Vehicle and the type of required knowledge of the Insured electronically or in writing to renew it within 30 days from the date of accident.

**In-Car Accessories:** This is – A radio, cassette, compact disc player or other audio equipment – A phone or other communication equipment – Navigation equipment – A television or other visual entertainment equipment including video cassette recorders, DVD players and games consoles. The equipment must be parts that are originally installed in the vehicle by the vehicle manufacturers and included in the original vehicles value.

**Insurance Period:** The period of time of motor vehicle insurance up to the end of the thirteenth month from the commencement of the insurance.

**Injured Third Party:** 1. Any natural or corporate person, or their properties, which have suffered an injury or damage as a result of the accident, excluding the Insured, the Motor Vehicle Driver and passengers employed by the Insured if they are injured during and because of work.

2. The family members of the Insured and the Motor Vehicle Driver (spouse, parents and children) who caused the accident.

3. The driver of a Motor Vehicle allocated for rent, public transportation or a vehicle used to teach driving.

**Insurance Application:** The application that includes the details of the Insured, the details of the Motor Vehicle and the type of required coverage, and is filled in by or with the knowledge of the Insured electronically or in writing to renew it within 30 days from the date of accident.

**Insured /You/Your/Policyholder:** A natural or corporate person, that has applied for insurance, entered into an insurance contract with the Company and paid or has agreed to pay the premium.

**In-Car Accessories:** This is – A radio, cassette, compact disc player or other audio equipment – A phone or other communication equipment – Navigation equipment – A television or other visual entertainment equipment including video cassette recorders, DVD players and games consoles. The equipment must be parts that are originally installed in the vehicle by the vehicle manufacturers and included in the original vehicles value.

**Motor Vehicle Driver (Licensed Driver):** The insured or any person who drives the Motor Vehicle by the permission of the Insurer.
or order of the Insured, provided that
they are licensed to drive according to
the Motor Vehicle category pursuant
to the Traffic Laws and other laws and
regulations, and that the granted license
has not been cancelled by a court’s order
or by virtue of the Traffic Laws and its
Executive Regulations. This definition
includes the driver whose driving license
has expired if they manage to renew it
within thirty days from the date of
accident.

Motor Vehicle:
A mechanical machine, motor cycle or
any other device that works through a
mechanical force, and its specifications
are described in the Policy.

Natural Disaster:
Any general phenomenon that arises
from nature such as floods, tornadoes,
hurricanes, volcanos, earthquakes and
quakes, and leads to extensive and
widespread damage, and in respect
of which a decision is issued by the
concerned authority in the State.

Personal Accidents Endorsement:
An additional insurance coverage against
personal accidents to the Motor Vehicle
Driver, the insured and the passengers
excluded from the basic coverage in
return for an additional premium.

Premium:
The consideration that is paid or
undertaken to be paid by the Insured in
return for Insurance Coverage.

Policy - Third Party Liability:
The Unified Motor Vehicle Insurance
Policy Against Third Party Liability,
whereby the Company undertakes to
compensate the injured third party, on
the occurrence of the damage hereby
covered, and any endorsement to it,
which governs the relationship between
the parties, in return of the premium
paid by the Insured.

Property Damage:
Damage to a Third Party’s property.

Rider:
Any special agreement between the
parties in supplement to the basic
coverages under this Policy.

Road:
Every road open and available to public
without need to get special permission,
and every place that is made available
for the crossing of motor vehicles, and
is made available to the public by a
permission or license from a concerned
authority or otherwise, for or without
consideration according to the definition
mentioned in the applicable Traffic Laws.

Semi-Trailer:
A trailer without a front axle and is
towed in such a way that a large part of
its weight and tonnage is carried by the
towing vehicle or the mechanical vehicle
(locomotive).

Schedule:
The document which describes - You and
Your vehicle - Any special details of Your
Policy such as Excess or special terms and
conditions

Spouse:
A Spouse is a life partner in a marriage,
generally termed as husband or wife.

Standard Cover:
These are basic covers prescribed by
the UAE Insurance Authority. These
covers can be found in Section 1 and 2
of the booklet

Trailer:
A vehicle designed to be pulled behind
a Motor Vehicle, truck or touring vehicle,
including light-swtight trailer (camper
trailer), the weight of which does
not exceed 750 kg and it so licensed
according to the applicable Traffic Laws.

Third Party Liability:
The liability for injuries and damages
arising from the use of the Insured
Motor Vehicle to a Third Party/Injured Party.

Vehicle Insured Value:
The amount stated in the Policy which
We shall pay in the event of a total loss
after deducting depreciation in line with
the usual scale.
In the event of a claim, what is RSA expected to pay for?

Once our team of insurance claim experts undertake an analysis of the incident and we agree to cover your claim, we shall:
- Repair, replace or repareshape the insured vehicle or any part thereof as per the terms of the policy.
- Pay for any optional covers you have added to your policy.
- Deduct any amounts that apply, for example, excess or unpaid premium.

What are the different types of Motor Insurance, provided by RSA?

What is a comprehensive motor vehicle Policy?

What is No claims discount (NCD)?

What is the Excess (deductible) if I make a claim?

What is the Excess (deductible) if I make a claim?

It is a customer contribution at the time of any claim, which cannot be fully recovered from a third party or from us.

What Garages will you use to repair my vehicle?

In case of a claim, will you be able to provide me with an alternative vehicle to use while mine is in the garage?

What law is applicable to my RSA Motor Insurance Policy?

Why can’t the insurance and registration be in two different names?

What is a comprehensive motor vehicle Policy?

It is an insurance cover as per the UAE Unified Motor Policy covering:
- Damage to the insured vehicle due to accidental collision, overturning, fire, external explosion, self-ignition, theft, or a malicious act unless specifically excluded.
- Accrued legal liability & agreed costs and expenses against third party bodily injury/property damage arising out of use of the insured vehicle unless specifically excluded.
- The law of United Arab Emirates will be applicable to your insurance policy.
- A 12-month insurance period is required for the one-month registration grace period provided at the end of the 12-month registration period.
- Yes you can, but the UAE Ministry of Economy mandates the insurance Company to obtain copies of the following documents before cancelling registration of vehicle or transfer of ownership of the vehicle.

If you have selected agency repairs coverage then your vehicle will be repaired at the vehicle’s authorised dealership. Otherwise we will select one of our approved garages. We only use garages that adhere to our strict quality controls. Garages must have experienced qualified personnel and access to sophisticated repair equipment. For this reason, we are able to offer a 6-month guarantee on mechanical work and a 12-month guarantee on body repairs and paint jobs.

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The policy holder should normally be both the main driver of the insured vehicle and the registered owner.

The Policy holder should have a financial interest in the insured vehicle. The traffic department will only register a vehicle in the name stated in the Certificate of Motor Insurance. This is a UAE traffic law requirement.
**How do you calculate my Insurance premium?**

A number of factors are used to calculate your insurance premium. Amongst these factors are the age of the driver, length of driving experience, claims history, location, vehicle value and type.

**What is Insured as part of my RSA Motor Insurance Policy?**

We insure your vehicle, including any standard equipment that comes with it and any modifications, options or In-Car Accessories that are attached to it and shown on your current Policy Schedule.

**What is an Orange Card?**

This is a unified insurance scheme, which is required by vehicles traveling from one Arab country to another. It covers Third Party Liability (TPL) as per the prevailing laws of the country where the accident has taken place. RSA has authorisation to issue Orange Card if necessary, for their customers. Therefore, please reach out to us in case you are required to travel to Oman.

**Will I be Eligible for a permanent Agency Repair cover?**

Agency repair cover is available for a vehicle for up to five years from its first registration as nov. Cover can be extended for up to five years, subject to an additional premium.

**I only have a Third Party Liability Policy. What will it cover?**

The cover is compulsory as per the UAE law and it’s features are:

- Death or bodily injury to any Third Party/person.
- Damages to Third Party property arising out of the use of your vehicle.

More importantly, this Policy does not cover any damage or loss to your vehicle.

**In case of selling my vehicle, is it possible to transfer the insurance to the buyer's name?**

No, as the insurance premium and terms are affected by the profile and driving experience of the driver, it is not possible to transfer the cover from one driver to another.

**OUR COVERS AND BENEFITS**

<table>
<thead>
<tr>
<th>Our Covers and Benefits</th>
<th>Motor Executive</th>
<th>Motor Smart</th>
</tr>
</thead>
<tbody>
<tr>
<td>Description of Cover</td>
<td>Executive</td>
<td>Comprehensive</td>
</tr>
<tr>
<td>Loss or Damage to the Insured Vehicle</td>
<td>As per the Vehicle Value</td>
<td>As per the Vehicle Value</td>
</tr>
<tr>
<td>Third Party Liability for Bodily Injury</td>
<td>Unlimited</td>
<td>Unlimited</td>
</tr>
<tr>
<td>Third Party Liability for Property Damage</td>
<td>AED 5,000,000</td>
<td>AED 3,500,000</td>
</tr>
</tbody>
</table>

**MAIN COVERS**

- Territory Extended to Oman: Yes
- Third Party Liability to Family Members and Passengers: Yes
- Driving Another Car: Yes
- Off Road Cover: Yes
- Ambulance Cost: AED 6,770
- Perils Of Nature, Riot, Strike & Civil Commotion: Yes
- Windscreen: Yes

**ENHANCED MOTOR PROTECTION**

- Territory Extended to Oman: Yes
- Third Party Liability to Family Members and Passengers: Yes
- Driving Another Car: Yes
- Off Road Cover: Yes
- Ambulance Cost: AED 6,770
- Perils Of Nature, Riot, Strike & Civil Commotion: Yes
- Windscreen: Yes

**INSURANCE COVERS, ELIGIBILITY & RELATED INFORMATION**

**Agency repair cover is available for a vehicle for up to two years from its registration as new. Cover can be extended for up to five years, subject to an additional premium.**

**Can You provide comprehensive cover for all vehicles irrespective of age?**

The comprehensive cover is available for vehicles up to the age of 7 years subject to RSA approval. Vehicles over 7 years need to be referred to our motor team who will review each case and will be as supportive as possible in helping you with your requirements.

**In case of selling my vehicle, is it possible to transfer the insurance to the buyer’s name?**

No, as the insurance premium and terms are affected by the profile and driving experience of the driver, it is not possible to transfer the cover from one driver to another.
### OUR COVERS AND BENEFITS

<table>
<thead>
<tr>
<th>Motor Insurance Product Type</th>
<th>Motor Executive</th>
<th>Motor Smart</th>
</tr>
</thead>
<tbody>
<tr>
<td>Description of Cover</td>
<td>Executive</td>
<td>Comprehensive</td>
</tr>
</tbody>
</table>

#### ENHANCED MOTOR PROTECTION

| Loss of Personal Items       | AED 7,500       | AED 5,000   |
| Emergency Medical Expenses   | AED 6,000       | AED 3,500   |
| Personal Injury Cover        | AED 20,000      | AED 20,000  |
| Replacement of Locks         | AED 7,500       | AED 5,000   |
| Motor Garage And/Or Valet Parking | Yes     | Yes        |
| No Claims Discount           | Yes             | Yes        |
| Emergency Repairs            | AED 1,000       | AED 1,000   |
| RSA Approved Garages (Non-Agency) | Yes    | Yes        |
| New Vehicle Replacement      | 12 Months       | 6 Months    |
| Taxi Fares                   | AED 500         | AED 300     |

### ADDITIONAL BENEFITS YOU CAN ADD

<table>
<thead>
<tr>
<th>Description of Cover</th>
<th>Motor Executive</th>
<th>Motor Smart</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Executive</td>
<td>Comprehensive</td>
</tr>
</tbody>
</table>

#### Motor Executive
- Personal Accident Benefit - Driver: AED 200,000 Included
- Personal Accident Benefit - Passengers: AED 200,000 Included
- Temporary Rent-A-Car: Included (Optional)
- No Claims Discount Protection: Included (Optional)
- Territory Extended to other GCC Countries: Included (Optional)
- Agency Repairs: Included (Optional)
- 24 Hours Accident and Breakdown Recovery: Included (Optional)
HOW TO REPORT A CLAIM

Making A Claim Involves the Following Steps

Step 1
- Provide required details and documents
  - Police Report - This report provides a brief description and sketch of damages occurred to the Insured Vehicle and also defines the responsibility of each party in an accident including bodily injuries to You or Your co-passengers. Since motor garages/workshops would only repair damages mentioned in the Police report, it is essential for You to ensure these damages are clearly mentioned in the police report sketch.
- Valid Driving License
- Vehicle Registration Card

Step 2
- Lodging Your claim
  - Please arrange to deliver the documents mentioned in Step 1 to RSA, via any of the following means:
    - Email: claims@ae.rsagroup.com;
    - Online: www.rsadirect.ae; under the make a claim section or
    - Walk-in: Deliver them in person to RSA branches across UAE
    - Dubai: Ground floor, Burj Al Salam No.2, Sheikh Zayed Road.
    - Abu Dhabi: Suite 2, Habib Bank Building, Hamdan Street
    - Sharjah: Suite 701, Al Mubarak Centre, Al Arouba Street

In case the accident has been referred to the court, please get in touch with RSA immediately. RSA will reserve the right to appoint a legal representative in order for RSA to manage Your case through its lawyers.

In case the repair costs of Your vehicle exceeds 50% of the depreciated value of the Insured Vehicle (as per the depreciation Schedule described in this booklet), Your vehicle will be declared a total loss. For the procedure on total loss, You may contact Our claims team on: 800 774 or email claims@ae.rsagroup.com or fax to +971 4 334 8851.

We will settle Your claim through repair or payment of reasonable cost of repair. The Excess and any other deductions that may apply would be communicated.

Step 3
- Towing and inspection
  - RSA will assess Your Policy for any additional coverage as per the Table of Benefits. You are entitled to or have availed at the time of purchasing Your Insurance Policy.
  - Please make sure to deliver the damaged vehicle to an Approved Garage.
  - Our motor engineers may need to inspect Your vehicle to agree on the repair cost with the garage, which should happen within two working days.

Step 4
- Assessing and settling the claim
  - In case the accident involves theft of a part, ensure to deliver a copy of the police report to RSA.
  - RSA will replace the lost part without any excess or deduction as per Your Policy Schedule.

Our motor engineers may need to inspect Your vehicle to agree on the repair cost with the garage, which should happen within two working days.
HOW TO RAISE A COMPLAINT

At RSA, we are committed to going the extra mile for our customers and wherever possible, exceeding their expectations. We aim to resolve any complaint or dispute you may have as quickly as possible.

The following steps are part of our complaints and disputes procedures:

**Step 1**

Talk to Us First – Notify Us of the complaint

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 emailing us at feedback@ae.rsagroup.com.

At RSA, we are committed to going the extra mile for our customers and wherever possible, exceeding their expectations. We aim to resolve any complaint or dispute you may have as quickly as possible.

The following steps are part of our complaints and disputes procedures:

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     - 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 emailing us at feedback@ae.rsagroup.com.

2. **Step 2**
   - Contact the RSA Senior Complaints Manager
     - If you continue to be unhappy with our response, you may progress your complaint to the RSA Senior Complaints Manager on sr.complaintsmanager@ae.rsagroup.com. 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.

3. **Step 3**
   - Seek an external review of the decision
     - 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 first received your complaint, you may refer the complaint to the UAE Insurance Regulator.

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
- Acknowledge your complaint within 24 hours and try to resolve your concerns within 48 hours.

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 make things right.

Thank you for your feedback.

#driveRSA safetytips #TeamRSA

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Contact the RSA Senior Complaints Manager

If you continue to be unhappy with our response, you may progress your complaint to the RSA Senior Complaints Manager on sr.complaintsmanager@ae.rsagroup.com. 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.

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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 first received your complaint, you may refer the complaint to the UAE Insurance Regulator.

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 make things right.

Thank you for your feedback.

#driveRSA safetytips #TeamRSA

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Headlight flash? Flashing headlight in the USA mostly means 'make way' for police cars or other vehicles.
- Be safe, use the rear-view mirror, move out of fast lane and do not panic. Stay calm and move over only when it’s safe to do so.
- Maintain a safe distance of one car between your car & other cars on the road to allow for better controlled reaction during emergency braking situation.
- Be smart, be alert and use your indicators wisely & maintain a safe driving distance from other vehicles to avoid any incidents.
- #drivesafelytips #TeamRSA

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#drivetogether

resolve in 48 HRS

acknowledged within 24 HRS
YOUR MAIN POLICY COVERS

Section 1: Loss or Damage to the Insured Vehicle

The Unified Motor Vehicle Insurance Policy Against Loss and Damage issued pursuant to the Regulation of Unified Motor Vehicle Insurance Policies according to the Insurance Authority Board of Directors Decision No. (25) of 2016

Whereas the Insured has applied to Royal & Sun Alliance Insurance Middle East B.S.C. (hereinafter referred to as the “Company”) for the insurance set herein below, and has agreed that the application is considered as the basis for and integral part of this Policy, and has paid or agreed to pay the applicable premium, and the Company has accepted and represented to pay compensation to the Insured in case of any damage to the Motor Vehicle subject to this insurance, whether it emerges from the use or parking of the Motor Vehicle in the UAE during the insurance period, whether the Insured caused the accident or was an injured party.

Therefore, this Policy was entered into to cover the damages that befall on the Insured Motor Vehicle in the UAE during the insurance period according to the terms, conditions and exclusions in or appended to this Policy.
Section 1: LOSS OR DAMAGE TO THE INSURED VEHICLE

Chapter One: General Conditions

1. The Policy and its schedules shall constitute one integral contract, and any Rider to this Policy shall constitute an integral part hereof, and every term or phrase to which a special meaning has been given in any part of the Policy or its schedules shall have the same meaning elsewhere, unless the context otherwise requires.

2. Any notice or notification of an accident that is required by this Policy shall be served to the Company in writing by e-mail, facsimile or by hand delivery to the address designated in the Policy as soon as practically possible.

3. Any external agreement between the Insured and the Company that will reduce the coverages hereunder shall be deemed void.

4. In case of several insurances with more than one insurance company, the Company will only be committed to compensate damages in the percentage of the amount insured with it to the total insured amounts against the insured risk.

5. The Company and the Insured may agree, using riders in return for an additional premium and within the scope of the terms and conditions herein, that the Company shall insure against the other damages not provided for in this Policy. In particular:
   a. Insurance against the damages to the properties of the Insured or the Motor Vehicle Driver at the time of the accident or the properties kept with them in trust, or in their guardianship or possession under a rider to this Policy or a separate policy.
   b. Coverage of the damages or risks which occur outside the roads.

Section 1: LOSS OR DAMAGE TO THE INSURED VEHICLE

Chapter One: General Conditions

6. Notwithstanding the terms and conditions of this Policy, the Insurance Company may not refuse to compensate the Insured as a result of late notification of the accident, if the delay is attributed to an acceptable excuse.

7. With respect to a fleet insurance policy or any motor Vehicle insured under this Policy, the Company may not enter into an external agreement that may reduce the Insured or the beneficiary of this policy from exercising the right to claim for compensation hereunder, including depriving a claim for compensation for any reason not related to the accident such as age, gender, or otherwise, or the agreement will be deemed void.

8. a. If the Insured Motor Vehicle is a total loss, and the Company compensates the Insured on that basis, the salvage will be deemed property of the Company. The Insured may not be charged any expenses related to the transfer of the Motor Vehicle title or issuance of a certificate of ownership of the Motor Vehicle.

   b. The insured shall be liable to pay the dues arising on the vehicle before receiving the compensation and to submit the required papers and power of attorney and attend before the competent departments, if necessary in order to transfer the ownership of the Motor Vehicle to the Company. Whereas, in case there is mortgage, the Company shall undertake without delay the communication with the competent entity (the owners of mortgages) to obtain a non-objection letter to transfer the ownership of the salvage of the vehicle to the Company.
Chapter One: General Conditions

9. The Company may, at its expense, assume the judicial and settlement proceedings to represent the Insured or the Motor Vehicle Driver through an attorney in any investigation or interrogation and before any court in any lawsuit or intervention in any phase of the lawsuit in relation to a claim or accident for which the Company may be held liable under this Policy and which may give rise to the payment of compensation according to this Policy. The Company may settle or enter into a reconciliation for such claim. The Insured shall provide every possible cooperation with the Company by signing a power of attorney to the attorney or otherwise to enable the Company to initiate any proceedings.

10. For the purpose of verifying the details of the Insured Motor Vehicle, all details in Schedule (5) of this Policy shall be an integral part hereof.

11. No lawsuit arising from this Policy may be filed after the lapse of three years after the occurrence which has given rise to the lawsuit or the related parties become aware of its occurrence.

12. The courts of the United Arab Emirates shall be competent to determine any disputes arising from this Policy.

13. In case of the entitlement to the loss of benefit allowance (substitute Motor Vehicle) and the Affected Third Party has insurance against loss and damage and Third Party Liability, he shall be entitled, for the purpose of obtaining the loss of benefit allowance (substitute Motor Vehicle) to claim directly against his Company, which has the right to claim the for same amount paid to the Insurance Company of the insured, who caused the accident and has insurance against Third Party Liability in accordance with the rules specified in the Third Party Liability policy.

14. If the fixed and irreplaceable parts of the Motor Vehicle such as chassis or pillars are damaged and need cutting, tightening or welding as a result of the accident, the Motor Vehicle shall be considered total loss and the Company shall be obliged to pay the compensation according to the value specified in the policy between the Company and the Insured.
Section 1: LOSS OR DAMAGE TO THE INSURED VEHICLE

Chapter Two: Obligations of the Insurance Company

1. The Company shall compensate the Insured for loss or damage that occurs to the Insured Motor Vehicle and its accessories while in the vehicle, including damaged parts and spare parts, in the following cases:
   a. If loss or damage arises from an accidental run-over, collision, turnover, or incident, or as a result of an unexpected mechanical breakdown or as a result of wear and tear of parts by use;
   b. If loss or damage arises from an external fire or explosion, spontaneous combustion or lightning;
   c. If loss or damage arises from robbery or theft;
   d. If loss or damage arises from a third party willful act;
   e. If loss or damage occurs during land transport, inland water transport, elevators or lifting machinery including loading and unloading processes related to the aforementioned transport processes; and
   f. Any additional coverage to be agreed upon under this Policy or special riders to it.

2. Upon the occurrence of an accident, the Company shall:
   a. Repair the Motor Vehicle or any of its parts, accessories, or spare parts and restore the vehicle to its pre-accident condition.
   b. Pay the amount of loss or damage in cash to the Insured if this is agreed on with the Insured.
   c. Replace the damaged Motor Vehicle in case of a total loss, unless the Insured requests the Company to pay them the amount in cash. In this case, the Company shall respond to the Insured's request.
   d. If the Insured requests that new original parts are to be installed in lieu of the parts damaged during the accident or are to be paid for in cash, the Insured will bear the Depreciation Percentage set in Schedule (1) of the final value of the purchase invoice. In case of taxi vehicles, public transport vehicles and rental vehicles, the Insured will bear the Depreciation Percentage set in Schedule (2).
   e. If the Insured requests that new original parts are to be installed in lieu of the parts damaged during the accident or are to be paid for in cash, the Insured will bear the Depreciation Percentage set in Schedule (1) of the final value of the purchase invoice. In case of taxi vehicles, public transport vehicles and rental vehicles, the Insured will bear the Depreciation Percentage set in Schedule (2).

3. If the Insured requests that new original parts are to be installed in lieu of the parts damaged during the accident or are to be paid for in cash, the Insured will bear the Depreciation Percentage set in Schedule (1) of the final value of the purchase invoice. In case of taxi vehicles, public transport vehicles and rental vehicles, the Insured will bear the Depreciation Percentage set in Schedule (2).

4. The Insured may assume the repair of damages that occur to the Motor Vehicle as a result of an insured accident hereunder, provided that the estimated repair costs do not exceed the value of repair agreed upon in writing with the Company.

5. If the Insured Motor Vehicle is lost, proves to be irreparable, or that costs of repair exceed 50% of the Motor Vehicle value before the accident, the Insured value of the Motor Vehicle agreed upon between the Insurer and the Insured on signing of the Insurance Policy will be the basis of calculation of the compensation of loss and damage insured hereunder after deduction of the Depreciation Percentage of 20% from the insured value, and taking into account the fraction of insurance period (i.e., the proportion of the period from the commencement date of the insurance period to the date of the accident to the total insurance period).

6. If the Motor Vehicle becomes unroadworthy due to loss or damage insured hereunder, the Company will bear the necessary costs of safeguarding and transporting the Motor Vehicle to the nearest repair shop, in order to deliver it to the Insured after repair.

7. If the damaged Motor Vehicle is repaired with repair shops approved by the Company, the Company shall ensure that the Motor Vehicle is repaired properly, carefully and professionally and that the work is warranted by the repair shops. The Company shall ensure that the Insured is enabled to have the Motor Vehicle checked by any approved motor vehicle examination agency in the UAE to make sure that the Motor Vehicle has been properly repaired without affecting the technical examination of the damaged Motor Vehicle at the concerned official authorities. If it is found that the repairs are below required and recognized technical standards, the Company shall address the issue(s) with the repair shop until the Motor Vehicle is professionally repaired and delivered to the Insured.

8. In case of any conflict between the Company and the Insured concerning the value of damages or the amount of compensation, the Company will appoint an Authority-licensed and registered Surveyor and Loss Adjuster to determine the value of these damages or the amount of compensations at the Company’s expense. If the experts opinion is disapproved, either party may request the Authority to appoint an expert licensed by it at the expense of that party, and that the expert’s charges will be eventually borne by the party for whom the report was not in their favor.
Section 1: LOSS OR DAMAGE TO THE INSURED VEHICLE

Chapter Three: Obligations of the Insured

1. To pay the Agreed upon Premium.

2. All reasonable precautions must be taken to keep and protect the Insured Motor Vehicle from loss or damage and maintain the same in a good working condition. In case of any accident or breakdown of the Motor Vehicle, the Insured may not leave the Insured Motor Vehicle or any part thereof without taking necessary precautions to prevent the aggravation of damages. If the Insured Motor Vehicle is driven before making necessary repairs by the Insured or the Motor Vehicle Driver, every increase of damage or every damage to the Insured Motor Vehicle arising from the same will not be the responsibility of the Company pursuant to this Policy.

3. The Insured shall remain the sole owner of the Insured Motor Vehicle throughout the Insurance Period, and may not lease the vehicle to any third party or sign any contract which may restrict their absolute ownership and possession of the Motor Vehicle without the prior written consent of the Company. 4. In case of any accident which may give rise to a claim according to the provisions of this Policy, the Insured shall immediately notify the concerned official authorities, and shall promptly notify the Insurer and furnish all information related to the accident without unjustifiable delay. The Insured shall furnish the Insurer as soon as possible for every claim, notice or judicial papers once they receive them.

5. The Company shall be notified as soon as practically possible once they become aware of any lawsuit, investigation or detections concerning the accident. In case of theft or any other criminal act which may give rise to a claim according to this Policy, the Insured shall notify the police and the Company promptly and as soon as practicably possible and cooperate with the Company in this respect.

6. The Insurer may charge the Insured that has caused the accident with a deductible amount to be deducted from the due amount of compensation with respect to any accident which is caused by them personally or by the person authorized by them to drive the Motor Vehicle or cases that are deemed committed by an unknown person, according to Schedule (3).

7. In addition to the deductible amounts set in Schedule (3), the Insured may charge the Insured who caused an accident an additional deductible as follows:

- Maximum 10% of the amount of compensation if the Motor Vehicle Driver is below the age of 25 years.
- Maximum 10% of the amount of compensation in case of taxi and public transport vehicles.
- Maximum 15% of the amount of compensation of sports cars and modified vehicles.
- Maximum 20% of the amount of compensation of vehicles modified outside the factory.
- Maximum 20% of the amount of compensation of rental vehicles.

8. For application of paragraph (7) of this Chapter, application of Deductible Percentages shall apply the highest percentage in the case of several deductibles for one accident.

Section 1: LOSS OR DAMAGE TO THE INSURED VEHICLE

Chapter Three: Obligations of the Insured

1. To pay the Agreed upon Premium.

2. All reasonable precautions must be taken to keep and protect the Insured Motor Vehicle from loss or damage and maintain the same in a good working condition. In case of any accident or breakdown of the Motor Vehicle, the Insured may not leave the Insured Motor Vehicle or any part thereof without taking necessary precautions to prevent the aggravation of damages. If the Insured Motor Vehicle is driven before making necessary repairs by the Insured or the Motor Vehicle Driver, every increase of damage or every damage to the Insured Motor Vehicle arising from the same will not be the responsibility of the Company pursuant to this Policy.

3. The Insured shall remain the sole owner of the Insured Motor Vehicle throughout the Insurance Period, and may not lease the vehicle to any third party or sign any contract which may restrict their absolute ownership and possession of the Motor Vehicle without the prior written consent of the Company. 4. In case of any accident which may give rise to a claim according to the provisions of this Policy, the Insured shall immediately notify the concerned official authorities, and shall promptly notify the Insurer and furnish all information related to the accident without unjustifiable delay. The Insured shall furnish the Insurer as soon as possible for every claim, notice or judicial papers once they receive them.

5. The Company shall be notified as soon as practically possible once they become aware of any lawsuit, investigation or detections concerning the accident. In case of theft or any other criminal act which may give rise to a claim according to this Policy, the Insured shall notify the police and the Company promptly and as soon as practicably possible and cooperate with the Company in this respect.

6. The Insurer may charge the Insured that has caused the accident with a deductible amount to be deducted from the due amount of compensation with respect to any accident which is caused by them personally or by the person authorized by them to drive the Motor Vehicle or cases that are deemed committed by an unknown person, according to Schedule (3).

7. In addition to the deductible amounts set in Schedule (3), the Insured may charge the Insured who caused an accident an additional deductible as follows:

- Maximum 10% of the amount of compensation if the Motor Vehicle Driver is below the age of 25 years.
- Maximum 10% of the amount of compensation in case of taxi and public transport vehicles.
- Maximum 15% of the amount of compensation of sports cars and modified vehicles.
- Maximum 20% of the amount of compensation of vehicles modified outside the factory.
- Maximum 20% of the amount of compensation of rental vehicles.

8. For application of paragraph (7) of this Chapter, application of Deductible Percentages shall apply the highest percentage in the case of several deductibles for one accident.
Section 1: LOSS OR DAMAGE TO THE INSURED VEHICLE

Chapter Four: Exclusions

The Company will not pay any compensation for the following issues:

1. Indirect losses that occur to the Insured or devaluation of the Motor Vehicle as a result of its use, breakdown, defect or breakage of the mechanical or electrical devices.

2. The damage arising as a result of overload or excess of the limits of permissible width, length or height or the excess of the number of passengers beyond the licensed number, provided that it is proved that this is the proximate cause of damage.

3. The damage of tires if it does not occur at the same time as damage to the Insured Motor Vehicle.

4. The loss or damage which occurs to the Motor Vehicle with respect to accidents resulting from:
   a. Use of the Motor Vehicle for purposes other than those mentioned in the Insurance Application attached to this Policy.
   b. Violation of laws if the violation implies an intentional felony or misdemeanor according to the definition mentioned in the applicable Federal Penal Code.

5. If it is proven that the Motor Vehicle has been used or utilized in a speed race or test, provided that this is proved to be the proximate cause of the accident.

6. The damage to the Motor Vehicle from the accidents which occur during the Motor Vehicle being operated by a driver who is not licensed to drive according to the Traffic Laws or without obtaining a driving license for the kind / category of the Motor Vehicle according to the Traffic Laws and Regulations and the provisions of this Policy, or the driver holding an expired Driver’s License who fails to renew it within thirty days from the date of the accident, or the license granted to them has been suspended by the court or competent authorities or according to the Traffic Regulations.

7. Loss or damage that occurs to the Motor Vehicle, or any part thereof, with respect to accidents while the Motor Vehicle is being driven under the influence of narcotics, alcohol or drugs that undermine the driver’s ability to control the Motor Vehicle if this is proven to the competent authorities or confessed by the Motor Vehicle Driver. This exclusion does not apply in case of rental vehicles.

8. Loss or damage that occurs to the Motor Vehicle outside the geographical territory set out in this Policy, unless a rider is issued to extend coverage to this territory.

9. The accidents that have occurred, caused, resulted or are related directly or indirectly to natural disasters such as floods, tornadoes, hurricanes, volcanoes, earthquakes and quakes.

10. Invasion, foreign enemy hostilities or warlike operations, whether war is declared or not, civil war, strike, civil commotion, insurrection, revolution, coup d’etat, usurped power, confiscation, nationalization, radioactive substances and radioclastics, atomic or nuclear explosions, or any factor directly or indirectly related to any of the foregoing causes.

11. Loss or damage that occurs to the Insured Motor Vehicle if the Company loses the right of subrogation to the damage caused due to the Insured’s declaration of being responsible for the accident, which they have not caused. If this is proven after payment of compensation to the Insured, the Company may have recourse to it for recovery of amounts paid to them.

12. Loss or damage that occurs to the Motor Vehicle off the road, as defined, unless a rider is issued extending coverage to drive outside the road.
Section 1: LOSS OR DAMAGE TO THE INSURED VEHICLE

Chapter Five: Recourse against the Insured

The Company may have recourse to the Insured or the Motor Vehicle Driver or both, as the case may be, in the amount of compensation paid in the following cases:

1. If it is proven that the insurance was concluded based upon the Insured’s misrepresentation and non-disclosure of material facts that affect the acceptance by the Company to cover the risks or insurance rate.

2. If following payment of compensation, it is proven that the Motor Vehicle was used for purposes other than those set out in the Insurance Application attached to this Policy, or the maximum number of passengers was exceeded, or the Motor Vehicle was overloaded, or its loading was not secured correctly or exceeds the limits of permissible width, length or height, provided that this is proven to be the proximate cause of the accident.

3. If following payment of the compensation it is proven that there is a violation of the law, if the violation involves narcotics, alcohol or drugs that undermine the driver’s ability to control the Motor Vehicle, if this is proven to the concerned authorities or confessed by the Motor Vehicle Driver. In case of rental vehicles, recourse will be against the Motor Vehicle Driver (renter).

4. If it is proven that loss or damage that occurred to the Motor Vehicle, or any part thereof, arose from the insured or another person driving under the influence of narcotics, alcohol or drugs that undermine the driver’s ability to control the Motor Vehicle, if this is proven to the concerned authorities or confessed by the Motor Vehicle Driver. In case of rental vehicles, recourse will be against the Motor Vehicle Driver (renter).

5. If the accident is proven to have occurred intentionally by the Insured or the Motor Vehicle Driver.

6. If the trailer, half-trailer or semi-trailer causes an accident, and the Insured has not agreed with the Company on the existence of such a trailer.

7. If loss or damage that occurs to the Motor Vehicle is a result of theft or robbery, recourse will be against the thief.

Section 1: LOSS OR DAMAGE TO THE INSURED VEHICLE

Chapter Six: Policy Termination

1. The Company may terminate this Policy on the condition that there are serious grounds for termination during the Policy Period by a notice in writing to be sent to the Insured or the Motor Vehicle Driver, via e-mail, facsimile, hand delivery or registered letter thirty days prior to the fixed date of termination to the latest address of the Insured known by the Company. The Insurance Authority shall be advised of the grounds of such termination. In this case, the Company shall refund to the Insured the paid premium after deducting a portion in proportion to the period during which the Policy has remained in effect.

2. The Insured may terminate this Policy by a notice in writing to be sent to the Company, via e-mail, facsimile, hand delivery or registered letter thirty days prior to the fixed date of termination. In this case, the Company shall refund to the Insured the paid premium after deducting a portion in proportion to the period during which the Policy has remained in effect subject to the Short Rate Schedule No. (6), provided that there is no compensation paid to the Insured or pending claims in relation to this Policy during the period of time the Policy is valid, if the Insured has caused the accident or in cases that are deemed committed by unknown persons.

3. This Policy shall be considered terminated in case of a total loss to the Motor Vehicle, provided that its registration is deleted with a report issued by the Road and Traffic Department confirming that it is unroadworthy, and the Company shall compensate the Insured according to the provisions of this Policy.
### Schedule No. (1)
**Depreciation Percentages, Except for Taxi Vehicles, Public Transport Vehicles and Rental Vehicles, According to the Date of First Registration and Use**

<table>
<thead>
<tr>
<th>Year</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>First</td>
<td>5%</td>
</tr>
<tr>
<td>Second</td>
<td>10%</td>
</tr>
<tr>
<td>Third</td>
<td>15%</td>
</tr>
<tr>
<td>Fourth</td>
<td>20%</td>
</tr>
<tr>
<td>Fifth</td>
<td>30%</td>
</tr>
<tr>
<td>Sixth and above</td>
<td>40%</td>
</tr>
</tbody>
</table>

### Schedule No. (2)
**Depreciation Percentages for Taxi Vehicles, Public Transport Vehicles and Rental Vehicles, According to the Date of First Registration and Use**

<table>
<thead>
<tr>
<th>Year</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>First</td>
<td>10%</td>
</tr>
<tr>
<td>Second</td>
<td>20%</td>
</tr>
<tr>
<td>Third</td>
<td>25%</td>
</tr>
<tr>
<td>Fourth</td>
<td>30%</td>
</tr>
<tr>
<td>Fifth</td>
<td>35%</td>
</tr>
<tr>
<td>Sixth and above</td>
<td>40%</td>
</tr>
</tbody>
</table>

### Schedule No. (3)
**Deductibles**

<table>
<thead>
<tr>
<th>Motor Vehicle</th>
<th>Deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Private vehicles where the permissible number of passengers does not exceed (9) passengers; and the value of which exceeds AED 250,000 and not exceeding AED 500,000</td>
<td>Maximum AED 1,200/ per accident</td>
</tr>
<tr>
<td>Private vehicles where the permissible number of passengers exceeds (9) passengers; and the value of which exceeds AED 500,000 and not exceeding AED 1,000,000</td>
<td>Maximum AED 1,400/ per accident</td>
</tr>
<tr>
<td>Private vehicles where the permissible number of passengers exceeds (12) passengers</td>
<td>Maximum AED 1,500/ per accident</td>
</tr>
<tr>
<td>Private vehicles where the tonnage does not exceed (3) tons</td>
<td>Maximum AED 1,700 / per accident</td>
</tr>
<tr>
<td>Trucks where the tonnage exceeds (3) tons</td>
<td>Maximum AED 4,500/ (3) tons, passenger buses and industrial vehicles for construction and agricultural works</td>
</tr>
</tbody>
</table>
Section 1: LOSS OR DAMAGE TO THE INSURED VEHICLE

Schedule No. (4)

Short Rate Schedule - Percentages of Recoverable Premium

<table>
<thead>
<tr>
<th>Policy Validity Period</th>
<th>Recoverable Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>A period not exceeding one month</td>
<td>80%</td>
</tr>
<tr>
<td>A period exceeding one month and not exceeding four months</td>
<td>70%</td>
</tr>
<tr>
<td>A period exceeding four months and not exceeding six months</td>
<td>50%</td>
</tr>
<tr>
<td>A period exceeding six months and not exceeding ten months</td>
<td>30%</td>
</tr>
<tr>
<td>A period exceeding ten months</td>
<td>Nil</td>
</tr>
</tbody>
</table>

Schedule No. (5)

Schedule of Details of the Insured Motor Vehicle in the Insurance Policy against Loss and Damage

Details of Motor Vehicle

<table>
<thead>
<tr>
<th>Details of Motor Vehicle</th>
<th>Country of Manufacture</th>
<th>Plate Number</th>
<th>Make, Model &amp; Color</th>
<th>Motor Vehicle Classification</th>
<th>Registration Type</th>
<th>Purpose of use</th>
<th>Manufacturing Year</th>
<th>Tonnage or Weight</th>
<th>Number of Passengers with Driver</th>
<th>Engine Number:</th>
<th>Chassis Number:</th>
</tr>
</thead>
</table>
Section 1: LOSS OR DAMAGE TO THE INSURED VEHICLE

The term of insurance begins at …………… on …/…/…… and expires at ……… on …/…/…...
Agreed upon premium: Issuance date: …/…/……

<table>
<thead>
<tr>
<th>Insured’s Details</th>
<th>Company’s Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Insured’s Name :</td>
<td>Company’s Name:</td>
</tr>
<tr>
<td>Address:</td>
<td>Address:</td>
</tr>
<tr>
<td>E-mail:</td>
<td>E-mail:</td>
</tr>
<tr>
<td>Postal Address:</td>
<td>Postal Address:</td>
</tr>
<tr>
<td>Identification Number :</td>
<td></td>
</tr>
<tr>
<td>Phone:</td>
<td>Phone:</td>
</tr>
<tr>
<td>Name and Signature of the Insured or their representative:</td>
<td>Signature and stamp of the Company:</td>
</tr>
</tbody>
</table>

Section 1: LOSS OR DAMAGE TO THE INSURED VEHICLE

Motor Vehicle Insurance Application

Applicant’s Details

<table>
<thead>
<tr>
<th>Name according to ID</th>
<th>First</th>
<th>Second</th>
<th>Third</th>
<th>Family Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date of Birth</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>P.O. Box</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Postal code</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ID Number</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>E-mail</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Address/ Emirate</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Profession</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employer</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Trade Name if any)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Commercial Register Number</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Head Office</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Driving License Number</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Expiration Date</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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39
## Section 1: LOSS OR DAMAGE TO THE INSURED VEHICLE

### Motor Vehicle Insurance Application

#### Insurance Service Details

<table>
<thead>
<tr>
<th>Registration Mark</th>
<th>Truck</th>
<th>Small Truck</th>
<th>Large Truck</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Model / Use</td>
<td>Private</td>
<td>Commercial</td>
<td>Rental</td>
<td>Driving Education</td>
</tr>
<tr>
<td>Body Number</td>
<td>Engine Number</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Chassis Number</td>
<td>Engine Capacity (CC)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No. of Passengers</td>
<td>Manufacturing Year</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Current Value without Accessories</td>
<td>Current Value, including Accessories (to be elaborated)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Insurance Period</td>
<td>Insurance Type</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Insured / Representative</td>
<td>Signature</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Section 2: Third Party Liability


Whereas the Insured has applied to Royal & Sun Alliance Insurance Middle East B.S.C.© (hereinafter referred to as the “Company”) for the insurance set herein below, and has agreed that the application is considered as the basis for and integral part of this Policy, and has paid or has agreed to pay the applicable premium, and the Company has accepted and represented to pay compensation to a Third Party/ Injured Party in case of any accident subject to this insurance, whether it emerges from the use or parking of the Motor Vehicle in the UAE during the insurance period.

Therefore, this Policy was entered into to cover liability towards a Third Party/ Injured Party caused by the Insured Motor Vehicle to the Third Party/ Injured Party according to the terms, conditions and exclusions in or appended to this Policy for the amounts the Insured or the Motor Vehicle Driver must pay against:

- Bodily Injury to a Third Party, either inside or outside the Motor Vehicle.
- Property Damages to a Third Party.
Section 2: THIRD PARTY LIABILITY

Chapter One: General Conditions

1. The Policy and its schedules shall constitute one integral contract, and any Rider to this Policy shall constitute an integral part thereof, and every term or phrase to which a special meaning has been given in any part of the Policy or its schedules shall have the same meaning elsewhere, unless the context otherwise requires.

2. This Policy does not apply outside the State.

3. The Company may not assert to the Injured Third Party that it is not liable for compensation as a result of any argument that can be used against the Insured.

4. The Third Party/ Injured Party may submit a claim to the Company for compensation for damages caused to them by the Insured Motor Vehicle.

5. a. In case of death of a family member of the Insured or the Motor Vehicle Driver, the Company’s liability will be limited to an amount of AED 200,000 (Two Hundred Thousand Arab Emirates Dirhams) per person. In case of injury, the Insurer’s liability will be further limited to the percentage of disability per person.

   b. In case of death of the driver of a rental vehicle, public transport vehicle and a vehicle used to teach driving, the Company’s liability will be limited to an amount of AED 200,000 (Two Hundred Thousand Arab Emirates Dirhams) per person. In case of injury, the Insurer’s liability will be further limited to the percentage of disability per person.

6. Any notice or notification of an accident that is required by this Policy shall be served to the Company in writing by e-mail, facsimile or by hand delivery to the address designated in the Policy as soon as practically possible.

7. a. With respect to a fleet insurance policy or any Motor Vehicle insured under this Policy, the Company may not enter into any agreement that may reduce or prevent the coverage of its full Third Party Liability arising from death, bodily injuries or property damages covered under this Policy or reduce the limits of liability of the Company or reduce the coverage contemplated under this Policy, including depriving a claim for compensation for any reason not related to the accident such as age, gender, or the date of acquiring the driving license, or otherwise, or the agreement will be deemed void.

b. However, new coverage not provided for in the Policy may be agreed upon or the limits of such liabilities and coverages may be increased under a separate policy or an additional rider.

8. The Company may, at its expense, assume the judicial and settlement proceedings to represent the Insured or the Motor Vehicle Driver through an attorney in any investigation or interrogation and before any court in any lawsuit or intervention in any phase of the lawsuit in relation to a claim or accident for which the Company may be held liable under this Policy, and which may give rise to the payment of compensation according to this Policy. The Company may settle or enter into a reconciliation for such claim. The Insured shall provide every possible cooperation with the Company by signing a power of attorney to the attorney or otherwise to the Company to initiate any proceedings.

9. Without prejudice to the rights emerging from Life insurance policies and personal accident insurance policies, and in case of the existence of several compulsory policies against Third Party Liability emerging from the use of the Motor Vehicle issued by more than one Company:

   a. Compensation shall be divided equally between Insurers in case of death and/or injuries. If the liability is shared (between the Insured and the Third Party/ Injured Party) based on the degree of negligence, then the percentage of participation in the negligence shall be taken into account.

   b. Compensation for property damages shall be divided based on the percentage of the insured amount set out in each policy to total insured amounts in all policies, after the percentage of participation in the negligence is taken into account.

10. On the occurrence of an accident, the Company shall:

    a. Repair the damaged Motor Vehicle or any of its parts, accessories or spare parts and restore the Motor Vehicle to its pre-accident condition.

    b. Pay the market value of the damaged Motor Vehicle if the value of damages exceeds 50% of the market value of the Motor Vehicle at the time of the accident, provided that the Company’s liability does not exceed an amount of Two Million Arab Emirates Dirhams per accident according to Paragraph (c) of Clause (2) of Chapter Two: Obligations of the Insurance Company.
Section 2: THIRD PARTY LIABILITY

Chapter One: General Conditions

c. Replace the damaged Motor Vehicle in case of total loss, for another Motor Vehicle with the same make, model, additions and pre-accident condition unless the Third Party/Injured Party requests that the Company pay them the amount in cash, in which case, the Company shall accept the Insured’s request.

d. The Company shall pay in cash to the Injured Party, upon their request, the amount of damages (loss or damage) of the damaged parts of the Motor Vehicle in whole and any of its parts, accessories or spare parts and including the charges for installation and replacement of lost or damaged parts at the time of the accident in order to restore the pre-accident condition of the Motor Vehicle.

11. The damaged parts of the Motor Vehicle, for which the first registration and use of which is less than one year, shall be replaced with new original parts with no deduction of a Depreciation Percentage for the Injured Party.

12. If it is agreed with the Injured Third Party to repair the damaged Motor Vehicle, the Insurance Company shall repair the damaged Motor Vehicle at the agency repair shops for the Motor Vehicle if it is in its first year of registration and use.

13. a. Upon the lapse of more than one year after registration and use, the Company shall repair the damaged Motor Vehicle at suitable repair shops for the type and year of manufacture of the vehicle and the damaged parts may be replaced by other than original parts of the same grade. The Company shall ensure that repair works are carried out according to technical standards and that the work is guaranteed by the repair shops. The Company shall ensure that the Injured Third Party is able to have the Motor Vehicle checked by any approved Motor Vehicle examination agency in the State to make sure that the Motor Vehicle has been properly repaired in accordance with technical licensing conditions for endurance and safety and any other condition without affecting the technical examination of the Motor Vehicle affected by the accident at the concerned official authorities. If it is found that the repairs are below required and recognized technical standards, the Company shall address the issue(s) until the Third Party’s Motor Vehicle is professionally repaired as soon as practically possible.

b. For the damaged Motor Vehicle, insured against loss and damage at an Insurance Company with the condition of repair within the Agency the repair shall be carried out within the Agency’s repair shops pursuant to this condition. The Insurance Company insuring the loss and damage has the right of recourse against the Third Party Liability Insurance Company in accordance with the following reimbursements basis:

(1) The reimbursement for the Motor Vehicle that has passed more than one year from its first registration or its use and until the end of the second year shall be after deduction of 15% of the value of the final repair bill.

(2) The reimbursement for the Motor Vehicle that has passed more than two years from its first registration or its use and until the end of the third year shall be after deduction of 30% of the value of the final repair bill.

(3) In case more than three years have lapsed since the first registration or use of the Motor Vehicle, the Company shall abide by repairing the damaged vehicle at suitable repair shops for the type and year of manufacture of the vehicle. The damaged parts shall be replaced with original parts of the same standard, provided that, if the agreement between the Loss and Damage Insurance Company and the insured has the condition that ‘repair shall be within the agency’, this condition shall remain effective.

14. If the Injured Third Party requests that new parts are to be installed in lieu of the parts damaged during the accident, they have to bear the Depreciation Percentage set in schedule (1) of the final value of the purchase invoice. In case of taxi vehicles, public transport vehicles and rental vehicles, the Depreciation Percentage set in Schedule (2) of the final value of the purchase invoice will be applied.

15. Neither depreciation may be deducted nor used parts be installed if the parts are within the list set out in Schedule (4) of this Policy.

16. The Injured Third Party may repair the damages that occur to the Motor Vehicle as a result of accident, provided that the estimated repair costs do not exceed the value of repair agreed upon in writing with the Company. The Company may require a proof that the Motor Vehicle repairs have been completed.
Section 2: THIRD PARTY LIABILITY

Chapter One: General Conditions

17. If durable and hard to replace parts of the Motor Vehicle such as chassis or pillars are damaged and need cutting, tightening or welding as a result of the accident, the Motor Vehicle may be considered a total loss and the Company shall make compensation according to the market value of the Motor Vehicle at the time of the accident.

18. If the Motor Vehicle is considered as total loss, and the Company compensates the Injured Third Party on that basis, the salvage will be deemed property of the Company. The Injured Third Party may not be charged any expenses related to the transfer of the Motor Vehicle title or issuance of a certificate of ownership of the Motor Vehicle, provided that the Motor Vehicle is free of any obligations against third party such as traffic fines or otherwise.

19. a. In case of any conflict between the Company and the Injured Third Party concerning the value of damages or the amount of compensation or determination of the market value of the damaged Motor Vehicle, an Authority-licensed and registered Surveyor and loss adjuster will be appointed to determine the value of the damages or the amount of compensation at the Company expense.

b. If the expert’s opinion is not accepted, either party may request the Authority to appoint an expert licensed by it at the expense of that party, and that the expert's charges will eventually be borne by the party for whom the report was not in their favor.

20. In case of an agreement to insure the Insured himself, the Motor Vehicle Driver or any person excluded from the coverage under this Policy, the amount of the death benefit will be determined not less than (AED 200,000) Two Hundred Thousand Arab Emirates Dirhams at a minimum.

21. The Company may not refuse to compensate the Insured as a result of late notification of the accident, if lateness is attributed to an acceptable excuse.

22. The provisions of this Policy cover the damages to a Third Party caused by a trailer or semi-trailer as long as it is pulled by the vehicle.

23. Neith the Company nor any rider hereto underlines the right of any person to claim for compensation or recovery of any amount payable under the provisions of any applicable legislation.

Section 2: THIRD PARTY LIABILITY

Chapter Two: Obligations of the Insurance Company

1. In case of any accident that results from the use of the Motor Vehicle, the Company shall compensate the Injured Third Party within the scope of its limits hereunder for all amounts which the Insured or the Motor Vehicle Driver is committed to pay as compensation for:

a. Death or any bodily injury caused to any person, including Motor Vehicle Passengers, except for the Insured and the Driver of the Motor Vehicle that has caused the accident, and the passengers employed by the Insured if they are injured during and because of work. A person is considered a passenger if they are inside, getting in or out of the Motor Vehicle. The maximum liability of the Company for any claim or total claims arising from one accident is the value judicially awarded without any limit whatsoever, except for the spouse, parents and children and the liability of the Company will not exceed AED 200,000 (Two Hundred Thousand Arab Emirates Dirhams) per injured person in case of death. In case of disability, maximum liability will be adjusted by the percentage of disability to the amount of AED 200,000 (Two Hundred Thousand Arab Emirates Dirhams).

b. Subject to paragraph (a) above, the liability of the Insurance Company shall be the value judicially awarded of any amount whatsoever, including the Third Party's judicial expenses and charges, except for fines. The Company shall pay compensation to the Third Party once the judgment becomes enforceable.

c. As to the damages to items and properties (except for those owned by the Insured) of the Motor Vehicle Driver at the time of the accident or the properties kept with them in trust or in their guardianship or possession, the insured amount of any claim or total claims arising from one accident is AED 2,000,000 (Two Million Arab Emirates Dirhams) regardless of the number of the persons whose properties are damaged, inclusive of necessary costs of movement of the damaged Motor Vehicle to the agency shop or other repair shops according to this Policy, as the case may be.

d. The Company shall pay an amount of AED 6,770 to the provider of ambulance services and medical transportation to hospitals. The amount is per injured person that suffers from a bodily injury or death and is given first aid and transported to a hospital as a result of an accident caused by a Motor Vehicle insured by the Company against Third Party Liability.
Section 2: THIRD PARTY LIABILITY

Chapter Two: Obligations of the Insurance Company

Chapter Three: Obligations of the Insured

1. In case of any accident that gives rise to a claim according to the provisions of this Policy, the Insured or the Motor Vehicle Driver shall notify the concerned official authorities and the Insurer within a reasonable period of time after occurrence of the accident and furnish all documents and details pertaining to the accident, unless the delay is attributed to an acceptable excuse. The Insurer shall furnish the Company as soon as possible a copy of every claim, notice or judicial document once they receive them.

2. The Insured or the Motor Vehicle Driver shall notify the Company as soon as practically possible once they concern the accident, unless the delay is attributed to an acceptable excuse. In case of theft or any other criminal act which may give rise to a claim according to this Policy, the Insured shall promptly notify the concerned authorities and the Company as soon as practically possible and cooperate with the Company in that regard.

3. Neither the Insured nor any person acting on their behalf may declare acceptance of liability, offer, promise or payment of any amount without the written consent of the Company.

4. The Company shall abide by any settlement between the Insured and the Injured Third Party if it is done with its written consent.

5. The Insurance provided for under this Chapter shall be extended, subject to the terms and conditions hereof, to the liability of every licensed driver while they are driving the Insured Motor Vehicle.

Section 2: THIRD PARTY LIABILITY

Chapter Two: Obligations of the Insurance Company

1. In case of any accident that gives rise to a claim according to the provisions of this Policy, the Insured or the Motor Vehicle Driver shall notify the concerned official authorities and the Insurer within a reasonable period of time after occurrence of the accident and furnish all documents and details pertaining to the accident, unless the delay is attributed to an acceptable excuse. The Insurer shall furnish the Company as soon as possible a copy of every claim, notice or judicial document once they receive them.

2. The Insured or the Motor Vehicle Driver shall notify the Company as soon as practically possible once they concern the accident, unless the delay is attributed to an acceptable excuse. In case of theft or any other criminal act which may give rise to a claim according to this Policy, the Insured shall promptly notify the concerned authorities and the Company as soon as practically possible and cooperate with the Company in that regard.

3. Neither the Insured nor any person acting on their behalf may declare acceptance of liability, offer, promise or payment of any amount without the written consent of the Company.

4. The Company shall abide by any settlement between the Insured and the Injured Third Party if it is done with its written consent.

5. The Insurance provided for under this Chapter shall be extended, subject to the terms and conditions hereof, to the liability of every licensed driver while they are driving the Insured Motor Vehicle.

Section 2: THIRD PARTY LIABILITY

Chapter Two: Obligations of the Insurance Company

1. In case of any accident that gives rise to a claim according to the provisions of this Policy, the Insured or the Motor Vehicle Driver shall notify the concerned official authorities and the Insurer within a reasonable period of time after occurrence of the accident and furnish all documents and details pertaining to the accident, unless the delay is attributed to an acceptable excuse. The Insurer shall furnish the Company as soon as possible a copy of every claim, notice or judicial document once they receive them.

2. The Insured or the Motor Vehicle Driver shall notify the Company as soon as practically possible once they concern the accident, unless the delay is attributed to an acceptable excuse. In case of theft or any other criminal act which may give rise to a claim according to this Policy, the Insured shall promptly notify the concerned authorities and the Company as soon as practically possible and cooperate with the Company in that regard.

3. Neither the Insured nor any person acting on their behalf may declare acceptance of liability, offer, promise or payment of any amount without the written consent of the Company.

4. The Company shall abide by any settlement between the Insured and the Injured Third Party if it is done with its written consent.

5. The Insurance provided for under this Chapter shall be extended, subject to the terms and conditions hereof, to the liability of every licensed driver while they are driving the Insured Motor Vehicle.
Section 2: THIRD PARTY LIABILITY

This insurance does not cover the Third Party Liability arising or emerging from accidents that are caused by the Insured Motor Vehicle in the following cases:

1. The accidents that occur outside the borders of the State.
2. The accidents that have occurred, caused, resulted or are related directly or indirectly to natural disasters such as floods, tornados, hurricanes, volcanoes, earthquakes or quakes.
3. Invasion, foreign enemy hostilities or warlike operations, whether war is declared or not, civil war, strike, riot, civil commotion, mutiny, rebellion, revolution, insurrection, or ionising radiation contamination by radioactivity from any nuclear fuel, power, usurpation, confiscation or nationalization, radioactive substances and radionuclides, atomic or nuclear explosions, or any element related directly or indirectly with the above mentioned causes.
4. The accidents that occur to the Insured, the Motor Vehicle Driver or the persons employed by the Insured if they are injured during and because of work, unless they have obtained additional coverage under a rider or another policy.

Chapter Four: Exclusions

The Company may have recourse to the Insured, the Motor Vehicle Driver or the person responsible for the Accident, as the case may be, within the limit of the amount of compensation paid in the following cases:

1. If it is proven that the insurance was concluded based upon the Insured's misrepresentation or non-disclosure of material facts that affect the acceptance by the Company to cover the risks or determination of the premium.
2. If the Motor Vehicle is proven to have been used for purposes other than those set out in the Insurance Application attached to this Policy or the maximum number of passengers is exceeded or the Motor Vehicle was overloaded or its loading was not secured correctly or exceeds the limits of permissible width, length or height, provided that this is proven to be the proximate cause of the accident.
3. If it is proven that the Motor Vehicle was used in a speed race or test cases (impermissible cases), provided that this is proven to be the proximate cause of the accident.
4. If following payment of the compensation it is proven that there is a violation of the laws, if the violation involves a willful felony or misdemeanor, as defined in the UAE's applicable penal code.
5. If it is proven that the Motor Vehicle was driven without obtaining the driving license for the type of Motor Vehicle according to the Traffic Laws and Regulations and the provisions of this Policy, or that the license granted to the Insured or the Motor Vehicle Driver was suspended by a courts order or by the concerned authorities or by virtue of traffic regulations, or that Motor Vehicle driving license was expired at the time of the accident, unless the driver manages to renew it within thirty days from the date of accident.
6. If it is proven that the Motor Vehicle Driver, or another person allowed by them to drive the Motor Vehicle caused the accident while being in an abnormal condition due to being under the influence of narcotics or alcohol that undermine the driver’s ability to control the Motor Vehicle or medical drugs for which driving is medically prohibited. In case of rental vehicles, recourse will be made against the Motor Vehicle Driver (renter).
Chapter Five: Recourses against the Insured

7. If it is proven that the accident occurred intentionally by the Insured or the Motor Vehicle Driver.

8. If the trailer, half-trailer or semi-trailer caused the accident and the Insured has not agreed with the Company to include it in the policy.

9. If the Motor Vehicle is used outside the road, as defined in this Policy, without any additional coverage.

10. If damages occur to the Injured Third Party as a result of theft or robbery of the Insured Motor Vehicle, recourse will be against the thief only.

Chapter Six: Policy Termination

1. Neither the Company nor the Insured may terminate this Policy during its term as long as the Motor Vehicle license is valid.

2. However, the Policy may be terminated before its expiration on the grounds of:
   a. Cancellation of the Motor Vehicle license;
   b. Submission of a new Policy due to change of the Motor Vehicle details;
   c. Transfer of the Motor Vehicle title by virtue of a certificate issued by the concerned authority.

   In this case, the Company must refund to the Insured the paid premium after deducting a portion in proportion to the period during which the Policy has remained in effect according to the Short Rate Schedule No. (3) set out in this Policy, provided that there are no paid claims or outstanding claims where the Insured has caused the accident.

3. This policy shall be considered terminated in case of a total loss to the Motor Vehicle, provided that its registration is deleted with a report issued by the Road and Traffic Department confirming that it is unroadworthy, and the Company and the Insured shall remain bound by its Provisions before termination.
Section 2: THIRD PARTY LIABILITY

Chapter Seven: General Provisions

1. The Company shall include all details in Schedule (5) of this Policy, and this Schedule shall be part of this Policy.

2. Any lawsuits arising from this Policy may not be filed after the lapse of three years from the date of the accident or the Injured Party and related parties become aware of the damage and the person liable for it.

3. The quotes of the State shall be competent to determine any dispute arising in connection with this Policy.

Schedule No. (1)
Depreciation Percentages for Parts of Private Motor Vehicles

<table>
<thead>
<tr>
<th>Year</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>First</td>
<td>–</td>
</tr>
<tr>
<td>Second</td>
<td>5%</td>
</tr>
<tr>
<td>Third</td>
<td>10%</td>
</tr>
<tr>
<td>Fourth</td>
<td>15%</td>
</tr>
<tr>
<td>Fifth</td>
<td>20%</td>
</tr>
<tr>
<td>Sixth and above</td>
<td>30%</td>
</tr>
</tbody>
</table>

Schedule No. (2)
Depreciation Percentages for Parts of Taxi Vehicles, Public Transport Vehicles and Rental Vehicles

<table>
<thead>
<tr>
<th>Year</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Last six months of the first year</td>
<td>10%</td>
</tr>
<tr>
<td>Second</td>
<td>20%</td>
</tr>
<tr>
<td>Third</td>
<td>25%</td>
</tr>
<tr>
<td>Fourth</td>
<td>30%</td>
</tr>
<tr>
<td>Fifth</td>
<td>35%</td>
</tr>
<tr>
<td>Sixth and above</td>
<td>40%</td>
</tr>
</tbody>
</table>

Schedule No. (3)
Short Rate Schedule – Percentages of Recoverable Premium

<table>
<thead>
<tr>
<th>Policy Validity Period</th>
<th>Recoverable Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>A period not exceeding one month</td>
<td>80%</td>
</tr>
<tr>
<td>A period exceeding one month to the end of the fourth month</td>
<td>70%</td>
</tr>
<tr>
<td>A period exceeding four months to the end of the sixth month</td>
<td>50%</td>
</tr>
<tr>
<td>A period exceeding six months to the end of the eighth month</td>
<td>30%</td>
</tr>
<tr>
<td>A period exceeding eight months</td>
<td>Nil</td>
</tr>
</tbody>
</table>
### Chapter Seven: General Provisions

#### Schedule No. (4)
List of the parts damaged by a traffic accident which must be replaced for new ones without deduction for any depreciation:

- Glass
- Brake master cylinders
- Brake wheel cylinders
- Brake calipers
- Brake hoses
- Brake cables (conduit type)
- Brake diaphragms
- Steering boxes
- Steering rakes
- Steering ball joints and swivels
- Seat belts

---

#### Schedule No. (5)
Schedule of Details of the Insured Motor Vehicle in the Insurance Policy against Third Party Liability

<table>
<thead>
<tr>
<th>Details of Motor Vehicle</th>
<th>Country of Manufacture</th>
<th>Plate Number</th>
<th>Make, Model &amp; Color</th>
<th>Motor Vehicle Classification</th>
<th>Registration Type</th>
<th>Purpose of use</th>
<th>Manufacturing Year</th>
<th>Tonnage or Weight</th>
<th>Number of Passengers with Driver</th>
</tr>
</thead>
<tbody>
<tr>
<td>Engine Number:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Chassis Number:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Royal & Sun Alliance Insurance Middle East B.S.C.© declares that the Motor Vehicle detailed above in this Schedule is insured with it according to the provisions of this Policy. Issued By: Issuance Date:
## Section 2: THIRD PARTY LIABILITY

The term of insurance begins at .......... on ....../......, and expires at .......... on ....../......
Agreed upon premium: Issuance date: ....../......

<table>
<thead>
<tr>
<th>Data of the Insured</th>
<th>Data of the Insured</th>
</tr>
</thead>
<tbody>
<tr>
<td>Insured’s Name:</td>
<td>Company’s Name:</td>
</tr>
<tr>
<td>Address:</td>
<td>Address:</td>
</tr>
<tr>
<td>E-mail:</td>
<td>E-mail:</td>
</tr>
<tr>
<td>Postal Address:</td>
<td>Postal Address:</td>
</tr>
<tr>
<td>Identification Number:</td>
<td>Identification Number:</td>
</tr>
<tr>
<td>Phone:</td>
<td>Phone:</td>
</tr>
<tr>
<td>Name and Signature of the Insured or their representative:</td>
<td>Signature and stamp of the Company:</td>
</tr>
</tbody>
</table>

---

## Motor Vehicle Insurance Application

### Applicant’s Details

<table>
<thead>
<tr>
<th>Name according to ID</th>
<th>First</th>
<th>Second</th>
<th>Third</th>
<th>Family Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date of Birth</td>
<td>P.O. Box</td>
<td>Postal code</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ID Number</td>
<td>E-mail</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Home Phone</td>
<td>Office Phone</td>
<td>Mobile</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Address/ Emirate</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Profession</td>
<td>Employer</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Driving License Number</td>
<td>Expiration Date</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Trade Name if any)</td>
<td>Commercial Register Number</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Head Office</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

---
### Section 2: THIRD PARTY LIABILITY

**Motor Vehicle Insurance Application**

<table>
<thead>
<tr>
<th>Insurance Service Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Registration Mark</td>
</tr>
<tr>
<td>Model / Use</td>
</tr>
<tr>
<td>Body Number</td>
</tr>
<tr>
<td>Chassis Number</td>
</tr>
<tr>
<td>No. of Passengers</td>
</tr>
<tr>
<td>Current Value</td>
</tr>
<tr>
<td>Current Value, including Accessories (to be elaborated)</td>
</tr>
<tr>
<td>Insurance Period</td>
</tr>
<tr>
<td>Insured / Representative</td>
</tr>
</tbody>
</table>

### Section 3: Enhanced Motor Protection

- **Insuring You for Additional Incidents**
- **Your Vehicle Repairing Options**
- **Personal Accident & Emergency**
- **Value - Add**
I. Insuring You for Additional Incidents

WHY TAKE A CHANCE WITH YOUR MOST PRECIOUS ASSET?

Safeguard your home with RSA Home Insurance.
I. INSURING YOU FOR ADDITIONAL INCIDENTS

<table>
<thead>
<tr>
<th>Covers</th>
<th>What We Cover</th>
<th>What We Don’t Cover</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perils Of Nature, Riot, Strike &amp; Civil Commotion</td>
<td>The coverage under the Policy is extended to include loss or damage to Your Insured Vehicle caused by:</td>
<td>(a) Riot, strike and civil commotion which does not assume the proportions of or amount to a popular uprising &lt;br&gt; (b) Flood, storm, typhoon, cyclone, tornado, tsunami, hurricane, rain (excluding gradually operating caused as a result of rain) hailstorm, windstorm, wind, sandstorm or any other atmospheric disturbances, volcanic eruption, earthquake or other convulsions of nature</td>
</tr>
<tr>
<td>Windscreen</td>
<td>The coverage under the Policy is extended to include accidental damage to the windscreen, windows and glass sunroof of the Insured Vehicle and any damage to the body work which is caused by the broken glass, evidenced in the police report. If the claim relates to this cover only, We will not apply the standard Policy Excess nor will it have an effect on Your no claims discount.</td>
<td></td>
</tr>
</tbody>
</table>
Get up to **45% no claims discount** when you buy Car Insurance with RSA.

II. Your Vehicle Repairing Options
## II. YOUR VEHICLE REPAIRING OPTIONS

### Covers

<table>
<thead>
<tr>
<th>What We Cover</th>
<th>What We Don’t Cover</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency Repairs&lt;br&gt;The coverage under the Policy is extended to include emergency repairs to the Insured Vehicle to secure or get You back on the road safely, as per Chapter 2, Point 4 of Section 1. This cover is subject to a maximum amount per claim as specified in the Table of Benefits. In the event of a claim, please submit the police report along with the repair invoice and photograph(s) of the damages to the Insured Vehicle.</td>
<td>RSA Approved Garages (Non-Agency)&lt;br&gt;The coverage under this Policy includes repairs of the Insured Vehicle at one of Our certified Approved Garages, if the Insured Vehicle is more than 2 years old or not having the Agency Repairs cover. Note: In the event of a claim, You have an option to repair Your vehicle even during the first two years of Your vehicle registration as new at one of certified Approved Garages and if You choose to do so You will be rewarded with a waiver of Your standard Excess provided the driver of the vehicle at the time of accident is above the age of 25.</td>
</tr>
<tr>
<td>Agency Repairs&lt;br&gt;The coverage under this Policy, if specified in the Policy, is extended to repairs at the manufacturer’s authorised agency located within the country of registration of the Insured Vehicle, in the event of any accidental loss or damage to Your vehicle occurring within two years (or as specified in Your Policy), from the date of first registration as new.</td>
<td></td>
</tr>
<tr>
<td>Vehicles purchased from places other than the manufacturer’s authorised dealers in the UAE. Should this exclusion apply, We will select one of Our Approved Garages to undertake the repairs.</td>
<td></td>
</tr>
</tbody>
</table>
New Replacement Vehicle
The coverage under this Policy is extended to include, as per the Table of Benefits:
(a) A new replacement of the same model of the Insured Vehicle (subject to availability); or
(b) The value of the vehicle when it was purchased (Vehicle Insured Value in the Schedule)
whichever is lower, if the Insured Vehicle is declared as a ‘total loss’ following an accident or peril covered under this Policy and occurring within the period as specified in Your Policy Schedule, of its first registration, no depreciation will be applied.

Covers | What We Cover | What We Don’t Cover
---|---|---
Neu Replacement Vehicle | The coverage under this Policy is extended to include, as per the Table of Benefits:
(a) A new replacement of the same model of the Insured Vehicle (subject to availability); or
(b) The value of the vehicle when it was purchased (Vehicle Insured Value in the Schedule)
whichever is lower, if the Insured Vehicle is declared as a ‘total loss’ following an accident or peril covered under this Policy and occurring within the period as specified in Your Policy Schedule, of its first registration, no depreciation will be applied.

Taxi Fares
The coverage under this Policy is extended to include an amount per accident, as specified in the Table of Benefits, for the cost of hiring a taxi in the UAE in order for you to complete the journey to your destination or return to your residence, in the event of an accident causing loss or damage and making the Insured Vehicle not roadworthy.

In the event of a claim, You are required to provide Us with the receipt or invoice of the taxi with the date corresponding to the incident date.
The coverage under the Policy is extended to include the services provided by an RSA service provider as below:

1. **Towing Service:** In case of a breakdown or an accident, the Insured Vehicle will be towed to the agency workshop, nearest garage or to any garage of Your choice within UAE.

2. **Battery Boost Service:** If the insured Vehicles battery fails, We will jump start the Insured Vehicle which will enable You to carry on with Your journey. We will not be providing a new battery or replacement of battery.

3. **Emergency Fuel Service:** We will deliver emergency fuel directly to You. The fuel delivery service will be provided complimentary, but the fuel cost will be borne by You.

4. **Lock out Service:** If the Insured Vehicle key is locked inside Your car, We will make an attempt to gain access to the key which will enable You to carry on with Your journey.

5. **Flat Tyre Service:** We will change the flat tyre with Your spare tyre. If no spare tyre is available, We will tow the Insured Vehicle to the nearest garage. No new tyre or replacement will be provided by Us.

6. **Off Road Assistance:** We will recover the Insured Vehicle from off road areas including sandy areas, desert and/or basement parking’s within the UAE. However, recovery in the desert applies to Insured Vehicles that have four wheel drive capability only, excluding competitive events or carrying passengers as part of business. This service is limited to three times in a year.

7. **Car Registration Service:** One complimentary car registration service will be provided to You. The reservation must be done 48 hours prior to registration. You must provide the documents and information as required by the traffic authorities to avail this service. You are also responsible for the settlement of any traffic fines and other traffic department charges. We will collect the Insured Vehicle key and documents from You within the same city in which the Insured Vehicle is registered. The free vehicle registration renewal service does not apply to...
II. YOUR VEHICLE REPAIRING OPTIONS

Covers | What We Cover | What We Don’t Cover
--- | --- | ---
24 Hours Accident And Breakdown Recovery (Cont.) | commercial vehicles and is valid only for a single attempt. This service does not apply if you are exporting, selling or transferring your vehicle. | 
8. Discounted International Driving License: You are entitled to a 10% discount on International Driving License. You will have to submit a copy of Your valid UAE driving license, 2 passport size photographs along with the signed application form to Our service provider. | 
9. Automobile Service Pick up & Drop off: You may request for a free automobile service drop off or pick up service within the same city and to agency workshop only. This service is limited to one time in a year. The reservation must be done 48 hours prior to registration. | 
10. Taxi Service: You may avail the cost of hiring a taxi in the UAE, as per the limit specified in Your Policy Schedule in order for You to complete the journey to Your destination or return to Your residence, in the event of an accident causing loss or damage, making the Insured Vehicle not roadworthy. | 

Covers | What We Cover | What We Don’t Cover
--- | --- | ---
Replacement Of Locks | The coverage under the Policy is extended to include the cost of replacing the: | We will not pay the cost of replacing any alarms or other security devices used in connection with Your Vehicle. 
(a) Door locks and boot lock | 
(b) Ignition and steering lock | 
(c) Car lock transmitter or car key and central locking system of the Insured Vehicle that are lost or stolen within the Territorial Limits as specified in Your Policy up to an amount as per the Table of Benefits during any one Period of Insurance. | 
In the event of a claim, You are required to submit the police report. |
II. YOUR VEHICLE REPAIRING OPTIONS

<table>
<thead>
<tr>
<th>Covers</th>
<th>What We Cover</th>
<th>What We Don’t Cover</th>
</tr>
</thead>
<tbody>
<tr>
<td>Temporary Rent-A-Car</td>
<td>The coverage under this Policy is extended to include, if specified in the Schedule, a hire car for a: (a) Maximum period of ten days or (b) Until Your Vehicle is fully repaired (whichever is earlier) following an accident to the Insured Vehicle, subject to appropriate alternate vehicles being available with Our service provider at that point in time. Alternately, We may exercise the discretion to offer a cash allowance subject to a maximum amount of AED 600 in situations where either the alternate vehicle (hire car) is not available with Our service provider or for any other compelling reasons We may decide to do so.</td>
<td>1. Any costs related to fuel, salik, parking charges or any other fines 2. Any further hire car charges after the 10 days period of free hire 3. Any deductibles applied under the hire car terms and conditions, should there be an accident while driving a hire car 4. Loss or damage to the hire car and/or liability which results from using the hire car</td>
</tr>
</tbody>
</table>

You may avail the benefit of the hire anytime within the first 48 hours after repair of the vehicle has been approved. Driving of the hired vehicle should be restricted to You or Your Spouse. The service provider will deliver and collect the hire car to and from a pre-agreed location. You need to provide at least a 24 hour request notice to the service provider to avail this benefit.

Our service will require the following documentation from Your end:

A – Valid Driving Licence
B – Credit Card authorisation as a security deposit against costs related to fuel, salik, parking charges or any other fines. In case You do not have a credit card, You may pay a cash deposit directly to the provider. The terms and conditions of the hire car service provider will have to be complied with.

The hire car provided is a standard saloon vehicle up to four years old with an engine size between 1.3 to 1.8 Litres or 2 to 2.4 Litres, depending upon your Policy type and may be driven in the UAE only.

If the Insured Vehicle is stolen, or if the damage is extensive and We decide not to repair it and consider the Insured Vehicle as a total loss, this cover will cease after We have made You an offer for the settlement of the claim.

In case Your vehicle is still undergoing repairs and You would like to avail of an extension in the service then You should inform the hire car company accordingly, at least 24 hours before the expiry of the service.

You may avail the benefit of the hire anytime within the first 48 hours after repair of the vehicle has been approved. Driving of the hired vehicle should be restricted to You or Your Spouse. The service provider will deliver and collect the hire car to and from a pre-agreed location. You need to provide at least a 24 hour request notice to the service provider to avail this benefit.

Our service will require the following documentation from Your end:

A – Valid Driving Licence
B – Credit Card authorisation as a security deposit against costs related to fuel, salik, parking charges or any other fines. In case You do not have a credit card, You may pay a cash deposit directly to the provider. The terms and conditions of the hire car service provider will have to be complied with.

The hire car provided is a standard saloon vehicle up to four years old with an engine size between 1.3 to 1.8 Litres or 2 to 2.4 Litres, depending upon your Policy type and may be driven in the UAE only.

If the Insured Vehicle is stolen, or if the damage is extensive and We decide not to repair it and consider the Insured Vehicle as a total loss, this cover will cease after We have made You an offer for the settlement of the claim.

In case Your vehicle is still undergoing repairs and You would like to avail of an extension in the service then You should inform the hire car company accordingly, at least 24 hours before the expiry of the service.
PACK A SENSE OF ADVENTURE. NOT WORRIES.
Enjoy a stress-free holiday with RSA Travel Insurance.

III. Personal Accident & Emergency
III. PERSONAL ACCIDENT & EMERGENCY

Covers | What We Cover | What We Don’t Cover
--- | --- | ---

**Personal Accident Benefit - Driver**

The coverage under this Policy is extended to include, compensation as per the scale provided below for death or bodily injury sustained by You whilst getting in or getting out from or travelling in the Insured Vehicle and caused by violent, accidental, external and visible means which independently of any other cause shall within three calendar months of the occurrence of such injury result in. Refer to Personal Accident Table of Benefits.

**Personal Accident Benefit - Passengers**

The coverage under this Policy is extended to include, compensation as per the scale provided above for death or bodily injury sustained by the passengers, whilst getting in or getting out from or travelling in the Insured Vehicle and caused by violent, accidental, external and visible means which independently of any other cause shall within three calendar months of the occurrence of such injury result in. Refer to Personal Accident Table of Benefits.

---

**PERSONAL ACCIDENT TABLE OF BENEFITS**

<table>
<thead>
<tr>
<th>Compensation</th>
<th>(Value in AED)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Death</td>
<td>AED 200,000</td>
</tr>
<tr>
<td>2. Total irrecoverable loss of sight in both eyes</td>
<td>AED 200,000</td>
</tr>
<tr>
<td>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</td>
<td>AED 200,000</td>
</tr>
<tr>
<td>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</td>
<td>AED 100,000</td>
</tr>
<tr>
<td>5. Total and irrecoverable loss of sight in one eye</td>
<td>AED 100,000</td>
</tr>
<tr>
<td>6. Total loss by physical severance at or above the wrist or ankle of one hand or one foot</td>
<td>AED 100,000</td>
</tr>
<tr>
<td>7. Permanent partial disability not mentioned in the table here-in-above</td>
<td>Based on the permanent partial disability approved by the medical board</td>
</tr>
</tbody>
</table>

The value of compensation will be specified for the person as a percentage of the Insurance amount AED 200,000 based on the permanent partial disability approved by the medical board.

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**PERSONAL ACCIDENT BENEFIT CONDITIONS**

1. Compensation shall be payable under only one of items 1 to 7 above in respect of each person arising out of any one occurrence and Our total liability shall not in the aggregate exceed the sum of AED 200,000 during any one Period of Insurance per person.

2. We are not liable to pay any compensation for death or physical injury which occurs either directly or indirectly, totally or partially as a result of the following reasons:
   - (a) To harm oneself intentionally or by committing suicide or by attempting suicide or physical defect or mental weakness;
   - (b) As a consequence of person demanding compensation himself from addiction to drugs or liquor;
   - (c) Such compensation shall be payable only with the approval of the insured and directly to the insured person or his/her legal representative whose receipt shall be a full discharge in respect of the injury to such person.

3. Number of vehicle passengers should not exceed (as per seating capacity) persons including the driver at the time of accident.

These conditions are subject to the terms, exceptions and conditions of the Policy.
The coverage under the Policy is extended to include an amount as per the Table of Benefits, to You or Your Spouse (or in the event of death, to their legal personal representatives) if You or Your Spouse suffers accidental bodily injury in direct connection with the use of the Insured Vehicle and resulted in the following within three calendar months:

(a) Death
(b) Permanent loss of sight in one or both eyes
(c) Loss of one or more limbs at or above the wrist or ankle
(d) Permanent loss of use of one or more limbs

We will only pay one benefit for death or injury to any of the above persons for any one incident.

This Cover:

(a) Does not apply when Personal Accident Benefit Section is covered
(b) Applies only in respect of private motor vehicles
(c) Does not cover death or injury arising from suicide or attempted suicide
(d) Does not apply if anyone claiming is convicted in connection with the accident of a drink-driving offence or of driving under the influence of drugs

The coverage under the Policy is extended to include reasonable medical expenses incurred by any occupant of the Insured Vehicle, if injured as a direct result of the Insured Vehicle being involved in an accident and treatment commencing within 24 hours of the accident.

This cover is subject to a maximum limit as per the Table of Benefits, per person per claim during any one Period of Insurance and is payable if the number of passengers is as per the authorised seating capacity in the vehicle.

In the event of a claim, You are required to submit proof of injury related to the accident and the associated medical expense receipts.

The coverage under the Policy is extended to include liability payable as per the Table of Benefits, per injured person against cost of ambulance service incurred, following a road traffic accident to the Insured Vehicle. All payments under this cover will be made directly to the provider of the ambulance and medical evacuation services to hospitals.
A Home Away from Home.
Buy home insurance today and receive emergency alternate accommodation cover.

Terms & Conditions apply
Covers | What We Cover | What We Don’t Cover
--- | --- | ---
Territory Extended to Oman | The Territorial Limits under Your Policy are extended to include the Sultanate of Oman. |  
Territory Extended To Other GCC Countries | The coverage under the Policy is extended to include, if specified in the Schedule, Oman, Bahrain, Saudi Arabia, Kuwait and Qatar in the territorial limit for Section 1 (Dami Damage) for private vehicles only. You will not be covered under Section 2 (Third Party Liability), as this cover must be purchased separately at the border of each country (except in the case of Oman). Provided that: 
(a) The maximum duration of any single trip shall not exceed 60 days 
(b) The maximum total number of days shall not exceed 90 days in any 12-month period 
In the event of a claim, traffic police report should be obtained from the respective country authorities. |  

IV. VALUE – ADD

Covers | What We Cover | What We Don’t Cover
--- | --- | ---
Third Party Liability Limit for Property Damage | The cover under Section 2 (Third Party Liability) damage to Third Party property is enhanced as per the Table of Benefits. |  
Third Party Liability to Family Members and Passengers | The cover under Section 2 (Third Party Liability) is extended to include Legal Liability, caused by or arising from death or bodily injury or property damage towards any passengers, as per the authorised seating capacity, in the Insured Vehicle including Family Members and Domestic Workers except the driver, whilst in the Insured Vehicle or getting in or getting out of the Insured Vehicle. 
Provided that: 
(a) Your Vehicle has four wheel drive capability 
(b) It is a private vehicle only 
In the event of a claim the Police Report should be provided. |  
Off Road Cover | The coverage under the Policy is extended to include loss or damage to Your Insured Vehicle and/or Third Party Damage whilst being driven off road. Provided that: 
(a) Your Vehicle has four wheel drive capability 
(b) It is a private vehicle only 
If You are participating in any kind of dune-bashing, competitive event or race. 
If You are carrying passengers in the Insured Vehicle, for hire or reward. |
### IV. VALUE - ADD

<table>
<thead>
<tr>
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</table>
| Driving Another Car              | The cover under Section 2 (Third Party Liability) is extended to any other private motor vehicle driven by You or Your Spouse, with the owner’s express consent, within the Territorial Limits. You are covered while driving any other vehicle only if all the following apply: | (a) You are 25 years of age or older  
(b) The claim for the damage is not payable under any other Policy of Insurance  
(c) The vehicle is not hired under a hire purchase agreement by or leased to You or Your Spouse  
(d) Only one substitute vehicle is being used at a time by You or Your Spouse  
1. Your legal liability when the substitute vehicle is unregistered  
2. Accidental loss or damage to the substitute vehicle  
3. You are a corporate organization  
This cover is not applicable to motorcycles. |

### IV. VALUE - ADD

<table>
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</thead>
</table>
| Motor Garage And/Or Valet Parking| The coverage under the Policy is extended to include loss of or damage to the Insured Vehicle whilst in the custody or control of: | (a) A motor garage or other similar business, which You do not own, which has the Insured Vehicle for the purpose of maintenance, repair, testing or servicing  
(b) A hotel, restaurant or similar business, which You do not own, where, the Insured Vehicle has been parked by their authorised driver  
provided that the loss is not covered under any other Policy. In the event of a claim, You are required to submit the police report. The benefits payable under this cover will be subject to the standard Excess and it will have an effect on Your no claims discount. Please ensure that the Insured Vehicle is handed over only to the authorised person after due verification and the person driving the Insured Vehicle is a Licensed Driver. |

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</table>
IV. VALUE - ADD

No Claims Discount

The coverage under the Policy is extended to include a discount off Your next motor vehicle insurance premium, for each claim free Period of Insurance You will accumulate. The discount amount will be in accordance with the no claims discount scale applicable at the time of renewal.

If a claim is made or becomes apparent, Your no claims discount may be reduced at the next renewal in accordance with the no claims discount scale applicable at the time of renewal.

Your no claims discount is not transferable to any other person.

Covers | What We Cover | What We Don’t Cover
--- | --- | ---
No Claims Discount Protection | The coverage under the Policy if specified in the Schedule, is extended to include no claim discount earned by You over the years which will be protected under this cover up until the renewal of this Policy with Us provided that:
(a) You have not made more than 2 claims under this Policy over a period of 3 consecutive years, and/or
(b) The total value of all claim payments made by Us under this Policy over the 3 years period does not exceed AED 50,000 and/or
(c) No claim has been made under the Policy where a driver under the age of 25 years, or with a driving license that has been in force for less than 1 year is at fault at the time of an accident.
Should You fail to comply with provisos 1, 2 and/or 3 above, Your no claim discount will be reduced in accordance with Our standard no claims discount scale.
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