

MOTOR INSURANCE POLICY BOOKLET

Everything you need to know





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

Step 1



Start with the Standard Covers as provided in your Schedule.

Step 2



Next, familiarize yourself with this booklet by understanding:

1. Commonly Used Terms.....6
2. FAQs.....8
3. Our Covers and Benefits11
4. How to Report A Claim14
5. How to Raise A Complaint.....16

Step 3



Here, you will find your main Policy covers:

- Section 1: Loss or Damage to the Insured Vehicle20
- Section 2: Third Party Liability24
- Section 3: Enhanced Motor Protection Covers27

We have categorized our enhanced covers into the following for your ease:



- 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.

YOUR CONTENTS GUIDE

I. Insuring You For Additional Incidents.

Perils Of Nature, Riot, Strike & Civil Commotion.....	30
Windscreen.....	30
Loss of Personal Items	31

II Your Vehicle Repairing Options

Emergency Repairs.....	34
Agency Repairs.....	34
Repairs At Our Authorised Network.....	35
New Replacement Vehicle.....	36
Taxi Fares.....	37
24 Hours Accident And Breakdown Recovery.....	38
Replacement Of Locks.....	41
Temporary Rent-A-Car.....	42

III. Personal Accident & Emergency

Personal Accident Benefit - Driver.....	46
Personal Accident Benefit - Passengers.....	46
Personal Injury Cover.....	48
Emergency Medical Expenses.....	49
Ambulance Cost.....	49

IV. Value - Add

Territory Extended to Oman.....	52
Territory Extended to Other GCC Countries.....	52
Third Party Liability Limit for Property Damage.....	53
Third Party Liability to Family Members and Passengers.....	53
Off Road Cover.....	53
Driving Another Car.....	54

Motor Garage And/Or Valet Parking.....	55
No Claims Discount.....	56
No Claims Discount Protection.....	57
Section 4: General Conditions.....	58



COMMONLY USED TERMS

The words or expressions mentioned below have the same meaning wherever they appear in the Policy. We have defined them for Your understanding:

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 motor Garages.

Certificate of Motor Insurance:

This document proves that You have motor insurance in compliance with UAE road traffic laws and is duly signed by Our authorised representative.

Domestic Workers:

Resident domestic servants employed by You, permanently residing in Your home and for who You are legally responsible.

Excess:

The amounts shown in Your Policy Schedule which You must pay when You make a claim which cannot be recovered from a Third Party. We will not charge You an Excess for theft of the Insured Vehicle, fire or windscreen claim.

Geographical Area (Territorial Limits):

These are:

- UAE
- Any other area stated in Your Policy

Household/Family Members:

The person(s) named in the Policy and members of the family permanently residing with him/her, including resident domestic workers employed by the Insured and for who he/she is legally responsible.

In-Car Accessories are:

- 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.

Insured/You/Your/Policyholder:

The person named as the Policyholder in

- Your Certificate of Motor Insurance
- Your Policy Schedule

Insured Vehicle/ Your Vehicle:

The vehicle

- Whose details have been reported to and accepted by Us
- Whose chassis or engine number is shown in Your Certificate of Motor Insurance and Your Policy Schedule

This includes any In-Car Accessories fitted as standard by the manufacturer.



COMMONLY USED TERMS

Licensed Driver:

The Insured or any person driving with his/her permission provided that the person driving holds a license for the vehicle in accordance with the UAE traffic laws and regulations and has not had his license withdrawn by order of a Court of Law or traffic regulations.

Period of Insurance:

Your motor insurance runs for the period specified in Your Policy.

Policy:

Your Policy is made up of

- Your application form for this insurance
- This Policy book
- Your Policy Schedule and
- Your Certificate of Motor Insurance

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.

Third Party:

Means a person or group besides the two people (Insured being the First Party and Insurance Company being the second party) primarily involved in a legal agreement who is involved in a situation, in motor insurance being an accident or dispute related to an accident.

Third Party Liability:

Means bodily injury and/or material damage caused to a Third Party as a result of action or inaction. Also includes injury caused due to negligence and any resulting damages.

Sample of Certificate of Motor Insurance



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.

We/Us/Our/Company:

Royal & Sun Alliance Insurance
(Middle East) B.S.C. (c)



FAQs

CLAIMS & RELATED INFORMATION



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, reinstate or replace the Insured Vehicle or any part thereof as per the terms of the Policy.
- ☆ Pay for any other benefits that apply to Your Policy
- ☆ Pay for any optional covers You have added to Your Policy
- ☆ Deduct any amounts that apply, for example, Excess or unpaid premium



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.



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

This facility can be provided in the event of an accident and if You have selected the "Temporary Rent-A-Car" option at the time of the Policy inception for an additional premium.



What is No claims discount (NCD)?

It is a discount given on the premium You pay, when You provide evidence of no claims from Your previous Insurance Company or You have a claim free record with RSA.



Which Garages will You use to repair my 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 (authorised dealers). 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 12-month guarantee on body repairs and paint jobs.

#drivetogether

#flat tyre on a highway? first, get to a safe area away from traffic, switch on the hazard lights & ensure you and your co-passengers are safe

#do not panic or stop in the middle of the road, steer clear of all traffic and then attend to the problem

#ensure to direct approaching traffic away from your car by placing the safety cone at a safe distance behind your car

#driveRSafetytips #TeamRSA

FAQs

INSURANCE POLICY TYPE & RELATED INFORMATION



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

Motor Value

Basic cover for Third Party Liability

Motor Smart

Standard Cover for Loss or Damage to Insured Vehicle and Third Party Liability

Motor Executive

Highest level of cover offering unmatched benefits to vehicle owners



What law is applicable to my RSA Motor Insurance Policy?

The law of United Arab Emirates will be applicable to Your Insurance Policy.



What is a comprehensive motor vehicle Policy?

It is a comprehensive 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



Why do I need 13 months of insurance and not an annual insurance of 12 months?

A 13-month insurance period is required by the Traffic Authorities in UAE to cover for the one month registration grace period provided at the end of the 12-month registration period.



Can I cancel my Policy at any time?

Yes You can, but the UAE Ministry of Economy mandates the Insurance Company to obtain copies of the following documents before cancelling

Section 2 (Third Party Liability) of the Policy:

- ☆ De-registration of vehicle
- ☆ Transfer of ownership of the vehicle
- ☆ Number plate certificate



In case the Policy is cancelled, do You return the premium for the unexpired period?

Yes, as long as no claims were made during the Period of Insurance, a refund will be given to You, subject to applicable cancellation fee.



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

The Policyholder should normally be both the main driver of the Insured Vehicle and the registered owner.

The Policyholder must 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.

FAQs

INSURANCE POLICY TYPE & RELATED INFORMATION



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

INSURANCE COVERS, ELIGIBILITY & RELATED INFORMATION

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.



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.



Will I be Eligible for a permanent Agency Repair cover?

Agency repair cover is available for a vehicle for up to two years from its first registration as new. 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

Motor Insurance Product Type	Motor Executive	Motor Smart
Description of Cover	Executive	Comprehensive

MAIN COVERS

Loss or Damage to the Insured Vehicle	As per the Vehicle Value	As per the Vehicle Value
Third Party Liability for Bodily Injury	Unlimited	Unlimited
Third Party Liability for Property Damage	AED 5,000,000	AED 3,500,000

ENHANCED MOTOR PROTECTION

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

OUR COVERS AND BENEFITS

Motor Insurance Product Type	Motor Executive	Motor Smart
Description of Cover	Executive	Comprehensive
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
Repairs at Our Authorised Network	Yes	Yes
New Vehicle Replacement	12 Months	6 Months
Taxi Fares	AED 500	AED 300

OUR COVERS AND BENEFITS

Motor Insurance Product Type	Motor Executive	Motor Smart
Description of Cover	Executive	Comprehensive

ADDITIONAL BENEFITS YOU CAN ADD

Personal Accident Benefit – Driver	AED 200,000 Included	AED 200,000 (Optional)
Personal Accident Benefit – Passengers	AED 200,000 Included	AED 200,000 (Optional)
Temporary Rent-A-Car	Included	(Optional)
No Claims Discount Protection	Included	(Optional)
Territory Extended to other GCC Countries	Included	Included
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

Sample of Police Report

The image shows a sample of a police report form from Dubai Police. The form is titled 'Accident Party Copy' and contains various fields for recording accident details. It includes sections for 'The Insured Party / YOU' and 'The Liable Party / OTHER PARTY'. The form also features a sketch of two vehicles involved in an accident, with labels 'F' and 'R' indicating front and rear. The form is filled with Arabic text and includes a signature line at the bottom.

Driving License Front



Driving License Back



Vehicle Registration Card Front



Vehicle Registration Card Back





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.



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;
(PDF/Word document)

Online: www.rsadirect.ae; upload the documents through Our website under make a claim section or

Walk-in: Deliver them in person to RSA branches across UAE

Dubai

2nd Floor, Office Court, Oud Metha Road

Abu Dhabi

Suite 2, Habib Bank Building, Hamdan Street

Sharjah

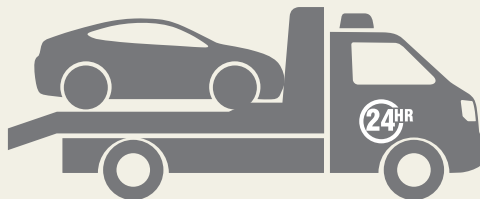
Suite 701, Al Mubarak Centre, Al Arouba Street

Step 3



Towing and inspection

In case You have the 24 hours accident and breakdown recovery cover as per the Table of Benefits, and specified in Your Insurance Policy, RSA shall arrange for the Insured Vehicle to be towed or alternatively it could be driven by You to one of Our Approved Garages or the manufacturer's authorised agency if Agency Repairs cover is specified in Your Policy Schedule.



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

Step 4



Assessing and settling the claim

- ☆ 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. Please refer to the conditions page of this booklet for more details.



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.

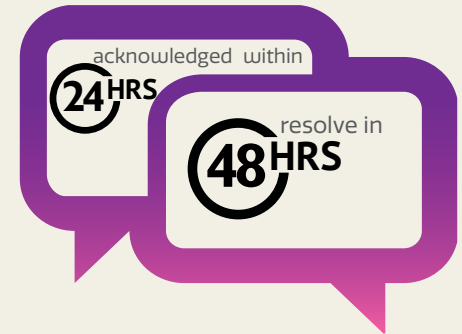
The following steps are part of Our complaints and disputes procedures:



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



HOW TO RAISE A COMPLAINT

We promise to:

- ☆ Fully investigate Your complaint
- ☆ Keep You informed of progress
- ☆ Do everything possible to resolve Your complaint
- ☆ Learn from Our mistakes
- ☆ Use the information from Your complaint to pro actively improve Our service in the future
- ☆ Acknowledge Your complaint within 24 hours and try to resolve Your concerns within 48 hours

#drivetogether

#headlight flash? flashing headlight in the uae 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 its safe to do so



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.



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.

Thank You for Your feedback

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

#safedistance-maintain 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 safe driving distance from other vehicles to avoid any incidents

#driverSAfetytips #TeamRSA



YOUR MAIN POLICY COVERS



Section 1: Loss or Damage to the Insured Vehicle

Section 1: LOSS OR DAMAGE TO THE INSURED VEHICLE

What We Cover

1. The Company undertakes to indemnify the Insured for Loss of or Damage to the Insured Vehicle, its accessories and spare parts whilst thereon:
 - (a) By accident or overturning consequent upon accidental collision or mechanical breakdown or consequent upon wear and tear
 - (b) By fire, external explosion, self ignition, lightning or thunderbolt
 - (c) By burglary or theft
 - (d) By malicious act of any Third Party
 - (e) Whilst in transit (including the process of loading and unloading incidental to such transit) by road, rail, inland waterway, lift or elevator, relating to the said transportation.
2. The Company shall pay in cash the amount of loss or damage to the Insured or shall repair, reinstate or replace the vehicle or any part thereof including its accessories or spare parts and the liability of the Company shall not exceed the replacement value of the parts lost or damaged and the reasonable cost of fitting or fixing such parts, unless the Insured requests the Company to pay him the amount in cash, in this case the Company shall respond to the Insured's request. In case the Insured

What We Cover

requests new parts instead of the damaged parts due to an accident or prefers receiving its value in cash, this shall be considered. The Insured is liable for the depreciating value as mentioned in the table below:

YEAR	PERCENTAGE
1 st year	Nil
2 nd year	5% of spare parts value
3 rd year	10% of spare parts value
4 th year	15% of spare parts value
5 th year	20% of spare parts value
6 th year and above	30% of spare parts value

3. The Insured has the right to repair the damage due to an accident covered under the Policy provided the total cost of such repair does not exceed the Authorised Repair Limit mentioned in the Schedule attached to this Policy, and the Insured should forward to the Company without delay a detailed estimate of the cost.

Section 1: LOSS OR DAMAGE TO THE INSURED VEHICLE

What We Cover

4. If the Insured Vehicle sustains loss or damage and is considered a total loss whereas the cost of repair exceeds 50% of its value before the accident. The Vehicle's Insured Value agreed by the Insured and the insurer at the time of insurance and stated in the Schedule of this Policy will be the basis of calculation for loss or damage under Section 1.
5. The Vehicle's Insured Value agreed by the Insured and the insurer at the time of insurance and stated in the Schedule of the Policy will be the basis of calculation for loss or damage under Section 1, after deducting depreciation/not exceeding 20% annually of the vehicle's value stated in the Schedule attached to this Policy for the first year of registration, taking into account a proportional part of the year. As from the second year of registration, a depreciation not exceeding 20% annually of the vehicle's value stated in the Schedule of the Policy should be deducted subject to the following proportion:

What We Cover

- (a) 5% from the beginning of the 1st month up to the end of the 3rd month
 - (b) 10% from the beginning of the 4th month up to the end of the 6th month
 - (c) 15% from the beginning of the 7th month up to the end of the 9th month
 - (d) 20% from the beginning of the 10th month up to the expiry of the 12th month
6. If the vehicle is immobilised by reason of loss or damage Insured under this Policy, the Company will bear the reasonable cost of protection and removal to the nearest repairers and delivery to the garage within the country where the loss or damage was sustained.

Section 1: LOSS OR DAMAGE TO THE INSURED VEHICLE

What We Don't Cover

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

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

What We Don't Cover

5. Damage resulting to the vehicle from accidents, which occurs while it is being driven by an unlicensed person as in accordance with the Traffic and Roads Act or his driving license has been cancelled by court or competent authorities or as per the traffic laws.
6. Any accident, loss or damage whilst the driver is under the influence of intoxicating drugs and/or alcohol or hallucinating drugs affecting his ability to control the vehicle if it has been proved to the competent authorities or upon the confession of the driver of the vehicle.

Section 2: Third Party Liability

Section 2: THIRD PARTY LIABILITY

What We Cover

1. The Company shall be liable to compensate the Insured in the event of an accident caused by or arising out of the use of the vehicle subject to the limits specified in this Policy, against all sums which the Insured shall become legally liable to pay as compensation for:
 - (a) Death of or bodily injury to any person including the passengers in the vehicles except the Insured or the driver at the time of the accident and their families, Spouse, parents and children and the employees of the Insured if they are injured during work hours or as a result of their work and they are to be considered as passengers whether inside the vehicle or mounting or dismounting from it
 - (b) Damages for materials and property, except those owned by the Insured or the driver at the time of the accident or property held in trust or in their custody or control
2. The insurance mentioned in this Section is extended, in accordance with the provisions and conditions herein, to cover the liability of each Licensed Driver while driving the Insured Vehicle provided that he fulfils and complies with the Terms and Conditions of this Policy and obeys it as if he was the Insured himself.

What We Cover

3. Subject to the Limits specified in the attached Schedule to this Policy, the Company shall be liable to pay court orders or judgements in whatever amount is awarded to the plaintiff including judicial expenses and charges (except penalties and/or fines); the Company shall pay compensation to the rightful claimant.
4. In the event of death of any person entitled to indemnity under this Section, the Company will in respect of the liability towards such person indemnify his heirs in accordance with the Terms, Conditions and Exceptions of this Policy, provided that such heirs shall as though they were the Insured observe, fulfill and be subject to the Terms of this Policy in so far as this is applicable.
5. In the event of any accident involving indemnity under this Section to more than one person, the limits of liability specified in the attached Schedule to this Policy shall apply to the aggregate amount of indemnity due to all persons.



Section 2: THIRD PARTY LIABILITY

What We Cover

6. The Company will pay all costs and expenses incurred with its prior consent.
7. The Company may arrange for representation of the Insured at any inquest or inquiry in respect of any accident which may be the subject of indemnity under this Section, and undertakes to defend the Insured in any Court of Law in respect of any event which may be the subject of indemnity under this Section.

GENERAL EXCEPTIONS

For Section 1 & 2

1. This Policy does not cover Loss or Damage or Third Party Liability arising from accidents involving the Insured Vehicle in the following cases:
 - (a) Accidents which take place outside the Geographical Area specified in this Policy
 - (b) Accidents which happen directly or indirectly, proximately or remotely occasioned by, contributed to by or traceable to or arising out of or in connection with a flood, storm, hurricane, volcanic eruption, earthquake or other convulsion of nature, invasion, act of foreign enemies, hostilities or warlike operations, whether war be declared or not, civil war, strike, riot, civil commotion, mutiny, rebellion, revolution, insurrection, military or usurped power, confiscation or nationalisation or ionising radiation, contamination by radioactivity from any fuel or from any nuclear waste from the combustion of nuclear fuel direct with any of the aforementioned causes
 - (c) Accidents involving the Insured or any driver of a vehicle whilst driving the vehicle outside the public road as per the definition of road as every passage open to public traffic unless otherwise agreed in the Insurance Policy

For Section 1 & 2

2. This insurance does not cover any liability due to an agreement made by the Insured where no liability would arise but for that agreement.

Section 3: Enhanced Motor Protection

Insuring You for Additional Incidents

Your Vehicle Repairing Options

Personal Accident & Emergency

Value - Add

WHY TAKE A CHANCE WITH YOUR MOST PRECIOUS ASSET?

Safeguard your home with
RSA Home Insurance.



I. Insuring You for Additional Incidents

I. INSURING YOU FOR ADDITIONAL INCIDENTS

Covers	What We Cover	What We Don't Cover
Perils Of Nature, Riot, Strike & Civil Commotion	<p>The coverage under the Policy is extended to include loss or damage to Your Insured Vehicle caused by:</p> <ul style="list-style-type: none">(a) Riot, strike and civil commotion which does not assume the proportions of or amount to a popular uprising(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	
Windscreen	<p>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.</p>	

I. INSURING YOU FOR ADDITIONAL INCIDENTS

Covers	What We Cover	What We Don't Cover
Loss Of Personal Items	<p>The cover under the Policy is extended to include loss or damage to personal property belonging to You that is carried in the Insured Vehicle, arising out of an accident, fire, theft or attempted theft following a forcible and violent entry or exit and if evidenced in the police report.</p> <p>This cover is subject to a maximum limit as per the Table of Benefits, during any one Policy period.</p>	<ol style="list-style-type: none">1. Loss or damage to money, jewellery, stamps, tickets, documents, bonds, vouchers, lottery tickets, scratch cards, raffle tickets, reward miles/ programmes, recharge cards or goods or samples carried in connection with any trade or business trade samples or any property Insured under any other Policy2. Theft of any property carried in an open or convertible vehicle unless in a locked boot or locked glove compartment3. Loss and or damage to personal property including laptops or other mobile equipment's or valuables, if left unattended or out in the open4. Wear, tear, loss of value and loss of use5. Standard equipment, vehicle modifications or In-Car Accessories



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	What We Cover	What We Don't Cover
Emergency Repairs	<p>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 clause 3 of Section 1. This cover is subject to a maximum amount per claim as specified in the Table of Benefits.</p> <p>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.</p>	
Agency Repairs	<p>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.</p>	<p>Vehicles purchased from places other than the manufacturer's authorised dealers in the UAE.</p> <p>Should this exclusion apply, We will select one of Our Approved Garages to undertake the repairs.</p>



II. YOUR VEHICLE REPAIRING OPTIONS

Covers	What We Cover	What We Don't Cover
Repairs At Our Authorised Network	<p>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.</p> <p>Note:</p> <p>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.</p>	

II. YOUR VEHICLE REPAIRING OPTIONS

Covers	What We Cover	What We Don't Cover
New Replacement Vehicle	<p>The coverage under this Policy is extended to include, as per the Table of Benefits:</p> <ul style="list-style-type: none">(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) <p>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.</p>	

II. YOUR VEHICLE REPAIRING OPTIONS

Covers	What We Cover	What We Don't Cover
Taxi Fares	<p>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.</p> <p>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.</p>	

II. YOUR VEHICLE REPAIRING OPTIONS

Covers	What We Cover	What We Don't Cover
24 Hours Accident And Breakdown Recovery	<p>The coverage under the Policy is extended to include the services provided by an RSA service provider as below:</p> <ol style="list-style-type: none">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 UAEBattery 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.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.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.	

II. YOUR VEHICLE REPAIRING OPTIONS

Covers	What We Cover	What We Don't Cover
24 Hours Accident And Breakdown Recovery (Cont.)	<p>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.</p> <p>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.</p> <p>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 commercial vehicles and is valid only for a single attempt. This service does not apply if you are exporting, selling or transferring your vehicle.</p>	

II. YOUR VEHICLE REPAIRING OPTIONS

Covers	What We Cover	What We Don't Cover
24 Hours Accident And Breakdown Recovery (Cont.)	<p>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.</p> <p>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.</p> <p>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.</p>	

II. YOUR VEHICLE REPAIRING OPTIONS

Covers	What We Cover	What We Don't Cover
Replacement Of Locks	<p>The coverage under the Policy is extended to include the cost of replacing the:</p> <ul style="list-style-type: none">(a) Door locks and boot lock(b) Ignition and steering lock(c) Car lock transmitter or car key and central locking system <p>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.</p> <p>If the claim relates to this cover only, it will not have an effect on Your no claims discount.</p> <p>In the event of a claim, You are required to submit the police report.</p>	<p>We will not pay the cost of replacing any alarms or other security devices used in connection with Your Vehicle.</p>

II. YOUR VEHICLE REPAIRING OPTIONS

Covers	What We Cover	What We Don't Cover
Temporary Rent-A-Car	<p>The coverage under this Policy is extended to include, if specified in the Schedule, a hire car for a:</p> <ul style="list-style-type: none">(a) Maximum period of ten days or(b) Until Your Vehicle is fully repaired (whichever is earlier) <p>following an accident to the Insured Vehicle, subject to appropriate alternate vehicles being available with Our service provider at that point in time.</p> <p>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.</p>	<ol style="list-style-type: none">1. Any costs related to fuel, salik, parking charges or any other fines2. Any further hire car charges after the 10 days period of free hire3. Any deductibles applied under the hire car terms and conditions, should there be an accident while driving a hire car4. Loss or damage to the hire car and/ or liability which results from using the hire car

II. YOUR VEHICLE REPAIRING OPTIONS

48HRS

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.



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.



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.



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.

24HRS

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.	



III. PERSONAL ACCIDENT & EMERGENCY

PERSONAL ACCIDENT TABLE OF BENEFITS

(Value in AED)

1. Death	AED 200,000
2. Total irrecoverable loss of sight in both eyes	AED 200,000
3. Total loss by physical severance at or above the wrist or ankle, of both hands or both feet or of one hand together with one foot	AED 200,000
4. Total loss by physical severance at or above the wrist or ankle of one hand or one foot together with the total and irrecoverable loss of sight in one eye	AED 200,000
5. Total and irrecoverable loss of sight in one eye	AED 100,000
6. Total loss by physical severance at or above the wrist or ankle of one hand or one foot	AED 100,000

7. Permanent partial disability not mentioned in the table here-in-above

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

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
3. Such compensation shall be payable only with the approval of the Insured and directly to the injured person or his/her legal representative whose

receipt shall be a full discharge in respect of the injury to such person.

4. 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.



III. PERSONAL ACCIDENT & EMERGENCY

Covers

Personal Injury Cover

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.

What We Cover

What We Don't Cover

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



III. PERSONAL ACCIDENT & EMERGENCY

Covers	What We Cover	What We Don't Cover
Emergency Medical Expenses	<p>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.</p> <p>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.</p> <p>In the event of a claim, You are required to submit proof of injury related to the accident and the associated medical expense receipts.</p>	
Ambulance Cost	<p>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.</p>	



A Home Away from Home.

Buy home insurance today and receive emergency alternate accommodation cover.

Terms & Conditions apply

IV. Value – Add

IV. VALUE – ADD

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	<p>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 (Own 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).</p> <p>Provided that:</p> <ul style="list-style-type: none">(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 <p>In the event of a claim, traffic police report should be obtained from the respective country authorities.</p>	



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.	
Off Road Cover	<p>The coverage under the Policy is extended to include loss or damage to Your Insured Vehicle and/or Third Party Liability, whilst being driven off road. Provided that:</p> <ul style="list-style-type: none"> (a) Your Vehicle has four wheel drive capability (b) It is a private vehicle only <p>In the event of a claim the Police Report should be provided.</p>	<p>If You are participating in any kind of dune-bashing, competitive event or race.</p> <p>If You are carrying passengers in the Insured Vehicle, for hire or reward.</p>

IV. VALUE – ADD

Covers	What We Cover	What We Don't Cover
Driving Another Car	<p>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.</p> <p>You are covered while driving any other vehicle only if all the following apply:</p> <ul style="list-style-type: none">(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	<ol style="list-style-type: none">1. Your legal liability when the substitute vehicle is unregistered2. Accidental loss or damage to the substitute vehicle3. You are a corporate organization <p>This cover is not applicable to motorcycles.</p>

IV. VALUE – ADD

Covers	What We Cover	What We Don't Cover
Motor Garage And/Or Valet Parking	<p>The coverage under the Policy is extended to include loss of or damage to the Insured Vehicle whilst in the custody or control of:</p> <ul style="list-style-type: none">(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 <p>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.</p>	

IV. VALUE – ADD

Covers	What We Cover	What We Don't Cover
No Claims Discount	<p>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.</p> <p>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.</p> <p>Your no claims discount is not transferable to any other person.</p>	

IV. VALUE – ADD

Covers	What We Cover	What We Don't Cover
No Claims Discount Protection	<p>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 Your next renewal with Us provided that:</p> <ul style="list-style-type: none">(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. <p>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.</p>	

SECTION 4: GENERAL CONDITIONS

1. The Policy and the Schedule shall be considered as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy and Schedule shall bear such specific meaning wherever it may appear.
2. Every notice or communication to be given or made under this Policy shall be delivered to the Company in writing.
3. The Insured shall take all reasonable steps to safeguard the Insured Vehicle from loss or damage and to maintain the Insured Vehicle in a roadworthy condition. The Company shall have at all times the right of free and full access to examine such vehicle or any part thereof. In the event of any accident or breakdown such vehicle shall not be left unattended without proper precautions being taken to prevent further loss or damage and if such vehicle be driven before the necessary repairs are effected, any extension of the damage or any further damage to such vehicle shall be excluded from the scope of indemnity granted by this Policy.
4. The Insured shall remain throughout the validity of this Policy the sole and absolute owner of the vehicle and shall not make any agreement to let out upon hire the Insured Vehicle or enter into any agreement restricting his absolute control and possession of the Insured Vehicle without the written permission of the Company having first been obtained.
5. In the event of any occurrence which may give rise to a claim under the Policy, the Insured shall give immediate notice to the competent authority and the Insurance Company, with all relevant information. The Insured shall forward to the Company every letter, claim, writ, summons and process immediately on receipt.
6. No admission offer, promise or payment shall be made by or on behalf of the Insured without the written consent of the Company which shall be entitled, if it so desires, to take over and conduct in the name of the Insured the defence or settlement of any claim or to prosecute in his name for its own benefit any claim for indemnity to damages or otherwise and shall have full discretion in the conduct of any proceedings and in the settlement of any claim and the Insured shall give such information and assistance as the Company may require.
7. At any time after the happening of any event giving rise to a claim or series of claims under Clause 1(b) of Section 2 of this Policy, the Company may pay to the Insured the full amount of the Company's liability under the above mentioned clause and relinquish the conduct of any defence, settlement or proceedings and the Company shall not be responsible for any damage alleged to have been caused to the Insured in consequence of any alleged action or omission of the Company in connection with such defence, settlement or proceedings, or of the Company relinquishing



SECTION 4: GENERAL CONDITIONS

such conduct. Also, the Company shall not be liable for any costs or expenses whatsoever incurred by the Insured or any claimant or other person after the Company shall have relinquished such conduct.

8. (a) The Company may cancel Section 1 of the Policy conditional to a serious reason by sending thirty days notice by registered letter to the Insured at his last known address and to keep The Ministry of Economy informed of the reason for Cancellation. In such an event the Company will return the premium paid less the pro-rata portion thereof for the period the Policy has been in force or the Insured may cancel Section 1 with seven days written notice by registered letter and provided no claim has arisen during the current Period of Insurance, the Insured shall be entitled to a pro-rata refund of premium
- (b) Neither the Company nor the Insured has the right to cancel Section 2 of this Policy during its period of validity as long as the vehicle's license is valid. In case the Policy is cancelled before its expiry date because of cancellation of the vehicle's permit, or presentation of a new Policy due to change in details of the vehicle or transfer of its ownership, the insurance Company will provide a pro-rata refund of the premium to the Insured, provided no other claim has arisen during the validity of the Policy. The Company shall pay to the Insured, in all cases of cancellation, the balance premium due prior to expiry of notice period. The Company shall pay to the Insured, in all cases of cancellation, the refund premium due prior to the expiry of the termination period
9. If at the time when any claim arises under this Policy there be any other insurance covering the same loss, damage or liability, the Company shall not be liable to pay or contribute more than its rateable proportion of any such loss or damage or compensation or cost or expenses.
10. The due observance and fulfillment of the terms and conditions of this Policy insofar as they relate to anything to be done or not to be done by the Insured and the truth of all statements and declarations expressed by the Insured in the Proposal shall be conditions precedent to any liability of the Company to make any payment under the Policy.

Furthermore any notice of claim is to be fully in accordance with the requirements of Clauses 2 and 5 of the General Conditions of this Policy.
11. The Company may claim back on the Insured and/or the driver of the vehicle at the time of accident, the value of what has been paid as compensation by the Company in the following cases:

SECTION 4: GENERAL CONDITIONS

- (a) If it is proved that the insurance contract has been made on the basis of false statements by the Insured or if he has concealed relevant information which affects the acceptance of this insurance by the Company or otherwise affects the premium or the terms of this Policy
 - (b) Using the vehicle for other purposes than stipulated in the Policy or exceeding the permitted number of passengers, overloading more than the permitted limit, or the load not stowed correctly, or exceeding the dimensions of width or length or height permitted
 - (c) If the driver disobeys the law involving a criminal act or felony
 - (d) If the driver of the vehicle, whether the Insured or a person driving with his permission has no driving license for the type of the vehicle involved as per the Traffic and Roads Act and its regulations or an order, been delivered to cancel the license provided to him by the court or the competent authority or as per the traffic regulations
 - (e) If it is proved that the accident, death or bodily injury has resulted from an intentional act by the Insured
 - (f) If it is proved to any of the competent authorities or upon the admission of the driver of the vehicle that the accident occurred as a result of the vehicle being driven by the Insured or any other person driving with his consent under the influence of drugs and/or alcohol or hallucinating drugs affecting his ability to control the vehicle
- The right of recourse for the Company under this General Condition as well as the terms and conditions of this Policy, will not affect the rights of Third Parties towards the Insured.
12. Nothing in this Policy or any endorsement on it will affect the rights of any person entitled to compensation by virtue of this Policy, or any other person's right to recover any due amount by virtue of the law.
 13. Any claim under this Policy shall be time barred if not submitted to the Company within three years from the date of accident: even if the Insured had knowledge of such accident or event, no claim will be accepted.
 14. It is possible that the Company and the Insured by virtue of additional endorsements attached to this Policy and within the limits of its provisions and conditions, agree that the Company will cover other damages and injuries which are not mentioned in this Policy especially the following:

SECTION 4: GENERAL CONDITIONS

- (a) Insurance against accidents which may occur to the Insured or his family and the driver at the time of the accident and persons working for the Insured, including the medical expenses due to bodily injury to any one of them
- (b) Insurance against damage of property owned by the Insured or the driver at the time of the accident, or whatever is under their custody and control

15. Any disputes arising out of this Policy fall within the jurisdiction of UAE Courts.

16. Additional Excess applicable:

If at the time of an accident, the Insured Vehicle is found to have been driven by anyone under 25 years of age (completed age), then You shall bear 10% of the claim amount in addition to the normal Policy Excess.

If Your vehicle is lost, stolen or damaged and there is no identifiable responsible Third Party, You are responsible for paying the Excess shown on Your Schedule no matter how the loss or damage happened. You will be charged on Excess per incident.

17. Racing Condition:

If at the time that a claim arises under this Policy, the vehicle was being used for the purpose of any prearranged or organized racing, track pace making, rallies, speed trials, speed contests, in any stunt activity or in practice or preparation for any such contest or activity, the Company shall not be liable for Third Party bodily injury or property damage and/or for any damage to the Insured Vehicle.

Trust, makes life beautiful



Everyday brings new opportunities, to build a brighter tomorrow. For over 60 years, RSA Insurance UAE has been helping its customers in business & in life to do more.

With a 300 year heritage, RSA Insurance is one of the world's most trusted Insurance groups with over 9 million customers across 100 countries worldwide.

RSA Insurance has been trusted by businesses and individuals in the UAE for its unique solutions combining global insurance excellence and local market expertise.

Offering comprehensive insurance solutions across home, motor, travel, property, marine and other portfolio of products in the UAE, RSA believes in helping customers grow and cherish life's most beautiful moments.

Dubai

PO Box 28648

Abu Dhabi

PO Box 646

Sharjah

PO Box 3761

www.rsadirect.ae

Visit us on Facebook:



RSA Insurance UAE

