MOTOR INSURANCE

PLANS AT A GLANCE

Covers	Gold (Comprehensive)	Third Party Liability
Standard Covers		
Third Party Property Damage	Up to 3,500,000	Up to 2,000,000
Ambulance Cover	Up to 6,770	Up to 6,770
Third Party Bodily Injury	As set by UAE Courts	As set by UAE Courts
Loss or Damage of Vehicle	Up to Sum Insured	Not Covered
Loss of Use Allowance	As per policy T&C	As per policy T&C
Additional Covers		
Off-Road Cover (SUV with off-road capability only)	Up to Sum Insured	Not Covered
Personal Accident Benefit – Driver*	Up to 200,000	Up to 200,000
Personal Accident Benefit – Passenger*	Up to 200,000	Up to 200,000
Emergency Medical Expenses (max. limit / accident)	Up to 5,000	Not Covered
Personal Injury (of insured and spouse)	30,000	Not Covered
Geographical Expansion Cover (Orange Card available upon request)	Oman & Qatar	Not Covered
Natural Disaster, Storm, Flood, Strike, Riot & Civil Commotion (SRCC)	Up to Sum Insured	Not Covered
Personal Belongings (Total Annual Limit) (left in the car & lost/damaged due to fire, theft or accident)	Up to 5,000	Not Covered
Windscreen Damage (No deductible payable)	Up to 3,000	Not Covered
Replacement of Locks	Up to 1,000	Not Covered
Valet Parking Theft (Hotels/Shopping Malls)	Up to Sum Insured	Not Covered
Road Side Assistance (Toll Free 800 6565 within UAE and +971 4 387 6649 outside UAE)	Gold Plan	Optional*
Courtesy Car Cash Benefit (max. up to 7 days) or Rent-A-Car (max. up to 10 days)	Optional	Not Covered

*Optional Cover – add on premium will apply.

Notes:
1. All limits are shown in AED
2. 'Sum Insured' means the declared current value or Sum Insured of the vehicle