

PLATINUM COVER - SPECIAL FEATURES - TERMS & CONDITIONS

a) WIND SCREEN DAMAGE

In the event of breakage of the windscreen of the Insured Vehicle where this is the only damage to the Insured Vehicle other than scratching of bodywork resulting from the breakage, the Company will indemnify the Insured for the cost of replacement of such windscreen and any payment in respect thereof shall not be deemed to be a claim for the purposes of calculating no-claim discount and shall not be subject to any deductible. The liability of the company shall not exceed one claim per policy year.

b) EMERGENCY MEDICAL EXPENSES

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

- (a) This shall apply only in respect of private motor cars insured in the name of an individual.
- (b) The Liability of the Company shall not exceed the sum of AED 5,000 per person in respect of any one accident, subject to one claim per policy year.

c) PERSONAL BELONGINGS

If personal clothing or effects are lost or damaged whilst in or on the covered vehicle by fire, theft, attempted theft or accident, the company will indemnify the Insured or Insured so wishes the owner of the property by payment in cash of the amount of loss or damage up to a maximum of AED 5,000/- subject to one claim per policy year.

The company shall deduct an amount for depreciation, wear and tear when upon settling a claim. The above cover is subject to the provision of separate & exclusive police report.

Provided that the company shall not be liable in respect of:

- (a) Loss of damage to money stamps tickets documents or securities.
- (b) Theft of any property carried on open or convertible vehicle unless in a locked boot or locked glove compartment.
- (c) Good or samples carried in connection with any trade.
- (d) This cover is not applicable whilst off road damages.
- (e) Goods and/or items belonging to insured's trade or belonging to company where insured is employed.

d) REPLACEMENT OF LOCKS

If the insured vehicle's keys or lock transmitter are lost or stolen, the Company shall pay the cost of maximum up to AED 1000/- for replacement of :-

- (a) The door locks and boot lock;
- (b) The ignition and steering lock; and
- (c) The lock transmitter and central locking system;

Any payment in respect thereof shall not be deemed to be a claim for the purposes of calculating no-claim discount. The Company shall not pay the cost of replacing any alarms or other security devices used in connection with the insured vehicle. Subject to one claim per policy year.

e) VALET PARKING THEFT COVER

The Company shall indemnify the Insured for theft to the insured vehicle whilst in the custody or control of Hotels or Shopping Malls which the Insured does not own, where the Insured Vehicle has been parked by their authorized driver. Provided that

- a. Customer files a case against the Hotel/ Shopping Mall
- b. The vehicle is handed over only to the authorized person after due verification.
- c. The person is a licensed driver.
- d. This is not covered by any other policy.

Subject to one claim per policy year.

f) AUTO GAP INSURANCE FOR 6 MONTHS

If the insured vehicle is under 6 months old and is declared a total loss, the Company shall pay for either a brand new replacement model or for the original purchase value, whichever lower. This shall apply for brand new vehicles only subject to one claim per policy year.

g) AAA - EMERGENCY ROAD SIDE ASSISTANCE

BENEFITS*	AAA - Silver	AAA - Gold	AAA - Platinum
Minor Mechanical Assistance, Battery Boosting, Emergency Fuel Delivery, Lockout Service, Flat Tire Service, Towing Service	✓	✓	✓
Automobile Registration & Renewal services once a year	✗	✓	✓
Off-road Recovery	✗	✓	✓
Service - Pick and Drop twice a year & Airport Pick and Drop once a year	✗	✗	✓
U.A.E & GCC Coverage	UAE only	✓	✓
Unlimited number of Services per year	✓	✓	✓

*Conditions:

1. All services will be provided within the same emirate only.
2. Off-road recovery available to vehicles stranded at a distance of 5 meters from the road.
3. Service - Pick and Drop & Airport Pick and Drop services need to be booked 3 days in advance with the AAA call center.

h) NO CLAIMS DISCOUNT

10% no claims discount will be offered to insured on next year renewal rate, maintaining past year's clean claims records with OIC under Platinum cover. The maximum consolidated discount that can be availed at the time of renewal is 10%.

No Claim Revert Back - No Claims discount will be subject to revert back in case of:

- If claim (unknown or at fault) not known, not reported losses intimated after receiving no claims discount on policies.
- No claims discount will not be continued in case of any loss reported during previous years with the company.

OPTIONAL FEATURES - TERMS & CONDITIONS

FEATURES	SILVER	GOLD	PLATINUM
Courtesy Car Cash Benefit	AED 215/-	AED 215/-	FREE
Off Road Cover	0.25% of the sum insured with minimum of AED 250/-	FREE	FREE

COURTESY CAR CASH BENEFIT:

(Applicable for Saloon & 4 Wheel Drives for Private/Personal and vehicles in Company name for Individual use only)

In the event of an admissible claim under the policy, the Company will pay a cash benefit of AED 100/- per day subject to the following conditions:

- a. Maximum 8 days per claim - 1 day Excess - Deductible for the 1st day only.
- b. Maximum compensation per accident - AED 700/-
- c. Maximum 2 claims in a year i.e. maximum compensation per year is AED 1,400/-
- d. Applicable for Individual owned vehicles and company maintained saloon & 4 wheel drives provided for the use of their staff and provided the Company gives an undertaking that the vehicle is used by the single person only. The benefit will be paid to the Company.
- e. The area of coverage is within UAE
- f. Not applicable for Third party policies
- g. Not applicable for Total Loss Claims
- h. Not applicable for commercial vehicles.
- i. The indemnity period starts from the date of submission of the car for repair and ends on the date of completion of repair as certified by the repairer/OIC.
- j. OIC claims processor decision will be the final decision on number of days of repair.

OFF ROAD COVERAGE

(Applicable for 4 Wheel Drives for Private/Personal use on Individual name only)

The policy is extended to cover loss or damage to the covered vehicle whilst being driven off road.

Provided that:

- a. This cover is applicable for station vehicles with 4 wheel drive specifications, subject to applicable excess double than normal.
- b. Company will not be liable to pay for any damage if loss and/or damage occurred during the course of competitive events and/or race of any kind and/or safari & pleasure activities.
- c. Doesn't include loss and/or damage to personal belongings, enhancements on vehicle and modification of any kind for off road driving.