

شـــركة قطـــر للتـــأميـــن
Qatar Insurance Company

DriveSecure

Comprehensive Cover
(Own Damage + Third Party Liability)

Over 50 years of dedicated service

- Motor Insurance
- Travel Insurance
- Home Insurance
- Yacht Insurance
- Medical Insurance
- Property Insurance
- Workmen Insurance
- Engineering Insurance
- Energy Insurance
- Credit Insurance
- Freight Forwarding & Haulier's Insurance
- Commercial Liability Insurance
- Professional Indemnity Insurance
- Marine Hull Insurance
- Cargo Insurance

Channel Partner:

Alternatively, call QIC

800 4742



The QIC legacy

Ever since we opened our doors for business in 1964, we've believed in putting our customers first. It's a policy that's made us a leader, both at home and abroad. Qatar Insurance Company (QIC) is today the largest insurance company in the region, with operations in Qatar, UAE, Oman and Kuwait. In the UAE, we're over 49 years old.

We've been rated 'A' by Standard & Poor, and 'A Excellent' by A M Best. What that means for you, quite simply, is that you can rely on us to protect your interests, be there for you in good times and bad, and provide you with quick and efficient service always.

Dear Policyholder,

Thank you for choosing Qatar Insurance Company (QIC), as the preferred Insurance partner for your Motor Insurance.

You are now insured with one of the largest insurance companies in the MENA region, with a legacy of over 50 years of quality services delivered. We maintain our headquarters in Doha, Qatar with all our operations run individually from various regional and global locations including London, Zurich, Bermuda, and Malta.

This is your Policy Booklet, which has been designed to reiterate the cover provided to you, and our commitment to giving you these services, along with your Policy Schedule, Certificate of Insurance and any other endorsements. Together, they form the contract between you and Qatar Insurance Company. The booklet gives you the details on what the policy does and does not cover, as well as any conditions that you must comply with. We agree to provide the insurance described in your Policy, and in return we expect your commitment towards us.

Please bear in mind that we have relied on the information that you have provided to us. For this contract to be valid, all the information you have given us must be true and complete. If there are any changes in circumstances which may affect your policy, you must inform us or the agency who arranged the policy for you, as soon as reasonably possible.

We advise you to take a little time to read and understand the policy wordings and keep this document safe, along with the Policy Schedule, Certificate of Insurance and other endorsements, if any.

We welcome you again to QIC's motor cover and wish you pleasant and safe driving throughout the year.

Drive Safe!

T. Ilango
Chief Operating Officer,
UAE Operations



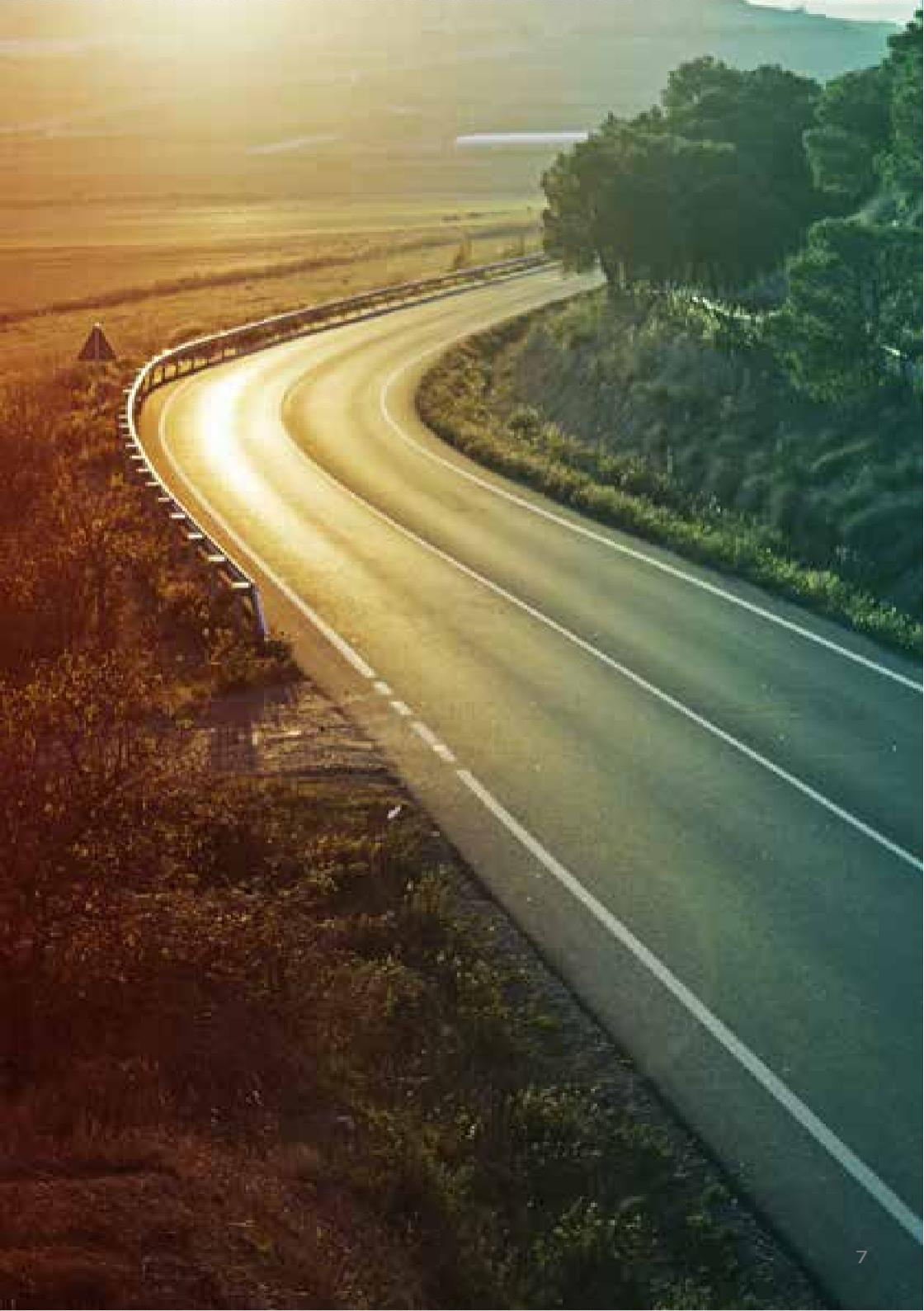
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YOUR COVER AT GLANCE*

Section	Cover	PRESTIGE
Section 1	Agency Repairs	2 Years from date of first registration as brand new
Section 2	Wind Screen Damage Excess Waiver	Up to AED 3,000
Section 3	Personal Injury	AED 20,000
Section 4	Emergency Medical Expenses	AED 3,500
Section 5	Personal Belongings	AED 5,000
Section 6	Personal Accident Benefit for Driver	Covered up to AED 200,000
	Personal Accident Benefit for Passenger	Covered up to AED 200,000 each (As per seating capacity of vehicle)
Section 7	Off Road Cover	Yes
Section 8	Courtesy Car Benefit (Applicable if stated in your schedule)	7 days during a policy year (Optional)
Section 9	Roadside Assistance	Platinum
Section 10	Replacement Locks	Covered
Section 11	Valet Parking Theft	Covered
Section 12	New Car Replacement	Yes / 6 months
Section 13	Natural Perils	Covered
Section 14	Riot, strike and civil commotion	Covered
Section 15	Geographical Extension Cover	Extended to cover Oman & Qatar (Orange card shall be provided upon client request)
Chapter Two Point No.1.a.,b.,&c.	Third Party Property Damage Limit	AED 3,500,000
Chapter Two Point No.1.a.,b.,&c.	Third Party bodily injury	Unlimited - As per Insurance Authority wordings & final court verdict

* You may not have all the covers available; your Policy Schedule will show you which covers we are providing and the sums insured, where appropriate.



POLICY WORDINGS

The wordings of Chapter 1 to Chapter 6 against both Third party liability, Loss and damage, General Exceptions and General Conditions are provided by the Insurance Authority – Abu Dhabi (UAE).

We extend the cover stated in the above Chapters. Some of these extensions are optional. All such extensions either extended or optional shall only apply if specified in your Policy Schedule. The wording of this policy complies with the Unified Wording issued as per the Board of Directors Decision No. (25) of 2016. In case of a dispute, the Unified Wording will prevail.

Choice of Law: This Policy will be interpreted and construed in accordance with the law of the United Arab Emirates, and the parties submit to the jurisdiction of the courts of the UAE.

Section 1: Agency Repairs

If Agency Repairs are included in your policy, as shown in your policy **Schedule**, the policy is extended to include accidental damage repairs of your Vehicle at the manufacturer's authorised dealers within the UAE. If you do not have this cover / Vehicles purchased from places other than the manufacturer's authorised dealers in the UAE, then **we** shall select one of our approved priority workshops to undertake the repairs.

If the driver of the **Insured Vehicle** is over the age of 25 and you request to have the **Insured Vehicle** repaired at one of our non-agency approved repairers, **we** will not charge you an excess.

Section 2: Wind Screen Damage Excess Waiver

In the event of breakage of the windows or windscreen of the **Insured Vehicle** where this is the only damage to the **Insured Vehicle** , other than scratching of bodywork resulting from the breakage, the **Company** will indemnify the Insured for the cost of replacement of such windows or windscreen

You shall not be subject to any excess if the cost of replacement of such windows or windscreen does not exceed the sum of AED 3,000 in respect of one accident, but if it does, you will have to pay the excess as specified in the **Schedule** of your policy.

Section 3: Personal Injury

The **Company** will pay AED 20,000 to the Insured and/or spouse (or in the event of death, to their legal personal representatives) if the Insured and/or spouse, whilst getting into or getting out of the **Insured Vehicle**, shall accidentally sustain bodily injury which independently of any other cause within three calendar moths of the accident results in:

- Death
- Total irrecoverable loss of sight in one or both eyes
- Total loss by physical severance of one or more limbs at or before the wrist or ankle by physical severance
- Permanent loss of one or both hands or legs by physical severance

The benefit will only be paid once for death or injury to the Insured or spouse for any one incident.

Exclusions:

This section applies only to private vehicles Insured in the name of an individual and does not cover:

- Death or injury caused by suicide or attempted suicide
- If the claimant is convicted in connection with the accident of a drunk-driving offence or of driving under the influence of drugs
- Anyone who is over 70 years of age at the time of the accident

Section 4: 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**.

Exclusions:

- This shall apply only in respect of private motor cars insured in the name of an individual

The Liability of the **Company** shall not exceed the sum of AED 3,500 per person in respect of any one accident.

Section 5: 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 if the 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.

This cover is not applicable in respect of:

- Loss or damage to money, stamps, tickets, documents or securities
- Theft of any property carried on open or convertible vehicle, unless in a locked boot or locked glove compartment
- Goods or samples carried in connection with any trade
- Loss or damage whilst driving off road
- Goods and/or items belonging to the Insured's trade or belonging to **Company** where the Insured is employed

Section 6: Personal Accident Benefit

It is agreed and acknowledged against payment of additional premium, as thus the **Company** has agreed and acknowledges to pay compensation in accordance with the table stated here-in-under about death or any physical injuries sustained by the Insured's and/or driver's family members (spouse, parents and children) and/or employees while ascending or descending from the vehicle as a result of a severe remarkable accidental incident that leads, in an independent manner away from any other reason (except for medical or surgical treatment needed), to any of these injuries stated in the table here-in-under, during the following three months from the date of accident.

No.	Compensation	Value in AED
1.	Death or permanent total disability	200,000
2.	Total irrecoverable loss of sight in both eyes	200,000
3.	Total loss by physical severance at or above the wrist or ankle of both hands or both feet or of one hand together with one foot	200,000
4.	Total loss by physical severance at or above the wrist or ankle of one hand or one foot together with the total and irrecoverable loss of sight in one eye	200,000
5.	Total and irrecoverable loss of sight in one eye	100,000
6.	Total loss by physical severance at or above the wrist or ankle of one hand or one foot	100,000
7.	Permanent partial disability not mentioned in the table here-in-above	The value of compensation will be specified for the person on the basis of percentage for permanent partial disability approved by medical board multiplied by insurance amount (AED 200,000)



Conditions:

a. Compensation which the **Company** is committed to pay will be restricted according to one article only of these articles for article one to six here-in-above mentioned or as per article seven separately or by adding to it either article five or six according to the conditions of any of those persons insured as a result of any single accident, provided that the **Company's** total liability will not exceed the compensation amount of AED 200,000 for the person insured during any single **period of insurance**.

c. The **Company** is 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:

   I. To harm oneself intentionally or by committing suicide or by attempting suicide or physical defect or mental weakness

   II. As a consequence of person demanding compensation himself from addiction to drugs or liquor

d. Compensation payment should be paid by the approval of person demanding insurance to the injured person directly or to his legal representative, and the settlement issued from him is considered a final one about the compensation he deserves.

e. Number of passengers at the time of the accident should not exceed the seating capacity of the vehicle

Section 7: Off Road Cover

Your car is covered against physical loss or damage due to accident whilst being driven off road.

Provided that:

- Your car has four wheel drive capability
- You are not participating in a desert safari, 'dune bashing' or a competitive race of any kind
- Your car is not used for carrying passengers as part of or in furtherance to business
- Your car is not driven by any person who is less than 25 years age
- Your car is not driven by any person having an UAE License for less than 1 year
- Cover provided under this extension will exclude all failure or breakdown of any component or deployment of Air Bags without any collision

The insured or his representative shall bear an additional AED 1,000 to the compulsory excess stated in the **Schedule**.

Section 8: Courtesy Car Benefit

In the event of an accident covered under the policy, the **Company** shall provide the Insured compensation in the form of Courtesy Car benefit.

1. **We** will provide a hire car for a maximum of seven days (per policy period) or until your car is repaired (whichever is earlier) following an accident covered under your policy.
2. The hire cars are standard saloon vehicles up to 4 years old with an engine size of

between 1.3 to 1.6 litres, and you can drive them in the UAE only. When the **Insured Vehicle** is declared a total loss due to damage or theft, the benefit under this endorsement ceases after **we** have made you an offer for the settlement of the claim.

3. Please call 800 4900 (AAA) and AAA will arrange to deliver and collect the hire car to/from a pre-agreed location. Copy of Passport with valid Visa (for expatriates) and a current driving license will be required.
4. The Insured should provide an imprint of a credit card to the hire car Company as a security deposit against costs related to fuel, traffic fines, damages to car, Salik charges, Parking charges or any other fines.
5. Subject to the terms and conditions of provider/car hire Company.

What **we** do not cover:

- Any costs related to fuel, traffic fines and damages to car, Salik charges, parking charges or any other fines
- Any hire car charges after a hire period of 7 days
- Any deductible applied under the hire car terms and conditions, should there be an accident while driving the car
- Any kind of legal liability arising out of use of the hire car
- Valid UAE driving license less than 12 months
- Debit card/cheques/cash amount as security deposit to the hire car company

Section 9: Roadside Assistance

The services in this section are provided by AAA.
Roadside Assistance (AAA) shall provide, in the event of a mechanical failure or accident in the United Arab Emirates, the following services in respect of the **Insured Vehicle** (Roadside Assistance Vehicle Cover):

- Accident Towing & Recovery Service
  If the member meets with an accident and if the vehicle is not drivable, AAA will tow the vehicle to the customer's garage or agency anywhere intercity. This should be supported with proper police documents.
- Emergency Breakdown Towing Services
  When the vehicle cannot be rendered drivable after attending any of the emergency procedures provided or when in the service persons judgment, the vehicle is not in a safe drivable condition, & In case of any such mechanical breakdown, AAA will tow the vehicle to the nearest authorized garage intercity.
- Battery Boosting Service
  Battery boost Service or Jump Start is an Emergency Road Service provided to boost the battery to get the vehicle started. This service will not charge the battery.
- On-Site Battery Replacement
  All members can avail battery replacement services at their location. You can purchase new batteries with warranty from AAA Battery team which is charged as per the product price. The member cannot avail both services in a day - within 24 hours.

- Fuel Service
  Fuel Delivery service is designed to provide the members with an emergency supply of fuel so that you may drive-on from there. Note, the service is free, but the member is responsible for the cost of the fuel at current market prices.
- Flat Tire Service
  Tire Change service is designed to replace the flat tire with an inflated spare. It is not designed to repair or inflate the flat or the spare. To guard against needing to have your vehicle towed when you have a flat is to periodically check the spare to be sure that it is properly inflated and to also check to make sure that your jack is present and in proper working order and that you have a lug wrench. Although, in such a case the towing is free of charge.
- On-Site Tire Replacement
  All AAA members can avail tire replacement services at their location. You can purchase new tires with warranty from AAA Tire team which is charged as per the product price. The member cannot avail both services in a day - within 24 hours.
- Lockout Service
  If your keys are locked inside the vehicle, the service mechanic will be sent to try and retrieve the key. If this is not possible, then the vehicle will be towed to the nearest garage. The owner of the car should be present while retrieving the keys as per Dubai police guidelines.
  Note: All the services would be attended in 45 minutes from the time of reporting to call closure. Towing could be temporarily suspended during heavy rain or any natural calamities like floods, sandstorm, or any unforeseen events; where work in cooperation with the city police authorities. Towing services is provided once in every 24 hours per member.
- Off-road Pull-out
  The membership includes pullout services from the sand parking area near the residential/office buildings (up to 5m from the tarred road). If the customer requires assistance deep in the desert area, special equipment shall be arranged at standard AAArates.
- Desert Off Road Recovery
  In case you are stuck on a desert trip, or off road, member can avail 3 services per year. More than 3 services can be availed on a discounted rate. AAA will get you moving in no time. This service will be available from 6am to 6pm. This service is available only for the 4X4 Vehicles, and any rally or desert event vehicles are not covered.
- Automobile Registration Renewal Service
  AAA provides automobile registration renewal services to PLATINUM members. The scope of this service includes pick up and drop of vehicles from member's location, within the UAE for statutory checkups for vehicle registrations and vehicle registration formalities with Traffic Authority. The owner is charged only for the payments for Vehicle Checkup and Registration Charges. This service is offered as a free service, one time a year, to PLATINUM members. Kindly note that this service will be provided within the same
  emirate only. The service is to be booked with AAA Customer Service Center minimum 3 days prior to requirement of the service. The service will be available only in same Emirates and within City Limits.
  Note: AAA will not be responsible for the vehicle failure during testing, in this scenario it will be considered as service utilized.
- Airport Pickup & Drop-off
  While flying out from the country; AAA will drop or pick the members from airport. AAA will assist through the following options. AAA will pick the member from their location and drop

them at Airport. This service is available only within the Emirate and within city limit. The first 2 services are complementary for PLATINUM members and all future services shall be charged as per limousine fare.
Note: A One-way service (i.e. one drop-off to airport or one pickup from airport) is counted as one of the two yearly free service.

- Airport Meet & Greet
  Members can avail "Meet & Greet" services for welcoming their friends or family at the airports. Two free services are available for PLATINUM members and all future services could be availed at nominal cost.
- GCC Roadside Assistance
  AAA PLATINUM Card Members are covered with our International Roadside Assistance program which covers Free Emergency Roadside Assistance within:
  Kingdom of Bahrain| State of Kuwait |State of Qatar|Sultanate of Oman| Kingdom of Saudi Arabia
- Vehicle Service Pickup & Drop-off
  AAA will assist Members pickup their vehicle from any location within UAE and deliver them to the assigned service centers within the same Emirate. This service is free for 4 times every year within the same emirate. After complementary services, members can avail this service unlimited numbers of times by paying a minimal service charge.
  Note: A One-way service (i.e. one drop-off to Service Center or one pickup from Service Center) is counted as one of the four yearly free service.
- Local Delivery
  The service will be provided three times a year where Gifts, flowers, documents could be delivered using this service. To avail this service member should book the service through AAA Customer Service Center Minimum Two day prior to requirement of the service. The pickup and drop off point will be mutually agreed and cannot be changed later. The service will be only available within Dubai City Limits.
- Home Services
  PLATINUM Members can avail various home assistance services for free and these services are provided 3 times a year each member. To avail this service member should book the service through AAA Customer Service Center minimum a day prior to requirement of the service.
- International Driving Permit
  AAA, as a part of Automobile & Touring Club of the UAE (ATCUAE), can offer members a discounted rate upon issuing an International Driving Permit.
- Taxi Drop Service
  PLATINUM Members can avail this service if they are met with the accident, and the vehicle is not in a drivable condition, they can avail a Taxi service the service is available within the Emirates and within city limit only. The service is available 2 time a year.

Section 10: Replacement locks

The car keys or lock transmitter of your car are lost or stolen, **we** will pay the cost of replacing:

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

Your no-claim discount will not be disallowed just because you have made a claim under this section. **We** will not pay the cost of replacing any alarms or other security devices used in connection with your car.

Any payment in respect thereof shall not be deemed to be a claim for the purposes of calculating no claim discount.

Section 11: Valet Parking Theft

The **Company** shall indemnify the Insured for theft to the **Insured Value** while in the custody or control of Hotels or Shopping Malls which the Insured does not own and where the **Insured Vehicle** has been parked by the authorised driver.
Condition: This benefit shall be payable provided that:

- Customer files a case against the Hotel/Shopping Mall
- The Vehicle is handed over only to the authorised person after due verification
- The authorised person is a **licensed driver**
- This benefit is not covered by any other policy
- This benefit is limited to one claim per policy year



Section 12: New Car Replacement

In case of Total Loss of a brand new vehicle covered under the policy within six months from the date of first registration due to a peril insured against, the claim amount payable will be the sum insured in the policy or the replacement value at the time of loss, of an exactly similar make and model (subject to availability), whichever is lower and no depreciation will be deducted from the claim.

Section 13: Natural Perils

If you have a comprehensive policy, the cover under Section 1 (Loss or damage) is extended to indemnify the Insured in respect of loss or damage to the **Insured Vehicle** caused by: flood (provided the vehicle is not driven), storm, typhoon, cyclone, hurricane, earthquake or other convulsions of nature.

Section 14: Riot, strike and civil commotion

Your comprehensive policy is extended to include loss or damage to your car arising due to Riot, Strike & Civil commotion, which does not assume the proportions of, or amount to, a popular uprising.

Section 15: Geographical Extension Cover

Subject otherwise to the same terms, conditions, exclusions and limitations of the said policy, the geographical area for Own damage cover is extended as stated in your cover at glance. Your Third Party Liability cover will also be covered, with Orange card which can be provided upon request any time during your valid policy period.

**Orange card 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.*



The Unified Motor Vehicle Insurance Policy Against Third Party Liability issued pursuant to the Regulation of Unifying Motor Vehicle Insurance Policies according to Insurance Authority Board of Directors' Decision No. (25) of 2016

Whereas the Insured has applied to Qatar Insurance Company (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 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.

DEFINITIONS

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

Policy:
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.

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

Insured:
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.

Motor Vehicle Driver:
The insured or any person who drives the Motor Vehicle by the permission 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.

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 thirty days from the date of accident.

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

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.

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

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

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

Trailer:
A vehicle designed to be pulled behind a Motor Vehicle, truck or towing vehicle, including lightweight trailer (camper trailer), the weight of which does not exceed 750kg and it so licensed according to 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).

Natural Disaster:
Any general phenomenon that arises from nature such as floods, tornados, hurricanes, volcanoes, 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.

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

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.

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

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.

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.

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. 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 (1) of Chapter Two: Obligations of the Insurance Company.

    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 or 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. Upon the lapse of more than one year after registration and use, the Company shall repair the damaged Motor Vehicle at suitable repair shops and the damaged parts may be replaced by other than original parts of the same grade. The Company shall insure that repair works are carried out according to technical standards and that the work is warranted 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 the 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.

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 the 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.

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 the 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's 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 semitrailer as long as it is pulled by the vehicle.

23. Neither this Policy nor any rider hereto undermines the right of any person to claim for compensation or recovery of any amount payable under the provisions of any applicable legislation.

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 the 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 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), 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 being 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.



e. The Injured Third Party (the owner of a private motor vehicle) is entitled to a loss of benefit allowance (substitute motor vehicle) as follows:

First: If the Injured Third Party chooses cash compensation, no benefit allowance shall be paid.

Second: If the damaged Motor Vehicle is to be repaired at a repair shop, as the case may be, the period of loss of use allowance shall be calculated in days from the date of delivery of the damaged Motor Vehicle, the accident report and deed of title to the Company

Third: The liability of the Company for loss of use allowance shall be calculated per day per damaged Motor Vehicle according to the fare of a similar Motor Vehicle rental of the same make, not exceeding Three Hundred Arab Emirates Dirhams per day. The Maximum period for loss of use allowance is ten days, and the Company may provide a similar alternative Motor Vehicle for the same period in good working condition for road traffic.

2. The Company may not apply any deductible from the Injured Third Party compensation.

3. In case of the death of a person covered by the insurance provided for hereunder, the Company shall pay the benefit due as a result of the accident to their heirs according to the terms and conditions hereof.

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.

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 Insured 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 become aware of any lawsuit, investigation or findings 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.

Chapter Four: Exclusions

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 ionizing radiation contamination by radioactivity from any nuclear fuel, power usurpation, confiscation or nationalization, radioactive substances and radioisotopes, atomic or nuclear explosions, or any element related directly or indirectly with the abovementioned 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 Five: Recourses against the Insured

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 (in 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 court's 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).

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 is 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; or

   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.

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 courts 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

Year	Percentage
First	-
Second	5%
Third	10%
Fourth	15%
Fifth	20%
Sixth and above	30%

Schedule No. (2)

Depreciation Percentages for Parts of Taxi Vehicles, Public Transport Vehicles and Rental Vehicles

Year	Percentage
Last 6 months of the first year	10%
Second	20%
Third	25%
Fourth	30%
Fifth	35%
Sixth and above	40%

Schedule No. (3)

Short Rate Schedule – Percentages of Recoverable Premium

Policy Validity Period	Recoverable Premium
A period not exceeding one month	80%
A period exceeding one month to the end of the fourth month	70%
A period exceeding four months to the end of the sixth month	50%
A period exceeding six months to the end of the eighth month	30%
A period exceeding eight months	Nil

Schedule No. (4)

List of the parts damaged by a traffic accident which must be replaced for new ones without deduction of any depreciation

Glass
Brake master cylinder
Brake wheel cylinders
Brake calipers
Brake cables (conduit type)
Brake hoses

Brake diaphragms
Steering boxes
Steering rakes
Steering ball joints and swivels
Seat belts

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

Whereas the Insured has applied to Qatar Insurance 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.

DEFINITIONS

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

Policy:
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.

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

Insured:
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.

Motor Vehicle Driver:
The insured or any person who drives the Motor Vehicle by the permission 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, motorcycle or any other device that works through a mechanical force, and its specifications are described in the Policy.

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 thirty days from the date of accident.

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

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

Basic Deductible:
The amount paid by the Insured according to the Schedule of Deductibles attached to this Policy per accident.

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

Natural Disaster:
Any general phenomenon that arises from nature such as floods, tornados, hurricanes, volcanoes, 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.

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

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.

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.

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

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.

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 any external agreement that may reduce the coverage provided under this Policy or depriving 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. Before receiving compensation, the Insured shall pay all amounts due on the Motor Vehicle and submit evidence of no objection from the concerned authority(ies) to transfer title of the salvage to the Company. In case of lienholders, if any, they shall provide support, paperwork, power of attorney, etc. and appear before the concerned departments, if necessary for transfer of title of the Motor Vehicle to the Company.

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 elapse 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.

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.

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 insure 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 expert›s 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.

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 practically 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 due 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:

   a. Maximum 10% of the amount of compensation if the Motor Vehicle Driver is below the age of 25 years.
   b. Maximum 10% of the amount of compensation in case of taxi and public transport vehicles.
   c. Maximum 15% of the amount of compensation of sports cars and modified vehicles.

d. Maximum 20% of the amount of compensation of vehicles modified outside the factory.
e. 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.

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, tornados, 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›état, usurped power, confiscation, nationalization, radioactive substances and radioisotopes, 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 causer 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.

Chapter Five: Recourses 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 a willful felony or misdemeanor, as defined in the UAE's applicable penal code.

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.

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 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 seven 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. (4), 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

Year	Percentage
First	-
Second	5%
Third	10%
Fourth	15%
Fifth	20%
Sixth and above	30%

Schedule No. (2)

Depreciation Percentages for Taxi Vehicles, Public Transport Vehicles and Rental Vehicles According to the Date of First Registration and Use

Year	Percentage
Last 6 months of the first year	10%
Second	20%
Third	25%
Fourth	30%
Fifth	35%
Sixth and above	40%

Schedule No. (3)

Deductibles

Sum Insured	Saloon, 4X4, Station, Hatchback	Coupe, Cabriolet, Sports & High performance (2 door vehicle)
0 < 50,000	250	350
50,000 < 100,000	350	700
100,001 < 200,000	500	1,000
200,001 < 250, 000	750	1,000
50,001 < 350, 000	750	1,200
350,001 < 500,000	1,000	1,200

Schedule No. (4)

Short Rate Schedule – Percentages of Recoverable Premium

Policy Validity Period	Recoverable Premium
A period not exceeding one month	80%
A period exceeding one month to the end of the fourth month	70%
A period exceeding four months to the end of the sixth month	50%
A period exceeding six months to the end of the tenth month	30%
A period exceeding ten months	Nil

CLAIMS PROCEDURE – A STEP BY STEP GUIDE

In case of a mishap, just follow these simple steps to be able to make a claim.



In case of a minor mishap, move your car to a safe spot off the driving lanes



Call the Police on 999



Get a copy of the report from the Police



Call us at 800 4742



Online Claim Reporting - www.uaeqic-insured.com/QIC



If your policy covers agency repairs, please drop the vehicle to a manufacturer-authorised dealer.
If your policy covers Non-agency repairs, please call **800 4742** for contact details of our panel garages. Kindly drop the vehicle at the panel priority workshops suggested, along with the original Police Report, copy of Driving License and copy of Registration Card (both sides)



Our loss assessor will inspect the car at the dealer/workshop and provide approval to proceed with repairs



Our claims team will endeavor to provide fast, fair and hassle- free support. Although we strive to provide approval “on the spot”, there might be delays, when there are multiple / major damages or if it was referred to a court

CUSTOMER GRIEVANCE AND READDRESSAL

We aim to provide customers with the highest possible level of service at all times. But if the service is not to your expectations, contact:

Dubai :
Manager – Motor Underwriting or
Manager – Motor Claims
210 Al Dana Centre
Al Maktoum Street, Deira
PO Box 4066 Dubai UAE
Tel: +971 4 222 4045
Fax: +971 4 223 8974
Email: qicdubai@qici.com.qa

Abu Dhabi :
The Branch Manager
Shop no. 1, Ground floor, Al Manara Plaza Building
Opposite to Madinat Zayed Shopping Centre
Muroor Road
P.O. Box 73797
Abu Dhabi, UAE
Tel: +971 2 676 9466
Fax: +971 2 676 9265
Email: qicabudh@qici.com.qa

If you remain dissatisfied, you may contact

Sr. Manager – Operations
210 Al Dana Centre
Al Maktoum Street, Deira
PO Box 4066 Dubai UAE
Tel: +971 4 222 4045
Fax: +971 4 223 8974
Email: qicdubai@qici.com.qa

After this point if you are not satisfied with the outcome you may refer your complaint to Insurance Authority UAE.

FREQUENTLY ASKED QUESTIONS

1. **What is the difference between comprehensive insurance and third-party liability?**

   - A comprehensive insurance policy will cover you against your own loss or damage as well as third-party property damage. Loss or damage could result from an accidental collision, fire, burglary, external explosion, self-ignition, lightning, theft and any malicious act by a third party.
   - Third-party liability policy is the basic coverage that is mandatory as per the UAE law and it covers death or bodily injury to any third party/person as well as property damage caused by the insured's vehicle. The policy does not cover damage/loss to the insured vehicle.

2. **What are the typical factors used for calculating the premium for my car?**

   The premium for car insurance is calculated as a percentage of the value of your car. If your car has had any accidents, it would be factored in to the premium. If your car has had no accidents, we offer a no - claims discount with the renewal of your policy.

3. **What is the compulsory excess indicated on my policy?**

   Also known as 'Deductible', it is the amount that you pay to the insurance company in case of a non-recoverable claim.

4. **Is the premium higher for super-fast sports/exotic cars?**

   The premium for super-fast and exotic cars is a little higher and the policy excess (deductible) is higher too based on the fact that these cars are very expensive to repair and generally have a higher risk of accidents than normal cars.

5. **What you mean by off-road cover?**

   QIC offers an off-road cover that will cover your vehicle when driven on non-paved roads such as small village roads or access roads to the beach, construction sites etc. Dune-bashing is considered to be 'reckless driving' and is therefore not covered by any policy.

6. **When does QIC deem a car to be a total loss?**

   If the estimated cost of repairing your damaged car is greater than 50% of the car's **insured value**, it would be considered as a total loss.

7. **My car is twelve years old. Can I get a Comprehensive insurance policy for it?**

   QIC does not provide Comprehensive insurance policies for cars which are older than 10 years from the date of first registration as brand new.

8. What is the procedure to cancel my policy?

You can cancel the policy in the event of either selling the vehicle or exporting the vehicle. Documents we require are either no plate certificate from the RTA, export certificate or the new registration card from the buyer. Once we have these documents, and subject to there being no claim reported against the policy, the cancellation request will be processed

9. Why do I need to wait three working days for the Third Party's (TP) insurer to inspect my vehicle? (Applicable only for not-at-fault claims)

As per the UAE guidelines, the insurer of your vehicle is required to notify the loss to TP's insurance carrier if the estimate repair cost exceeds a pre-set amount (AED 5,000). It will take three working days for the TP's insurer to inspect the vehicle and agree on the repair cost with the repairer.

10. In case of selling my vehicle is it possible to transfer the insurance?

It is not possible to transfer the cover as the insurance premium and terms are affected by the experience of the driver.

11. What is the short period scale for Comprehensive policy?

The short period scale applied is as per the below table:

Policy Validity Period	Recoverable Premium
A period not exceeding one month	80%
A period exceeding one month to the end of the fourth month	70%
A period exceeding four months to the end of the sixth month	50%
A period exceeding six months to the end of the tenth month	30%
A period exceeding ten months	Nil