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Dear Policyholder,

Welcome to the Oman Insurance Company!

Thank you for choosing us for your motor insurance needs. You are now insured with the largest insurance company in the United Arab Emirates and one of the largest in the Middle East. We are rated A- by Standard & Poor’s and ‘A’ Excellent by A.M. Best, providing you with complete confidence in our financial strength and claim paying capability.

This booklet is designed to provide you with the details of your coverage and exceptions. It will help you to check your coverage should you have any doubts and ensure complete confidence with the extensive protection you have selected. It also contains important information about our branches, contact centre and how to make a claim should you need to.

Please take some time to read this booklet, the Motor Insurance Certificate and accompanying Policy Schedule. These documents, together with any endorsements to your policy, form our legal contract with you and provide details of what this policy does and does not cover. Once you have read them, please store them in a safe place for future reference.

Please do not hesitate to call our UAE contact centre 800-4746, visit one of our branches or visit us on-line at www.tameen.ae should you have any doubts or require clarifications.

Thank you again and drive safely!

Authorised Officer
Oman Insurance Company (P.S.C.)
How to Make a Claim

We are committed to providing fast, fair and efficient claims service. We must be notified as soon as it is reasonably practical after an event which causes a claim. If you wish to make a claim or have been involved in an accident please follow these steps:

1. Obtain a police report and ensure that all details are correct.
2. Call Oman Insurance’s UAE Call Centre on: 800-4746
   i. You will be prompted for your policy or license plate number or other unique identifier;
   ii. We will verify your coverage;
   iii. Depending on the condition of your vehicle, we will advise you of what to do with your vehicle.
3. We will open a claim, notify you of any (excess / deductible costs) you will need to pay and proceed with repairing your vehicle.
4. To process your claim, you will need to provide the following:
   i. Original Police Report;
   ii. Copy of the driving license of the driver involved in the accident and mentioned in the Police Report;
   iii. Your valid UAE Driver’s License will need to be reviewed by our claims team prior to authorising repairs for damages to your vehicle;
   iv. A copy of the vehicle’s registration card.

Most claims can be handled by the above simple steps. However, if bodily injury or death occurs, additional information may be required.

Please see our detailed claim instructions and requirements on our claim form available on www.tameen.ae, select Contact Us and choose Claims and Motor.
POLICY CANCELLATION RIGHTS

The Company may cancel section 1 of this policy by sending a 30 days notice through registered mail to the insured at his/her last known address and will reimburse the premium paid less a proportion thereof for the period of time the policy has been in-force. The insured may cancel section 1 by written notification to the Company. Provided there was no claim whatsoever during the inforce period of the policy, the Company will reimburse the insured for paid premium at the Company’s short period rates.

COMPLAINTS

Tell us what you think of Oman Insurance Company, we are always happy to hear your comments. If you have any feedback or complaints, please contact us through our Call Centre: 800-4746 (8 AM to 8 PM - Saturday to Thursday).

Alternatively you may use our website www.tameen.ae, select Contact Us and choose Complaints.
DEFINITIONS

Any word or expression defined below will have the same meaning wherever it appears in your policy.

**Insured, You**, and **Your** refer to the person(s) named as the policyholder in the **Schedule**.

The **Company, We, Our, and Us** means **Oman Insurance Company (P.S.C)**

**Accessories** means parts originally installed in the **Vehicle** by the **Vehicle** manufacturers and included in the original price such as navigation equipment, telephone, stereo equipment and other items.

**Bodily Injury** means physical bodily harm, including sickness, disease or death that result from a covered loss.

**Certificate of motor insurance**: The document that proves **Your** motor insurance.

**Excess**: The amount (defined in **Your** policy **Schedule**) **You** will have to pay towards each and every own damage claim.

**Insured Value**: The amount stated in the policy **Schedule** which **We** shall pay in the event of a total loss after deducting depreciation as per the amount shown in the depreciation scale.

**Licensed driver**: means the **Insured** or any person driving with his permission provided that the person driving holds a valid United Arab Emirates driving license for the **Vehicle** and in accordance with the traffic laws and regulations and has not had his license withdrawn by order of a court of law or competent authority according to traffic regulations.

**Period of insurance**: means the period of time covered by this policy, as shown in the **Schedule**, and any other period that **We** agree to insure **You**.

**Schedule**: means the document which gives details of **You**, **Us**, the **Vehicle**, the cover **You** have and any other specific conditions.

**Territorial limits**: means United Arab Emirates and any other area stated in Your policy **Schedule**.

**Vehicle/Insured Vehicle**: means any **Vehicle** described in **Your** policy **Schedule**.

**No Claims Discount**: If **You** make a claim under your policy; **We** will reduce your **No Claims Discount** in line with **Our** policies. If **You** do not make a claim under your policy, **We** will increase your **No Claims Discount** when **You** renew your policy in line with the scale **We** apply at that time.

Whereas the Insured has applied to the Company for the insurance hereinafter contained, and has paid or agreed to pay the premium as consideration for such insurance.

Now this Policy witnesseth that in respect of accidents occurring during the period of Insurance within the **Territorial Limits** and subject to the terms and conditions and exclusions contained herein or endorsed hereon (hereinafter collectively referred to as the “Terms of this Policy”).
COVERS

SECTION 1 (Loss or Damage)

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) If the loss or damage resulted from a collision, overturning or accident or due to an unexpected mechanical failure, or due to the wear and tear of the vehicle part.
   b) By fire, external explosion, self-ignition, lightning or thunderbolt.
   c) By burglary or theft.
   d) By malicious act of any third party.
   e) While 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 motor 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 plus the reasonable cost of fittings or fixing such parts, unless the Insured elects the Company to pay him the amount in Cash in such case the Company shall act according to the request of the Insured.

Where the Insured requests new parts instead of the damaged parts due to an accident or prefers its cash value, the Insured is liable for the depreciation percentages as mentioned in Schedule No. (1). Regarding Taxi and Rental Vehicles the Insured shall be liable for the depreciation percentages mentioned in Schedule No. (2).

<table>
<thead>
<tr>
<th>Schedule No. (1)</th>
<th>Schedule No. (2)</th>
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<tbody>
<tr>
<td><strong>Depreciation Percentage</strong></td>
<td><strong>Depreciation Percentages</strong></td>
</tr>
<tr>
<td>(Excluding Taxi and Rent a Car Vehicles)</td>
<td>(Taxi and Rent a Car vehicles)</td>
</tr>
<tr>
<td>Year</td>
<td>Percentage</td>
</tr>
<tr>
<td>1st year</td>
<td>-</td>
</tr>
<tr>
<td>2nd Year</td>
<td>5%</td>
</tr>
<tr>
<td>3rd year</td>
<td>10%</td>
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<tr>
<td>4th Year</td>
<td>15%</td>
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<tr>
<td>5th Year</td>
<td>20%</td>
</tr>
<tr>
<td>6th year and above</td>
<td>30%</td>
</tr>
</tbody>
</table>
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 authorized 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.

4. If the **Insured Vehicle** sustains loss or damage to the extent that the estimated repair cost, as estimated by a loss adjustor appointed by Us, shall exceed 50% of its value at the time of accident it will be considered a total loss and the **Insured Value**, which was declared between the **Insured** and the **Company** at the time of inception of the insurance, shall constitute the basis for calculation of the indemnity for the loss or damage after deducting depreciation at 20% per annum of the **Insured Value** as stated in the **Schedule** for the first year of the **Vehicle's** life on the road. For a part of the year this shall be calculated on a pro rata basis.

As from the second year of the **Vehicle's** use, depreciation not exceeding 20% per annum shall be deducted from the vehicle's **Insured Value** as stated in the policy **Schedule** as follows:

- 5% from the beginning of the 1st month until the end of the 3rd month.
- 10% from the beginning of the 4th month until the end of the 6th month.
- 15% from the beginning of the 7th month until the end of the 9th month.
- 20% from the beginning of the 10th month until the end of the 12th month.

5. If the motor vehicle is immobilized 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.
EXCLUSIONS TO SECTION 1 (Loss or Damage)

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

1. Consequential loss affecting the Insured Vehicle or decrease in the Vehicle 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 Insured 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 of or damage caused to the Insured Vehicle as a result of the following:
   a) Used for purposes otherwise than in accordance with the Limitations of Use;
   b) If the driver disobeys the laws involving a criminal act or felony as per the definition provided for in articles (28) and (29) of penal code as issued in Federal Law no. (3) for 1987.

5. Damage resulting to the Insured Vehicle from accidents which occur while it is being driven by an unlicensed person in accordance with the Traffic and Roads Act, or his driving license has been suspended by court or competent authorities or as per traffic laws.

6. Loss or damage to the Insured Vehicle or any part thereof arising out of any accident occurring due to its being driven whilst under the influence of alcohol, drugs or medicated drugs which affected the driver’s control over the Vehicle, if it has been proved to the competent authorities or upon confession of the driver of the Vehicle.

7. Loss damage to the Insured Vehicle, as a result of the vehicle being driven by the Insured or any other person outside the road as per the definition of road as every passage open to public traffic, unless otherwise agreed in this insurance Policy.
SECTION 2 (Third Party Liability)

1. The Company shall be liable to compensate the Insured in the event of 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 possession.

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 fulfills and complies with the terms and conditions of this policy and obeys with it as if he was the Insured himself.

3. Subject to the limits specified in the attached Schedule to this policy, the Company shall be liable to pay court orders or judgments upto 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 as and when the court order becomes mandatorily implementable.

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 Exclusions 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 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 eligible for indemnity.

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 may undertake to defend the Insured in any court of law in respect of any event which may be the subject of indemnity under this section.
SECTION 3 (Additional Benefits)

The following Additional Benefits only apply if specified in your policy Schedule, subject otherwise to the same terms, conditions and limitations of the said policy.

3.1 Hire Car Service

In the event of an accident covered under the policy the Company shall provide the Insured compensation in the form of Rent A Car Service or Cash Compensation or Courtesy Car Cash Benefit.

Specific Limitations

Rent A Car Service: We will provide a hire car for a maximum period of eight days subject to the following terms and conditions.

Cash Compensation: the Company will pay compensation as per the limit set out in the Schedule for up to eight days if the Insured elects to forego the Rent A Car Service above and subject to the following specific conditions:

Specific Conditions

a) If the Insured Vehicle is declared a total loss due to damage or theft, the benefit will cease after we have made an offer to settle your claim or after eight days whichever is earliest.

b) The indemnity period starts from the date of submission of the Vehicle for repair and ends on the date of completion of repairs or after eight days whichever is earliest.

c) A one (1) day Excess shall apply to this benefit.

d) Only private and individually owned Vehicles of noncommercial nature shall be covered. Company registered Vehicles provided for use by their staff shall be included under this policy if the company gives an undertaking that the Vehicle is used exclusively by one individual only.

e) The area of coverage under this policy is within the United Arab Emirates.

f) Only a basic car will be provided as a rent a car as per the Rent A Car Service option.

g) Where the Rent A Car Service is elected, the rent a car must be collected from and returned to the nearest Roadside Assistance office.

 Courtesy Car Cash Benefit: The Company will pay compensation as per the limit set out in the Schedule for up to eight days subject to the following specific conditions:
Specific Conditions

a) If the Insured Vehicle is declared a total loss due to damage or theft, the benefit will cease after we have made an offer to settle your claim or after eight days whichever is earliest.

b) One day Excess will apply, and the indemnity period starts from the date of submission of the Vehicle for repair and ends on the date of completion of repairs or after eight days whichever is earliest.

c) Only private and individually owned Vehicles of non-commercial nature shall be covered. Company maintained Vehicles provided for the use by their staff shall be included under this policy if the company gives an undertaking that the Vehicle is used by single person only.

d) The area of coverage under this policy is within the United Arab Emirates.

e) Maximum 2 claims in a year.

3.2 Off-Road Coverage
The policy is extended to cover loss or damage to the covered Vehicle while driven off-road.

Specific Conditions

a) This cover is applicable for private Vehicles in the name of an individual and with four wheel drive, off-road capability;

b) The Insured shall bear an Excess of double the Normal Excess stated in the policy Schedule in the event of an admissible off-road claim.

c) The Company will not be liable to pay for any damage if loss and/or damage occurred during the course of competitive events, safari or if you are carrying passengers as part of a business. Safari activities is the recreation of driving or riding a vehicle on unsurfaced roads or tracks, made of materials such as sand, gravel, riverbeds, mud, snow, rocks and other natural terrain.

3.3 Personal Accident
It is hereby understood and agreed that in consideration of the payment of an additional premium the Company undertakes to pay compensation on the scale provided hereunder for death or Bodily Injury sustained by the Insured &/or any Licensed Driver driving any Vehicle described in the policy Schedule hereto while mounting into or dismounting from or travelling in the Insured Vehicle caused by violent accidental external and visible means, which independently of any other cause (except medical or surgical treatment consequent upon such injury) shall within three calendar months of the occurrence of such injury result in:
### Specific Limitations

a) Compensation shall be payable under one item only of items (1) to (6) for item (7) separately in addition to items (5) or (6) above in respect of each person arising out of one occurrence and the total liability of the Company shall not in the aggregate exceed the sum of Dhs. 200,000/- during any one period of insurance.

b) No weekly compensation shall become payable until the total amount shall have been ascertained and agreed.

c) No Compensation shall be payable in respect of death or injury indirectly or directly wholly or partially arising out of or resulting from or traceable to:

1. Intentional self-injury or attempted suicide, physical and/or mental defect or infirmity.

<table>
<thead>
<tr>
<th>No.</th>
<th>Description</th>
<th>Scale of Compensation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Death or permanent total disablement</td>
<td>AED 200,000</td>
</tr>
<tr>
<td>2.</td>
<td>Total and irrecoverable loss of all sight in both eyes</td>
<td>AED 200,000</td>
</tr>
<tr>
<td>3.</td>
<td>Total Loss by physical severance at or above the wrist or ankle of both hands or both feet or of one together with one foot</td>
<td>AED 200,000</td>
</tr>
<tr>
<td>4.</td>
<td>Total loss by physical severance at or above the wrist of ankle of one hand or one foot together with the total and irrecoverable loss of all sight in one eye</td>
<td>AED 200,000</td>
</tr>
<tr>
<td>5.</td>
<td>Total and irrecoverable loss of all sight in one eye</td>
<td>AED 100,000</td>
</tr>
<tr>
<td>6.</td>
<td>Total loss by physical severance at or above the wrist or ankle of one hand or one foot</td>
<td>AED 100,000</td>
</tr>
<tr>
<td>7.</td>
<td>Permanent partial disablement not mentioned in the table herein–above</td>
<td>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 sum insured of AED 200,000</td>
</tr>
</tbody>
</table>
2. An accident happening whilst such person is under the influence of intoxicating liquor or drugs.

d) Compensation shall be payable only with the approval of the Insured and directly to the injured person or to his legal personal representatives whose receipt shall be a full discharge in respect of the injury to such person.

e) Number of Vehicle passengers at the time of accident should not exceed the maximum number of persons including the driver, as stipulated by the Vehicle model.

f) Temporary total disablement which prevents the injured person from engaging in any occupation for benefit is not covered.

3.4 Emergency Medical Expenses

The Company will pay to the Insured the reasonable cost of medical expenses incurred in connection with any accidental Bodily Injury to the Driver and/or Insured and/or any occupant of the covered Vehicle as the direct and immediate result of an accident to the covered Vehicle provided that:

The liability of the Company shall not exceed AED 5,000 in respect of any one accident, unless otherwise specified in Your policy Schedule.

3.5 Personal Injury

Unless otherwise specified in your policy Schedule, We will pay AED 30,000 to the Insured and/or spouse (or in the event of their death, to their legal personal representatives) if the Insured and/or spouse while getting into or getting out of the Insured Vehicle shall accidentally sustain Bodily Injury which independently of any other cause within three calendar months of the accident results in:

a) Death;

b) Total irrecoverable loss of sight in one or both eyes;

c) Total loss by physical severance of one or more limbs at or before the wrist or ankles or permanent loss of one or both hands or legs.

Specific Exclusions

This benefit applies only in respect of private Vehicles insured in the name of an individual and does not cover:

a) Death or injury arising from suicide or attempted suicide;

b) Anyone who is over 70 years of age at the time of the accident;

c) If anyone claiming is convicted in connection with the accident of a drink-driving offence or of driving under the influence of any drugs.
3.6 Geographical Expansion Cover
Subject otherwise to the same terms, conditions, exclusions and limitations of the said policy, the geographical area for Section 1 (Loss or Damage) is extended to include the Sultanate of Oman and Qatar. You will not be covered under section 2 (Third Party Liability) as this cover must be purchased separately at the border (except in the case of Oman).

Specific Limitations
The maximum total number of days shall not exceed 90 days in any 12 month period.

3.7 Natural Disaster, Storm, Flood, Strike, Riot & Civil Commotion
The cover under Section 1 (Loss or Damage) is extended to cover the Insured in respect of loss of or damage to the Insured Vehicle caused by:

a) Strike, Riot or Civil Commotion which does not assume the proportion of, or amounts to a popular uprising.

b) Flood (provided the Vehicle is not driven), storm, typhoon, cyclone, hurricane, earthquake or other convulsions of nature.

3.8 Personal Belongings
We will pay you for the value of loss or damage caused to personal belongings by fire, theft or accident while the belongings are in your insured Vehicle. The maximum amount payable under this benefit shall not exceed AED 5,000 in respect of any one claim or series of claims resulting from one accident.

Specific Exclusions
The Company shall not be liable in respect of:

a) Theft of any property carried in an open or convertible Vehicle unless in a locked boot or locked glove compartment.

b) Any such property insured under any other insurance policy.

c) Loss of damage to money stamps tickets documents or securities.

d) Goods or samples carried in connection with any trade.
3.9 Windscreen Damage
In the event of breakage of the window 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 window or windscreen and any payment in respect thereof shall not be deemed to be a claim for the purposes of calculating No Claims Discount and shall not be subject to any Excess.

Specific Limitations
Provided that the liability of the Company shall not exceed AED 3,000 (unless otherwise stated in the policy Schedule) in respect of any one accident, no Excess applicable and subject to one claim per policy per year.

3.10 Replacement of Locks
If the Insured Vehicle’s keys or lock transmitter are lost or stolen, the Company shall pay up to AED 1,000 (unless otherwise stated in the policy Schedule) 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 for this benefit shall not be deemed to be a claim for the purposes of calculating No Claims Discount.

Specific Limitations
The Company shall not pay the cost of replacing any alarms or other security devices used in connection with the Insured Vehicle. This benefit is limited to one claim per policy year.

3.11 Valet Parking Theft
The Company shall indemnify the Insured for theft to the Insured Vehicle 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 their authorized driver.

Specific Conditions
This benefit shall be payable 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 authorized person is a Licensed Driver.

d) This benefit is not covered by any other policy.
Specific Limitations
This benefit is limited to one claim per policy year.

3.12 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 authorized dealers within the UAE. If you do not have this cover then we shall select one of our own approved garages to undertake the repairs.

3.13 Auto Gap Insurance
If the Insured Vehicle is under 6 months old (unless otherwise specified in your policy Schedule) and is declared a total loss, the Company shall pay for either a brand new replacement model or for the original purchase value, whichever is lower.

Specific Limitations
This shall apply for brand new Vehicles only subject to one claim per policy year.

3.14 Roadside Assistance
If your policy includes road side assistance (please see Your Policy Schedule) and you require this service, please call the AAA Emergency Roadside Assistance toll free number: 800 222-888. You will be prompted for one of the following:

1. Your AAA membership number; or
2. Motor policy number; or
3. Chassis number; or
4. Vehicle plate number in order to avail the service.

Specific Limitations
a) All services will be provided within the United Arab Emirates only.

b) Off-road recovery available to vehicles stranded at a distance of 5 meters from the road. Automobile Servicing Pick-Up and Drop-Off and Airport Pick-Up and Drop-Off services require a 3 day advance booking through the AAA call center.
SECTION 4 (General Exclusions)

1. This policy does not cover loss or damage or third party liability arising out of or resulting 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 flood, storm, typhoon, 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, commotion, mutiny, rebellion, revolution, insurrection, military coups or usurped power, confiscation or nationalization or ionizing radiations, contamination by radio activity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, nuclear or atomic explosions or any consequences directly or indirectly connected with any of the aforementioned causes.

c) Accidents involving the Insured or any driver of a Vehicle while driving the Vehicle outside the public road as per the definition of the road as being all passage ways open to public traffic unless otherwise specifically stated in the policy schedule.

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 5 (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 motor Vehicle or any part thereof. In the event of any accident or breakdown, such motor Vehicle or any part thereof shall not be left unattended without proper precautions being taken to prevent further loss or damage and if such motor Vehicle is driven before the necessary repairs are effected, any extension of the damage or any further damage to such motor 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 motor Vehicle and shall not make any agreement to let-out 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 being obtained.

5. In the event of any occurrence which may give rise to a claim under this policy, the Insured shall give immediate notice to the concerned authority and to the Company, with all relevant information. Every letter, claim, writ, warning, or notice of summons shall be notified or forwarded to the Company immediately upon receipt. The Insured should also notify the Company immediately when he has knowledge of any impending prosecution or investigation into the said accident in connection with any such occurrence, in case of theft or other criminal act which may give rise to a claim under this policy, the Insured shall give immediate notice to the police and co-operate with the Company in securing the conviction of the offender.

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 defense or settlement of any claim or to prosecute in the Insured’s 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. 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 – Third Party Liability of this Policy, the Company may at any time pay to the Insured the full amount of the Company’s liability under the above mentioned clause and relinquish the conduct of any action, defense, 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 defense, settlement or proceedings, or of the Company in connection with such defence, settlement or proceedings, or of the Company relinquishing 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. Cancellation of Your Policy

a) The Company may cancel or revoke the provision of Section 1 - Loss or Damage of this policy, provided that there are substantial reasons calling and supporting such cancellation during the validity of the policy, by sending thirty days prior written notice to the Insured by registered letter at his last known address, and inform the Insurance Authority about the reasons for this cancellation, and in such event the Company will return to the Insured the premium paid less the prorata portion thereof for the period the policy has been in force. The Insured may cancel Section 1 - Loss or Damage by sending seven days prior written notice to the Company, provided that no claim has arisen during the current effective period of insurance. The Insured shall be entitled to a return of premium paid after deducting what is proportionate to the period during which the policy was still effective as per the short term categories.

b) Neither the Company nor the Insured has the right to cancel Section 2 – Third Party Liability 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 registration, or presentation of a new policy due to change in details of the Vehicle or transfer of its ownership, The Company will refund to the Insured the paid premium after deducting what is proportionate to the period during which the policy was valid according to short term insurance categories, and provided no claim arose during the effective validity period of the policy.

The Company shall pay to the Insured, in all cases of cancellation, the balance premium due, prior to the expiry of the notice 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 ratable proportion of any such loss or damage or compensation or costs 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 & 5 of the General Conditions of this policy.

11. The **Company** may claim back from the **Insured** and/or the driver the value of what has been paid as compensation by the **Company** in the following cases:

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 is 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 as per the definition provided for in articles (28) and (29) of penal code as issued in Federal law no. (3) of 1987.

d) If the driver, whether the **Insured** or a person driving with his permission has no driving license for the type of **Vehicle** involved, as in accordance with Traffic and Roads Acts, or his driving license has been suspended by court or competent authority, or as per traffic laws.

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 the authorities concerned or upon confession of the driver, 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 or alcohol or any other drugs which cause loss of control of the vehicle.

g) 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 incident / occurrence date or the beneficiaries knowledge of such event, and 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 may agree that the Company will cover other damages and injuries which are not mentioned in this policy especially the following:

a) Insurance against accidents which may occur to the Insured or his family and the driver at the time of 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 dispute arising out of this policy falls within the jurisdiction of United Arab Emirates Courts.

16. If your vehicle is lost or stolen or damaged and there is no identified responsible Third party You are responsible for paying the Excess shown on your Schedule no matter how the loss or damage happened.

17. If the Insured or the driver at the time of the accident is less than 25 years of age, an additional Excess shall be paid by him/her at 10% of total claim amount in respect of loss and/or damage.

18. Language - In case of differences over the interpretation of the policy, the Arabic text shall prevail.
1. What is the difference between a third party liability policy and a comprehensive policy?

Motor Third Party Liability

This policy pays for damages if you are legally responsible for accidentally injuring someone, or for damaging another vehicle or other property in an automobile accident.

Motor third party liability coverage falls into two categories:

A. Bodily Injury Liability – covers medical expenses, pain and suffering, lost wages, and other special damages.

B. Property Damage Liability – covers damaged property and may include loss of use.

Comprehensive Insurance

Our comprehensive insurance policy includes the motor third party liability coverage and pays (subject to limits specified in the policy schedule) for loss of or damage to an insured vehicle, caused by a collision, vehicle rollover and may include a variety of additional benefits specified on your policy schedule.

2. Why should I buy a comprehensive policy?

You may be required to carry comprehensive coverage if your vehicle is leased or financed. Once you have paid off your car, and its value decreases, you might consider dropping these coverages to save money on your auto insurance. However, you should consider whether the savings would be enough to offset the risk of having to pay the entire cost of repairing or replacing your vehicle if a loss occurs.

3. What can I do to save money on my auto insurance premium?

If you’re shopping for a car, consider how your choice will affect car insurance premiums. Insurance premiums are higher for cars more susceptible to damage or occupant injury, and lower rates for those that fare better than the norm.

4. How does the Company calculate my insurance premium?

Generally, the more expensive the car, the higher the auto insurance price. There are also a number of other factors considered in the calculation of your insurance premium. Vehicle type (sports, saloon, etc.), length of driving experience, driving record (accident history), age (young drivers have higher accident rates) and location (where you live) all influence the amount of your insurance premium.
5. What is an excess?
An excess is the part of a covered loss that you have agreed to pay with your own money. If you file a claim against your insurance and the claim is approved, you will pay only the amount of the excess. Oman Insurance Company will pay the rest – up to the limit specified in the policy schedule.

6. How high or low should my excesses be?
Higher excesses lower your premium but increase the amount you must pay out of your own pocket if a loss occurs. Ask yourself how much you would be willing and able to pay (if a loss occurs) on short notice in order to save on your premium.

7. Why has my excess increased?
The standard excess is increased for high value vehicles, high performance vehicles, and young drivers and for drivers with a poor claims history.

8. Why do I need a 13-month insurance policy?
The Traffic Authority in your emirate insists on a 13-month insurance certificate each time a vehicle is registered. The intention is to reduce the number of uninsured vehicles on the roads. We strongly recommend that you renew your insurance when your vehicle’s registration is due.

9. Why can’t the insurance and registration be in two different names?
The Policyholder must have a financial interest in the vehicle. The Traffic Authority in your emirate will only register a vehicle in the name stated on the insurance certificate.

10. How can I get my motor policy renewed?
We will contact you with your policy’s renewal terms and conditions well in advance of the expiry date. Alternatively please call Oman Insurance’s UAE Call Centre on: 800-4746 to inquire status and receive renewal invite.

11. Which garages do you use to repair my vehicle?
If Agency Repairs is mentioned in your policy schedule then your vehicle will be repaired at the vehicle’s authorized dealership. Otherwise we will select one of our own authorized repairers who follow strict quality control standards.

12. I have submitted my claim to OIC and I have still not been reimbursed?
Please call Oman Insurance’s UAE Call Centre on: 800-4746 to inquire status with our customer care specialist team.
## U A E Branches

<table>
<thead>
<tr>
<th>Location</th>
<th>Telephone</th>
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<tbody>
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