



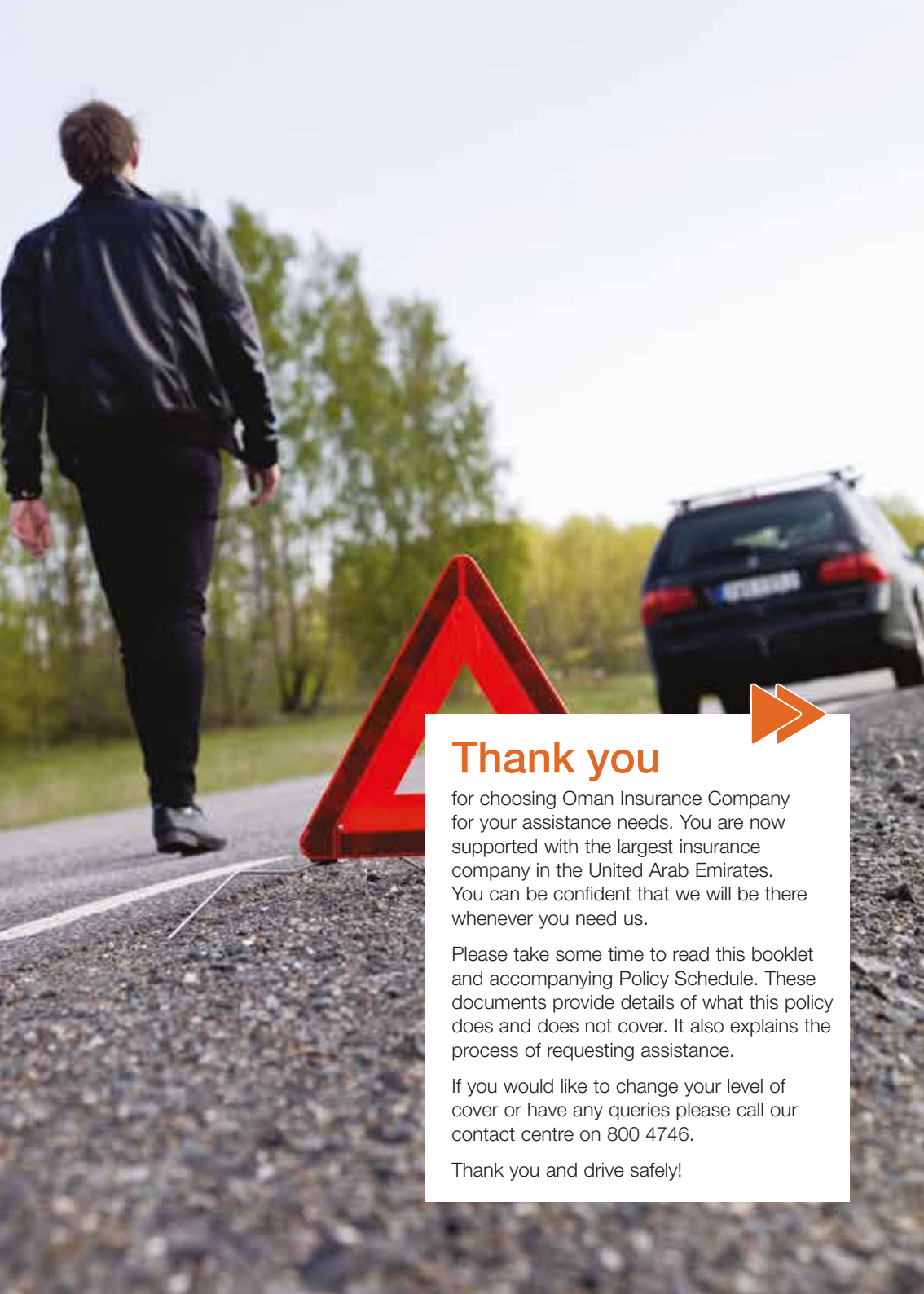
Assistance  
programs



## Terms and Conditions

Forward   
together

  
شركة عمان للتأمين  
Oman Insurance Company



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**Thank you**

for choosing Oman Insurance Company for your assistance needs. You are now supported with the largest insurance company in the United Arab Emirates. You can be confident that we will be there whenever you need us.

Please take some time to read this booklet and accompanying Policy Schedule. These documents provide details of what this policy does and does not cover. It also explains the process of requesting assistance.

If you would like to change your level of cover or have any queries please call our contact centre on 800 4746.

Thank you and drive safely!

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## Plans, Schedule of Benefits and Limits

	TPL/Basic	Silver	Gold	Platinum	Platinum+
<b>Section 1: Services to insured vehicle</b>					
On-site repair	Up to 30 minutes	Up to 30 minutes	Up to 30 minutes	Up to 30 minutes	Up to 30 minutes
Towing	200 USD	200 USD	250 USD	250 USD	300 USD
Removal and extraction	400 USD	400 USD	500 USD	500 USD	600 USD
Flat tire	Actual expenses	Actual expenses	Actual expenses	Actual expenses	Actual expenses
Out of fuel	Actual expenses	Actual expenses	Actual expenses	Actual expenses	Actual expenses
Dead battery	Actual expenses	Actual expenses	Actual expenses	Actual expenses	Actual expenses
Locked out	Actual expenses	Actual expenses	Actual expenses	Actual expenses	Actual expenses
Transportation of the insured vehicle		Actual expenses	Actual expenses	Actual expenses	Actual expenses
Deposit and custody		200 USD	250 USD	250 USD	300 USD
<b>Section 2: Services to beneficiaries traveling in the insured vehicle</b>					
Hotel accommodation abroad		120 USD/night Max 3 nights		200 USD/night Max 3 nights	250 USD/night Max 3 nights
Return home or journey continuation		Max 400 USD		Max 400 USD	Max 500 USD
Professional driver service		Actual expenses		Actual expenses	Actual expenses
<b>Section 3: Transported luggage in the insured vehicle benefits</b>					
Luggage theft, disappearance, destruction or damage		100 USD per person Max 200 per car		200 USD per person Max 400 per car	250 USD per person Max 400 per car
<b>Section 4: Medical &amp; Personal Assistance Abroad</b>					
Medical, hospitalization, surgical and pharmaceutical expenses			5,000 USD Deductible 200	10,000 USD Deductible 100	40,000 USD Deductible 100
Transportation or repatriation			Actual expenses	Actual expenses	Actual expenses
Extension of stay abroad			150 USD per night Max 1,500 USD	200 USD per night Max 2,000 USD	250 USD per night Max 2,000 USD
Travel and accommodation of one immediate family member			Actual expenses	Actual expenses	Actual expenses

Note :

- (i) The limits mentioned above are maximum limits and subject to detailed terms and conditions mentioned in this booklet.  
(ii) The above benefits/services need to be availed only through the Service Provider. Reimbursements will only be considered in exceptional circumstances. For more details please familiarize yourself with the 'How to request Assistance' section.

	TPL/Basic	Silver	Gold	Platinum	Platinum+
Escort of dependent child			Actual expenses	Actual expenses	Actual expenses
Repatriation of family member travelling with the insured			Actual expenses	Actual expenses	Actual expenses
Repatriation of mortal remains			2,500 USD within GCC 5,000 USD rest of the world	5,000 USD within GCC 10,000 USD rest of the world	7,500 USD within GCC 15,000 USD rest of the world
<b>Section 5: Assistance Services Abroad</b>					
Delivery of medicines			Actual expenses	Actual expenses	Actual expenses
Relay of messages			Actual expenses	Actual expenses	Actual expenses
Emergency return home following death of a close family member			Actual expenses	Actual expenses	Actual expenses
Travel costs incurred following damage at home			Actual expenses	Actual expenses	Actual expenses
<b>Section 6: Checked-in luggage</b>					
Compensation for in-flight loss of checked-in baggage			200 USD after 24 hours	250 USD after 24 hours	300 USD after 24 hours
Location and forwarding of baggage and personal effects			Actual expenses	Actual expenses	Actual expenses
<b>Automobile Registration Renewal Services (RTA)</b>			1 time a year	1 time a year	1 time a year

### Scope and Area of Cover

	TPL/Basic	Silver	Gold	Platinum	Platinum+
<b>Geographical scope and area of cover per plan</b>					
<b>Section 1</b>	GCC	GCC	GCC + Levant	GCC + Levant	GCC + Levant
<b>Section 2</b>		Outside CoR	Outside CoR	Outside CoR	Outside CoR
<b>Section 3</b>		Outside CoR	Outside CoR	Outside CoR	Outside CoR
<b>Section 4</b>			Outside CoR	Outside CoR	Outside CoR
<b>Section 5</b>			Outside CoR	Outside CoR	Outside CoR
<b>Section 6</b>			Outside CoR	Outside CoR	Outside CoR

\*CoR means Country of Residence

\*Levant means Jordan, Lebanon & Syria

## Definitions

The stated below words and/or phrases wherever they appear have the following meaning, unless otherwise it is agreed differently in writing and signed by Us.

### Abroad

A country other than the Usual Country of Residence.

### Accident

Traffic collision (motor vehicle collision, motor vehicle accident, car accident, or car crash) is when the Insured Vehicle collides with another vehicle, pedestrian, animal, road debris, or other geographical or architectural obstacle.

### Beneficiary

As the case may apply, shall mean:

1. The Insured Person;
2. The spouse children of the Insured permanently residing with the Insured;
3. The usual driver of the Insured Vehicle if different from the Insured Person;
4. Any other occupants of the Insured Vehicle in the event of an Accident.

### Breakdown

Electrical or mechanical failure causing the Insured Vehicle to be immobilized, and not drivable in safe conditions.

### Cover

Consequent upon an unforeseen event happening during the course of a journey, the Service Provider will arrange for material assistance or indemnity as specified under the benefits of this motor assistance program, provided that such unforeseen event's occurrence does not take place outside the specified geographical boundaries and does not take place out of the duration between the validity dates

of Your Policy and subject to terms and conditions of your Policy and this motor assistance program.

### Injury

The bodily injury suffered during the validity of the Policy, which derives from a violent, sudden, external cause and one that is not intended by the Insured.

The following shall also be construed to be injury:

1. Asphyxia or Injuries as a consequence of gases or vapors, immersion or submersion, or from the consumption of liquid or solid matter other than foodstuffs.
2. Infections resulting from a covered accident by the Policy.
3. Injuries that are a consequence of surgical operations or medical treatments resulting from a covered accident by the Policy.

### Insured Vehicle

The vehicle designated in Your motor insurance policy provided that:

1. The vehicle is not used for public transport of persons or merchandise for hire with or without driver.
2. Does not exceed 3,500 kilograms in weight.

### Insured / You / Your:

The owner of the Insured Vehicle, on whose name the Policy is issued.

### Policy

The motor insurance policy as issued to the Insured by Oman Insurance Company insuring the Insured Vehicle for risks and events as stated under the respective Policy.

### Service Provider

The service provider who will arrange and provide the services and benefits as mentioned under this motor assistance program. Currently the Service Provider is ITACO Bahrain Co.

### Sudden Illness

Any sudden change in health diagnosed and confirmed by a legally recognized doctor during the life of the Policy and which is not comprised or derived from either of the following two groups:

- Congenital disease: the disease that exists at the moment of birth as a consequence of hereditary factors or complaints acquired during pregnancy.
- Pre-existing disease: the disease that the Insured suffered prior to the date of taking out this Policy, even if it wasn't diagnosed.

### Usual Driver of the insured vehicle

A person specified by name in the Policy provided that such person is legally licensed to drive the Insured Vehicle in the geographical territories as mentioned in your Policy document.

### Usual Country of Residence

The country where the Policy is issued.

### Usual Place of Residence

The home or residence of the Insured in the Usual Country of Residence.

### Us / Company

Oman Insurance Company, the insurer of your Policy.



## Section 1: Services to the Insured Vehicle

### 1. On-site repair

In the event of a Breakdown of the Insured Vehicle that can be repaired in the place of the immobilization within a maximum time period (as per plans, schedule of benefits & limits), the Service Provider will meet the labor expenses of a mechanic attempting such on-site repairs as long as the Insured Vehicle is not under manufacturer warranty and the Insured gives consent for such repairs to be performed.

Neither the supply of parts or replacement elements, nor materials in general are included in this coverage.

This benefit will be provided in parking lots, city streets, motorways, national, regional and local roads, as long as the Insured Vehicle cannot be transferred on its own to the nearest repair shop.

### 2. Towing

In the event of a Breakdown or Accident of the Insured Vehicle, the Service Provider will arrange to tow or transport the insured vehicle to the nearest repairer.

The maximum amount payable is in respect of this benefit is: (as per plans, schedule of benefits & limits).

No amount shall be payable to any Beneficiary under this benefit in respect of any repair costs to the Insured Vehicle.

### 3. Removal and extraction

In the event of a Breakdown or Accident of the Insured Vehicle, the Service Provider will arrange to remove or extract the Insured Vehicle necessitating the use of a crane or

similar means as reasonably decided on sole discretion of the Service Provider.

The maximum amount payable in respect of this benefit is: (as per plans, schedule of benefits & limits).

No amount shall be payable to any Beneficiary under this benefit in respect of any repair costs to the Insured Vehicle.

### 4. Flat tire

Flat or leaking tires of the Insured Vehicle will be removed and replaced without any labour charges, although the Beneficiary will be responsible for repair costs to all damaged tires including costs of replacement or new tire if applicable.

This benefit can only be availed by the Beneficiary if the Insured Vehicle is on the road and not at the Usual Place of Residence, and the spare tire and necessary tools are available in the Insured Vehicle and in good and usable condition.

No amount shall be payable to any Beneficiary under this benefit in respect of any repair costs to the Insured Vehicle.

### 5. Out of fuel

If the Insured Vehicle runs out of fuel, the Service Provider will ensure that enough fuel reaches the Beneficiary, so that the Insured Vehicle can reach to the nearest service station.

The Beneficiary will be required to pay for the cost of fuel availed under this Benefit.

No amount shall be payable to any Beneficiary under this benefit in respect of any repair costs to the Insured Vehicle.

### 6. Dead battery

If the Insured Vehicle's battery is down, the Service Provider will arrange to jump start the Insured Vehicle so that the Insured Vehicle can get to the nearest workshop.

No amount shall be payable to any Beneficiary under this benefit in respect of any repair costs related to the battery and/or the Insured Vehicle.

### 7. Lock out

In the event that the Insured Vehicle's ignition key is locked within the Insured Vehicle, the Service Provider will arrange for reasonable on-site assistance to the Beneficiary to unlock the Insured Vehicle.

No amount shall be payable to any Beneficiary under this benefit in respect of any repair costs to the Insured Vehicle.

### 8. Transportation of the Insured Vehicle

If following a Breakdown, Accident or theft of the Insured Vehicle and the Insured Vehicle was recovered and needs repairs to put it back to a driving condition and such repair requires the Insured Vehicle to be immobilized for more than 72 consecutive hours, and the Beneficiary was transported back to his Usual Place of Residence, the Service Provider will meet one of the following:

- a. The cost of transporting the Insured Vehicle to the Beneficiary's Usual Place of Residence.
- b. The travel costs incurred by the Beneficiary or whomever he/she appoints to retrieve the Insured Vehicle and drive it to the Usual Place of Residence.

No amount shall be payable under this benefit in respect of repair costs to the Insured Vehicle.

### 9. Deposit and custody

If following a Breakdown, Accident or theft of the Insured Vehicle Abroad, and the Insured Vehicle was recovered and needs repairs to put it back to a driving condition and such repair requires the Insured Vehicle to be immobilized for more than 48 consecutive hours, the Service Provider will meet the cost of parking of the Insured Vehicle Abroad up to the amount as per Your respective plan, schedule of benefits & limits.

No amount shall be payable to any Beneficiary under this benefit in respect of any repair costs to the Insured Vehicle.

## Section 2: Services to Beneficiaries Travelling in the Insured Vehicle

**Optional - applicable only if mentioned in your Policy or Policy schedule**

### 1. Hotel accommodation abroad

If following a Breakdown, Accident or theft of the Insured Vehicle Abroad, and the Insured Vehicle was recovered and needs repairs to put it back to a driving condition and such repair requires the Insured Vehicle to be immobilized for more than 48 consecutive hours, the Service Provider will meet accommodation expenses up to the amount as per Your respective plan, schedule of benefits & limits if the Insured Vehicle cannot be repaired the same day.

### 2. Return home or trip continuation

If following a Breakdown, Accident or theft of the Insured Vehicle Abroad, and the Insured Vehicle was recovered and needs repairs to put it back to a driving condition and such repair requires the Insured Vehicle to be immobilized for more than 48 consecutive hours, the Service Provider will meet one of the following:

- a. Travel costs incurred in returning the Beneficiaries to their home in the Usual Country of Residence.
- b. Continue the journey to the original intended destination provided the cost is not greater than returning the Beneficiary home in the Usual Country of Residence.

If the number of Beneficiaries is greater than two, the Service Provider may at its own sole discretion decide to hire a similar vehicle to the Insured Vehicle, for a maximum period of 48 hours provided that

the cost of hiring such vehicle does not exceed the cost of returning home.

### 3. Professional driver service

In case of sudden illness, injury or death of the Insured Person, which makes it impossible to drive the Insured Vehicle, and provided that none of those accompanying the Insured is able to substitute the Beneficiary, the Service Provider will arrange for a professional driver to drive the Insured Vehicle and its occupants, to the Usual Place of Residence or the intended destination of the journey.

## Section 3: Luggage Transported in the Insured Vehicle

**Optional - applicable only if mentioned in your Policy or Policy schedule**

### 1. Luggage theft, disappearance, destruction or damage

If while traveling Abroad with the Insured Vehicle, the luggage belonging to the Beneficiaries is stolen or damaged in a motor Accident, the Service Provider will compensate the Beneficiaries for its value for up to (as per plans, schedule of benefits & limits) per Insured Vehicle.

Provided that:

- a. The Service Provider shall not be liable in respect of theft of luggage which is visible from outside the Insured Vehicle.
- b. The Beneficiary must provide:
  - i. Evidence of having immediately reported the theft or robbery to the required relevant authorities.
  - ii. An accident report from the required relevant authorities listing the missing items and their approximate value in the event of a motor Accident.

The benefits mentioned in sections 4 to 6 are applicable only when the Beneficiary is travelling Abroad by any means of transport up to a maximum of 60 consecutive days.

## Section 4: Medical & Personal Assistance Abroad

**Optional - applicable only if mentioned in your Policy or Policy schedule**

### **1. Medical, hospitalization, surgical and pharmaceutical expenses**

In the event of sudden illness or injury of the Insured while on a trip Abroad, the Service Provider will meet the usual, customary, necessary and reasonable costs of hospitalisation, surgery, medical and pharmaceutical expenses prescribed by the attending doctor up to (as per plans, schedule of benefits & limits).

The Service Provider's empanelled medical team will maintain the necessary telephone contacts with the medical centre and with the doctors attending to the Insured to supervise the provision of proper health care.

### **2. Transportation or repatriation**

In the event of sudden illness or injury of the Insured while on a trip Abroad, the Service Provider will take charge of transferring, or repatriating the Insured to the Usual Country of Residence, to a properly equipped medical facility.

The Service Provider, through its medical team, will decide if transfer or repatriation is necessary, depending on the situation or gravity of the condition of the Insured.

The Service Provider's medical team will maintain the necessary contacts with the medical centre and with the doctors attending to the Insured and on the basis thereof, will decide whether to transfer or repatriate the Insured, and on the most suitable means of transport to use.

Transfer will be performed in ambulance or another means of transport, to the place where adequate medical assistance can be provided.

### **3. Extension of stay abroad**

In the event of sudden illness or injury of an Insured while on a trip abroad, the Service Provider will meet the costs of hotel or other accommodation of the insured, up to (as per plans, schedule of benefits & limits), where an extension of stay abroad is necessary as a result of such sudden illness or injury as certified by attending doctor.

### **4. Travel and accommodation of one immediate family member**

In the event that the Insured is travelling abroad alone and admitted to hospital for more than seven days as a result of sudden bodily injury (as defined below), the Service Provider will arrange for the outbound and return journey of one designated immediate family member at the Insured's discretion, from the Usual Country of Residence of the Insured to the place of hospitalization of the Insured Abroad.

The Service Provider will arrange for accommodation of the designated family member up to (as per plans, schedule of benefits & limits).

### **5. Escort of minor child**

In case of sudden illness or injury of the Insured while on a trip Abroad, and any of the accompanying the Insured were to be a child of under 15 years of age and who did not have anyone to accompany him/her, the Service Provider will arrange for a suitable person to look after him/her during the trip to the hospital where the Insured is hospitalized, or to the Usual Place of Residence in the Usual Country of Residence, whenever there were no other person who could take charge of him/her.

### **6. Repatriation of family member travelling with the Insured**

Should the Insured be hospitalized due to sudden illness or injury while on a trip Abroad for more than seven days or the Insured be deceased, the Service Provider will meet the cost in respect of repatriating to the Usual Place of Residence the immediate family members accompanying the Insured at the moment of the unfortunate event, having the same country of residence as the Insured, provided this immediate family member is unable to travel by his/her own means of transport or the means of transport used for the initial trip.

### **7. Repatriation of the mortal remains**

In the event of death of the Insured while on a trip abroad, the Service Provider will make the necessary arrangements for the transport or repatriation of the mortal remains to the place of interment, cremation or funeral ceremony at his/her Usual Country of Residence.

Payment of expenses for interment, cremation or funeral ceremony is excluded from this assistance program.

## Section 5: Assistance Services Abroad

**Optional - applicable only if mentioned in your Policy or Policy schedule**

### 1. Delivery of medicines

the Service Provider, to the extent reasonably possible, will arrange delivering the critically required medicines prescribed by a doctor for the Insured during the trip Abroad and which cannot be found in the place where he/she had travelled to or be replaced by medicines that have a similar composition.

The Service Provider shall not be liable for the cost of such medicines and such costs should be paid in full at the time of requesting the delivery of such medicines.

### 2. Relay of urgent messages

The Service Provider to the extent reasonably possible, will arrange for relaying the urgent messages of the Insured, relating to any of the events covered in this assistance program.

### 3. Return home following death of a close family member

a. When a Beneficiary has to interrupt a journey Abroad due to death occurring in the Usual Country of Residence of an immediate family member included as a Beneficiary under the Policy, the Service Provider will arrange for the Beneficiary to return to home in the Usual Place of Residence.

This benefit is available only when the Beneficiary is unable to use the means of transport that was used for the original journey.

b. If one of the Beneficiaries is a child (aged 15 years or less) with nobody to accompany him/her, the Service Provider will reasonably arrange to provide an escort during the journey to the Usual Place of Residence.

### 4. Travel costs incurred following damage at home

The Service Provider will meet the travel costs incurred returning home in the event of damage to the Usual Place of Residence due to fire explosion or theft by violent entry or exit which makes the residence uninhabitable or exposed to greater damage and which justifies the presence of the Insured.

## Section 6: Checked-in Luggage

**Optional - applicable only if mentioned in your Policy or Policy schedule**

### 1. Compensation for in-flight loss of checked-in baggage

When checked in luggage of a Beneficiary is missing on scheduled airline flights, and is not recovered within 24 hours following arrival, the Service Provider will pay the Beneficiary the amount as applicable as per Your respective plan, schedule of benefits & limits).

The Beneficiary must provide evidence of having reported the event to the airport authorities or the airline company.

### 2. Location and forwarding of checked-in baggage and personal effects

The Service Provider will arrange reasonable assistance to the Beneficiary in the preparation of any reports and advise and/or participate in any negotiations necessary to recover the missing checked-in luggage. Should the luggage be found, the Service Provider shall arrange to send it to the Usual Place of Residence or the intended destination of the journey.

## Section 7: Insured Vehicle Registration Renewal

**Optional - applicable only if mentioned in your Policy or Policy schedule**

The Service Provider will provide automobile registration renewal services for Insured Vehicles.

The scope of this service includes the pickup and drop of Insured Vehicles from the Usual Place of Residence for statutory checkups for Insured Vehicle checkup and Insured Vehicle's registration formalities with the corresponding vehicle registration authority.

The Insured will be required to pay for the government payments for vehicle checkup and registration charges. This service will be provided within the same city/emirate only and not inter-city/emirates.

One attempt of registration service is free per year.



## General Exclusions

1. The Company and/or the Service Provider will not be liable to provide any assistance which arises directly or indirectly from:
  - a. Fraudulent acts (even if suspected) by any Beneficiary or any other person seeking to claim.
  - b. Consequential loss of any kind.
  - c. Extraordinary phenomena such as floods, earthquakes, volcanic eruptions, unusual cyclonic storms, falling astral bodies or meteorites, except sand and hail storm.
  - d. Terrorism mutinies or riots.
  - e. Actions by the armed forces or security forces or organizations.
  - f. Nuclear radioactivity.
  - g. The driver of the Insured Vehicle:
    - i. Being under the influence of drugs, toxic or narcotic substances, or where his/her blood-alcohol level exceeds that permitted by the laws in the country where the Insured Vehicle is being used.
    - ii. Not having a driving license corresponding to the class of the Insured Vehicle.
    - iii. The contravention of regulations relating to the carriage of persons animals or objects in the vehicle which were in whole or part a cause of the accident or event giving rise to the claim.
  - h. Fuel mineral essences or other flammable explosive or toxic materials transported in the vehicle.
- i. The participation by any Beneficiary in:
  - i. Competitions, rallies or trials (other than driving events on a race track).
  - ii. Criminal conduct.
  - iii. Wagers or challenges.
  - iv. From the practice of the following sports or activities: mountaineering (reasonably requiring the use of ropes or guides), rock climbing, potholing, bobsleigh, skeleton, parachuting, acrobatic ski jumping, skin diving, aeronautics or any form of aerial flight (self-propelled or not) (unless as a fare-paying passenger of a properly licensed commercial air carrier or owned and operated by a commercial concern), intentional use and manipulation of a weapon of which ownership is forbidden.
  - j. The deliberate act of the beneficiary.
  - k. Illnesses or pathological states produced by voluntary consumption of alcohol, drugs, toxic substances, narcotics or medicines acquired without medical prescription.
  - l. Any pre-existing medical condition, suicide or attempted suicide, mental illness, pregnancy or childbirth.
  - m. Costs of prosthetics, cosmetics, plastic surgery and physiotherapy, glasses, contact lenses, hearing aids or artificial limbs.
2. The Company and/or the Service Provider will not be liable for the cost of:
  - a. Any repairs to the Insured Vehicle.
  - b. Any assistance arranged by or on behalf of the Beneficiary, without the prior authorization of the Service Provider.
  - c. Food, beverages, telephone calls and any other additional expenses, when hotel accommodation is provided.
  - d. Any personal expenses incurred by the Beneficiary(s) not covered under this assistance program
3. The Company and/or the Service Provider will not be liable to provide assistance in respect of the following problems unless there is a real and discernible threat to a beneficiary or any other person:
  - Faulty fuel gauge.
  - Speedometer not working.
  - Air-conditioning not working.
  - Passenger door(s) cannot be opened and there are no passengers in the vehicle.
  - Boot cannot be opened.
  - Front and/or rear demisters not functioning.
  - Horn not functioning.
  - Door mirrors damaged.
  - Rear view mirror damaged but not obstructing the driver's vision.
  - Fuel cap is damaged or faulty and your vehicle has enough fuel in the tank to enable it to reach the nearest Service Center.
  - Roof of convertible cannot be opened.
  - Sunroof cannot be opened.
  - Sunroof cannot be closed but weather conditions are fair and the vehicle is not exposed to any security Risk.
  - Windows cannot be opened.
  - Windows cannot be closed but weather conditions are fair and the vehicle is not exposed to any security Risk.
  - Seat adjustor is faulty but the vehicle can be safely driven.
  - Passenger seat belts faulty and there are no passengers in the vehicle.
  - Security system faulty but the vehicle is not immobilized and alarms are not sounding continuously.
  - Transmission stuck in sports/winter mode.
  - ABS lights illuminated.
  - Air bag warning lights illuminated.
  - Traction control lights illuminated.
  - Other non-safety related lights/service warnings illuminated.
  - Running out of windscreen washer fluid.
  - Front windscreen wipers faulty but weather conditions fair.
  - Rear windscreen wiper faulty.

## General

This assistance program is provided by the Service Provider. OIC assumes no liability and/or responsibility towards the performance/non-performance of the Service Provider. OIC hereby expressly disclaims all associated liabilities and obligations.

By availing any of the services/benefits as described in this document, You hereby agree to indemnify Oman Insurance Company from any costs, damages and/or liabilities related to and/or arising from You availing any of these services.

Tell us what you think of Oman Insurance Company and the Service Provider? We are always happy to hear your comments. If you have any feedback or complaints related to the assistance program, please contact Us on the numbers provided in your Policy document.

The Company and/or the Service Provider may cancel, revoke, suspend or withdraw anytime any of the section/provision of this assistance program by publishing/sending a prior written notice of at least seven (7) calendar days.

Unless the context otherwise requires, the terms and conditions of this assistance program is to be read in conjunction with the terms and conditions of Your motor insurance Policy. For avoidance of doubt, this assistance program shall automatically stand cancelled/terminated in its entirety on cancellation/termination of your motor insurance policy with Oman Insurance Company.

If you wish to avail any of the services and benefits as provided by the Company through its mobile application, You will be required to read, understand and accept certain additional terms and conditions which shall govern your use of the mobile application and services/benefits as availed through that mobile application. You are hereby advised not to use the mobile application if you do not agree to any of the terms and conditions of the Company's mobile application. Your use of the mobile application shall be construed as your acceptance to such additional terms.

This assistance program shall be subject to and governed by the laws and regulations of the United Arab Emirates, in its interpretation or in respect of any difference or dispute arising out of or in connection with it. The competent Courts of the United Arab Emirates shall have the sole jurisdiction in case of any difference or dispute arising out of or in connection with this motor assistance program.

## How to request Assistance?

Since the appearance of an event that could be included in any of the benefits described previously, the Beneficiary or any person acting on his behalf and authority will necessarily contact, in the shortest possible time, in every case, the contact center (24 Hrs/7 days) mentioned below.

In the event of any claim covered under this policy, the liability of the Service Provider shall be conditional on the Insured claiming indemnity or benefit having complied with and continuing to comply with the terms of the Policy and this assistance program terms and conditions.

If a benefit covered by the Policy or this assistance program is needed, the Insured shall:

1. Take all reasonable precautions to minimize the loss.
2. Make "NO" admission of liability or offer promise or payment of any kind.
3. As soon as possible contact the Service Provider to notify the benefits required, and provide all relevant information:

Country	Contact Number (24 Hrs/7 days)
UAE	800 035770000
Qatar	800 0230
Oman	+968 24785544
Saudi Arabia	800 8973048
Kuwait	+ 965 22274267
Bahrain	800 08484
Rest of the World	+ 973 1 7386479
Fax	+ 973 1 7580048
Email	claims@itaco-tpa.com

In events where the Insured, only due to force majeure or any reason beyond his control cannot contact the Service Provider directly to request the services covered by the policy/this assistance program, the Insured may seek for expenses reimbursement in writing as follows:

- a. Contact the Service Provider to obtain a "Claim Number".
- b. Send an explanation letter of the circumstances of why the "Services or Benefits" for which expenses are being claimed were not requested or obtained from the Service Provider directly.
- c. Send the official documents (such as medical report, police report or notification of loss or theft, airline report of delay, cancellation, lost luggage report, etc.) and original receipts of the expenses incurred.

The Insured is hereby notified and instructed to contact the Service Provider before availing any service/ benefit under this assistance program. Reimbursement of any of the expenses as mentioned in this assistance program will be considered only in exceptional circumstances as determined at sole discretion of the Service Provider and the Company

The Service Provider is NOT liable in respect of any benefit, which would otherwise be payable under this policy, should there be another insurance in force covering the same contingencies. The Service Provider,

at its discretion will consider reimbursing any expenses, totally or partially, after an internal assessment and case study is done.

The amounts (if any) reimbursed, will not exceed under any circumstance the amounts the Service Provider would reasonably have paid to provide the services directly, if it was contacted in due time and manner by the insured at the time the claim occurred.

#### **Important Note**

The Service Provider will not be liable to provide any assistance when:

- a. As a result of force majeure, it is unable to put into effect any of the benefits specifically envisaged in this policy.
- b. The provision of which would endanger the lives of those persons intended to provide the assistance.



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11/2017

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