



UNIFIED MOTOR POLICY WORDING



Reliable insurance for individuals and corporations.

adnic.ae | 800 8040 | ☎ +971 2 4080 900



THANK YOU MESSAGE

Dear valued customer,

Thank you for choosing ADNIC as your reliable motor insurer. As a leading UAE insurance provider and with almost five decades of expertise, we are steadfast in our commitment to offer tailor-made and quality motor insurance.

Our award-winning portfolio and solid reputation are the result of our quality-driven products and our endless commitment to handle your claims efficiently.

With a team of skilled professionals who share our core values of innovation, transparency and most of all, reliability, we strive to offer you a prompt and efficient service that consistently exceed your expectations and allow us to earn your trust as Your Reliable Insurer!

Please take some time to read this booklet, the Motor Insurance schedule and accompanying Unified Policy Wording. These documents provide details of what this Policy does and does not cover. You will also find details of our claims process and Road Side Assistance service offered.

If you would like to make any changes to your policy or if you have any queries, please call our contact centre at 800 8040.

We look forward to providing you with an exceptional insurance experience that will bring you absolute peace of mind.

Yours sincerely,

ADNIC

1

Products & Branches

Product cover options
Claims process

6

8

2

Benefits & Assistance

Additional covers and benefits
Additional definitions
Track day coverage
Geographical area
Roadside assistance

10

13

14

15

16

3

Endorsement

Personal accident endorsement

18

4

Motor Insurance Policy

Loss & damage insurance

20

PRODUCT COVER OPTIONS

covers	TPL	comprehensive		
		Standard	Gold	Platinum
THIRD PARTY PROPERTY DAMAGE	✓	✓ UP TO AED 2,000,000	✓ UP TO AED 3,500,000	✓ UP TO AED 5,000,000
THIRD PARTY BODILY INJURY	✓	✓	✓	✓
AMBULANCE COVER	✓	✓	✓	✓
ROADSIDE ASSISTANCE	✓	✓	✓	✓
LOSS OR DAMAGE TO THE INSURED VEHICLE	X	✓	✓	✓
FIRE & THEFT	X	✓	✓	✓
THIRD PARTY LIABILITY TO FAMILY MEMBERS	X	✓	✓	✓
INSIDE AGENCY REPAIR - BRAND NEW VEHICLE	X	1 YEAR	UP TO 3 YEARS	UP TO 5 YEARS
ADNIC APPROVED GARAGES	X	✓	✓	✓
CAR REPLACEMENT *	X	✓	✓	✓
OFF ROAD COVER (4X4 WD - OFF-ROAD CAPABLE VEHICLES) **	X	✓	✓	✓
WINDSHIELD AND WINDOWS DAMAGE ***	X	✓	✓	✓
DAMAGE CAUSED BY VALET PARKING	X	✓	✓	✓
LOSS OF PERSONAL BELONGINGS	X	X	UP TO AED 5,000	UP TO AED 10,000

covers	TPL	comprehensive		
		Standard	Gold	Platinum
EMERGENCY MEDICAL EXPENSES	X	X	UP TO AED 5,000	UP TO AED 10,000
REPLACEMENT LOCKS AND/OR KEYS	X	X	UP TO AED 1,000	UP TO AED 5,000
WAIVER OF DEPRECIATION - BRAND NEW VEHICLES	X	X	FIRST 6 MONTHS	FIRST 12 MONTHS
NATURAL PERILS	X	X	X	✓
STRIKE, RIOT, CIVIL COMMOTION (SRCC)	X	X	X	✓
TRACK DAY	X	X	X	FREE
PERSONAL ACCIDENT FOR DRIVER (AED 60)	OPTIONAL	OPTIONAL	FREE	FREE
PERSONAL ACCIDENT COVER FOR PASSENGERS (AED 30 PER PASSENGER)	OPTIONAL	OPTIONAL	FREE	FREE
OMAN TPL EXTENSION (OPTIONAL)	OPTIONAL	OPTIONAL	OPTIONAL	FREE
B. OMAN (OWN DAMAGE ONLY)	X	✓	✓	✓
GCC COVER EXTENSION- OWN DAMAGE (EXCLUDE KSA)	X	OPTIONAL	OPTIONAL	FREE
GCC COVER EXTENSION - (TPL EXCLUDE KSA)	X	OPTIONAL	OPTIONAL	FREE

* Car Replacement - Under Standard Product - Covered up to AED 90 per day, 15 days during the year.

* Car Replacement - Under Standard Product - Covered up to AED 140 per day, 15 days during the year.

* Car Replacement - Under Standard Product - Covered up to AED 200/- per day, 15 days during the year.

**Off Road Cover (4X4 WD - Off road capable vehicles) under Standard Product - Covered (Exclude Racing), Excess AED 2,500 with minimum of 10% form cost of the claim.

**Off Road Cover (4X4 WD - Off road capable vehicles) under Gold Product - Covered (Exclude Racing), Excess AED 2,000 with minimum of 10% form cost of the claim.

**Off Road Cover (4X4 WD - Off road capable vehicles) under Platinum Product - Covered, Excess AED 1,500

*** Windshield and windows Damage - under Standard Product - Covered with police report and Policy Excess applies

*** Windshield and windows Damage - under Gold Product - Covered Policy Excess applies

*** Windshield and windows Damage - under Product Product - Covered

HOW DOES THE CLAIM PROCESS WORK?

The ADNIC claim process is extremely straightforward. In the unfortunate event of an accident to your Insured Vehicle, kindly follow these procedures. These are only general guidelines; for details, always refer to the Policy Terms & Conditions.

1. Report the incident to the Police and obtain a 'Referral Note'/Police Report (as applicable in each Emirate).

Note: ADNIC provides free towing service in case of an accident leading to a breakdown to your vehicle through a reputable Road Assistance Company. For assistance on this, kindly contact 800 8040.

2. Notify ADNIC immediately in any one of the following ways:

- a) Visit the nearest ADNIC office; the Claims staff there will receive your claim notice and will assist you to fill out a Claim form based on the facts reported. You will be asked to review the form and sign it
- b) You can also notify a claim by calling 800 8040 or by sending an email to motorclaims@adnic.ae

Please provide the following with the claim notification:

- Copy of Police Report Referral Note
 - Copy of car registration
 - Copy of driving license
 - Copy of Emirates ID card
-



ADDITIONAL COVERS AND BENEFITS

Loss of Personal Belongings

Coverage shall be extended to include loss of or damage to rugs, clothing and personal effects whilst such property is in the Insured Vehicle where such a loss or damage is occasioned by fire, lightning or external explosion or theft by violent and forcible means or accident external means, provided that:

1. The maximum amount payable under this benefit shall not exceed the limit mentioned on the policy schedule in respect of any one claim or series of claims resulting from one accident.
2. The Company shall not be liable in respect of:
 - a) Any such property carried in open top or convertible vehicle or any vehicle incapable of being securely locked or unlocked vehicle or open to the elements;
 - b) Any such property insured under any other insurance policy;
 - c) Jewellery and articles of gold, silver and the like;
 - d) Money, stamps, tickets, securities, documents, cards of every kind and description;
 - e) Goods or samples carried in connection with any trade or business.

Ambulance Fees

The Company will reimburse the Insured or pay directly to the ambulance service, usual and/or customary charges/ service fees incurred due to provision of ambulance services up to AED 6,770 per injured person as a result of a road traffic accident where the Insured Person's medical condition required evacuation from the place of accident for Immediate Medical Treatment to a hospital/medical facility.

Key Replacement

If the car keys and/or locking transmitter of the Insured Vehicle are lost or stolen, ADNIC will pay the specified

amount of the cost of replacing the Insured Vehicle's door locks, boot lock, steering lock, the lock transmitter and central locking system.

Off Road Coverage - (Only for SUVs with Off-Road Capability)

The following cover will only apply if listed on your Schedule. The Policy is extended to cover loss or damage to the covered Vehicle while driven off-road.

1. Private use SUV vehicles with 4WD (4 wheel-drive) capability only are eligible for this extension of cover.
2. The Insured shall bear an Excess of double the standard policy Excess stated in the Policy Schedule in the event of an admissible off-road claim.
3. The following are considered out of scope for off-road extension of cover and the Company will bear no liability to pay claims for losses and/or damages originating by them:
 - a) Commercial type vehicles
 - b) Vehicles driven for business purposes
 - c) Racing or Competitive events and or Dunes bashing

Valet Parking Theft

The following cover will only apply if listed on your Schedule.

The Company shall indemnify the Insured for theft of 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.

Windscreen Damage

Coverage shall be extended to include indemnity to the Insured up to limit specified on the policy schedule, 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 be subject to the following:

1. **Standard Product** - Police report is required and Policy Excess will apply.
2. **Gold Product** - Policy Excess will apply.
3. **Platinum Product** - No Excess.

Geographical Expansion (Sultanate of Oman)

The following cover will only apply if listed on your Schedule.

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. You will not be covered under section 2 (Third Party Liability) as this cover must be purchased separately, unless you have platinum cover.

Strike, Riot & Civil Commotion (SRCC)

The following cover will only apply if listed on your Schedule.

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:

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

Specific Limitations

Bodily Injury to Driver & Passengers at the time of SRCC is subject to the following:

1. The Motor Policy covers PAB (Driver & Passengers).
2. The accident occurred while driver is in the car during the event and there should be a damage to the car as well.

Car Replacement

The following cover will only apply if listed on your Schedule.

Car replacement is a financial benefit where ADNIC will pay for a hire car as per the limits specified on the policy schedule.

Natural Perils

The following cover will only apply if listed on your Schedule.

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:

Flood (provided the Vehicle is not driven), storm, hurricane, volcanoes and earthquake.

Waiver of Depreciation - Brand New Vehicles

The following cover will only apply if listed on your Schedule.

If the Insured Vehicle is under 1st hand ownership, purchased from an authorized dealer and less than 6 months old for Gold and 12 months old for Platinum, based on year of manufacture (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.

Emergency Medical Expenses

The following cover will only apply if listed on your Schedule.

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.

Inside Agency Repair

The following cover will only apply if listed on your Schedule.

If Inside Agency Repair is included in your Policy, as shown in your Policy Schedule, the Policy is extended to include accidental damage repairs of your Insured 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.

ADDITIONAL COVERS AND BENEFITS

Outside Agency Repair

Repair of the vehicle through a list of ADNIC approved workshops.

Special Paints/Stickers/Graphics

The Following cover will only apply if listed on your Schedule and additional premium is paid to include the coverage.

In the event of loss or damage to the Insured Vehicle, We agree to indemnify the Insured for the reasonable cost of repairing, replacing or re-writing Special Paintwork, Stickers, Logos, Graphics Advertising and the like, subject to providing the sum insured separately at the time of insurance.

Accessories & Enhancement Cover etc...

The Following cover will only apply if listed on your Schedule and additional premium is paid to include the coverage.

In the event of loss or damage to the Insured Vehicle, We agree to indemnify the Insured for the reasonable cost of repairing, replacing or re-installing Accessories & Enhancement etc., subject to providing the sum insured separately at the time of insurance.



ADDITIONAL DEFINITIONS

Accessories:

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 similar items.

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 schedule.

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.

Insured

The person who is, or whose vehicle is insured. Also known as the policyholder.

Private Vehicle

A vehicle licensed to be used for personal purposes for transporting passengers and their personal belongings.

Brand New/Used Vehicle

Brand New - Vehicle with Zero mileage and not yet registered in the Traffic Department.

Used vehicle - Vehicle which is not a Zero mileage or which has already been registered in the Traffic Department.

TRACK DAY COVERAGE



The following cover will only apply if listed on your policy Schedule.

Definition

A track day is a strictly non-competitive (no timing, pace making or racing) day at Dubai Autodrome & Yas Marina circuits (FIA certified) where road registered vehicles can be driven by individuals holding a valid UAE driving license on a race circuit without speed restriction. Drivers must adhere to all safety briefings provided at the beginning of each track day.

Please Note: Track day is a limited cover and does not follow all of the conditions of standard motor insurance.

Track day Conditions

1. External accident damage (i.e. impact) to the car only whilst engaged in the specified track day activity.
2. Fire damage but only if directly following an accident (i.e. impact).
3. Special Excess: 10% of the claim amount subject to minimum double the excess stated in the policy

GEOGRAPHICAL AREA

UAE only and limited to the following two circuits: Dubai Autodrome and Yas Marina (FIA certified)

Specific Limitations

(What your track day does not cover)

- a) Internal damage to the engine or to the gearbox or transmission.
- b) Mechanical, electrical or computer breakdown however caused.
- c) Liability to other participants, to any third parties or to passengers or any property damage or bodily injury.
- d) Competitive driving - in other words, Races, Rallying and/or speed trials or on timed runs with motor propelled vehicles of any kind and/or their organization.
- e) Consumable items such as tires, oils, linings and the like.
- f) Extra costs involved in repairing specialized paintwork and logos unless specifically agreed.
- g) Damage to the interior of the car caused as a direct result of airbag deployment.
- h) Loss or damage to the car whilst being driven by any person other than those registered for the track event.

Other Exclusions

We will not pay claims arising from:

- a) Any fraudulent, dishonest or criminal act.
- b) Damage due to wear and tear or gradual deterioration. This includes minor cosmetic damage.
- c) All other personal property (excluding Personal Protective Equipment - PPE - otherwise insured under this Policy) which is not a fixture or fitting of the vehicle or used for race/ test day events.
- d) Any loss or damage which is insured by any other existing insurance including and not limited to motor or household insurances.
- e) Loss of use, delay or consequential loss of any description including confiscation or abandonment.
- f) Loss of computer logging systems.
- g) Loss of or damage to the car whilst being worked upon.
- h) Loss from any form of mechanical or electrical breakdown or damage, ingress of water, rust, oxidization or latent defect or inherent vice.
- i) Loss or damage to overalls, race suit, leathers, helmet, boots or gloves.
- j) PA to Driver and Passengers.
- k) Diminution of the market value following repair.

ROADSIDE ASSISTANCE

Road Side Assistance services will be provided by a dedicated company to all ADNIC motor customers and the services will include but not limited to the following:

Vehicle Towing Service

If there is a breakdown or accident, the Roadside Assistance Company will tow the vehicle to the nearest garage in UAE.

Battery Boost Service

Where the vehicle's battery is dead for whatever reason, the Roadside Assistance Company will jump start the vehicle to enable the Members to carry on with their journey (no new and/or replacement of battery will be provided), or will tow the vehicle to the nearest garage.

Flat Tyre Service

The Roadside Assistance Company will change the flat tyre with a spare tyre. If no spare tyre is available, The Roadside Assistance Company will tow the vehicle to the nearest garage (no new tyre and/or replacement of tyre will be provided).

Lock Out Service

If keys are locked inside the vehicle, The Roadside Assistance Company will attempt to gain access to key to enable the Members to carry on with their journey. If The Roadside Assistance Company is not able to access the key, your vehicle will be towed to the nearest garage within UAE.

Emergency Fuel Delivery Service

The Roadside Assistance Company will deliver emergency fuel direct to the Members and the Members only have to pay the cost of the fuel.

Vehicle Registration Service

One complimentary car registration service will be provided to you by The Roadside Assistance Company. The reservation must be done 48 hours prior to registration. You must provide the documents and information as required by the traffic authorities to avail this service. You are also responsible for the settlement of any traffic fines and other traffic department charges. ADNIC appointed roadside assistance company will collect the vehicle key and documents from you within the city in which the vehicle is registered as mutually agreed. The free, vehicle registration renewal, service does not apply to any commercial vehicle or motorcycle and it is valid for a single attempt only. The service does not apply if you are exporting, selling or transferring your vehicle.



PERSONAL ACCIDENT ENDORSEMENT

Under this Endorsement, ADNIC undertakes to insure the Personal Accident for the Insured and the Driver of the Vehicle and the passengers employed by the insured if they are injured during and as result of work. A person is considered a passenger if he/she is inside, getting in or out of the Vehicle.

Notwithstanding the provisions of Clause (1-A) of Chapter Two "Obligation of the Insurance Company" of the Third Party Liability Insurance Policy and following the payment

of an additional insurance premium, it is hereby understood and agreed that the insurance provided under the above-mentioned Policy has been extended to include the above-mentioned persons, and the Company undertakes to pay compensation in accordance with the Scale provided below for death or bodily injury as hereinafter defined sustained by the above-mentioned persons and caused by violent, accidental, external and visible means which independently of any other cause shall within three calendar months of the occurrence of such injury result in:

	Scale of compensation	Sum insured
1	Death	Dh. 200,000/-
2	Total and irrecoverable loss of all sight in both eyes	Dh. 200,000/-
3	Total loss by physical severance at or above the wrist or ankle of both feet or of one hand together with one foot	Dh. 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 all sight in one eye	Dh. 200,000/-
5	Total and irrecoverable loss of all sight in one eye	Dh. 100,000/-
6	Total loss by physical severance at or above the wrist or ankle of one hand or one foot	Dh. 100,000/-
7	Permanent Partial Disablement – Not mentioned in the table herein above	As per the percentage of disability decided by the Medical Official Committee multiplied by the Dhs. 200,000/-

Provided Always That:

- a) Compensation shall be payable under only one of the above Items (1) to (7) in respect of any such person arising out of any one occurrence and the total liability of the Company shall not in the aggregate exceed the sum of Dh.200,000/- during any one period of insurance for any one person.
- b) No compensation shall be payable in respect of death or bodily injury for passengers in excess of the authorized seating capacity of the insured Vehicle.
- c) No compensation shall be payable by virtue of this Endorsement unless the approval of the Insured and the injured person, their legal heirs, or their legal representatives has been obtained.

Exclusions

No compensation shall be payable in respect of death or bodily injury directly or indirectly, wholly or in part, arising or resulting from or traceable to:

- a) Intentional self-injury, suicide, attempted suicide, physical defect, infirmity or mental impairment.
- b) The driver is under the influence of narcotics or alcohol that undermines the driver's ability to control the Vehicle or medical drugs for which driving is medically prohibited.
- c) If it is proven that the Vehicle was in a speed race or test.
- d) The driver intentionally involves oneself in unnecessary risks.
- e) If the driver is not authorised to drive the Vehicle at the time of the accident or he/she was driving without the permission of the owner such as when the Vehicle is stolen or robbed.

Subject otherwise to all terms and conditions of the above-mentioned Policy, including the exclusions stated in Chapter Four of the Policy.

MOTOR INSURANCE POLICY

AGAINST LOSS, DAMAGE & THIRD PARTY LIABILITY

You are kindly requested to review this Policy's terms and conditions to make sure that this Policy has been issued in line with your requirements.

Loss & Damage Insurance

Whereas the Insured has applied to Abu Dhabi National 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 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.

The Company undertakes to indemnify the Insured for Loss of or Damage to the Insured Vehicle, its accessories and spare parts whilst thereon:

Definitions

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

Policy	The Unified Motor Vehicle Insurance Policy against Loss and Damage and any rider to it, which governs the relationship between the Insured and the Company, and whereby the Company undertakes to compensate the Insured, on the occurrence of the damage hereby covered, 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 (Licensed 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.
Rider	Every 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, tornadoes, 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 country.
Flood	An event that occurs within the concept of Natural Disasters.
Road	Every road open and available to the 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) The Insured shall be liable to pay the dues arising on the vehicle before receiving the compensation and to submit the required papers and power of attorney and attend before the competent departments, if necessary in order to transfer the ownership of the motor vehicle to the company. Whereas, in case there is mortgage, the company shall undertake without delay the communication with the competent entity (the owners of mortgages) to obtain a non-objection letter to transfer the ownership of the salvage of the 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.

13. In case of the entitlement to the loss of benefit allowance (substitute motor vehicle) and the Affected Third Party has insurance against loss and damage and Third Party Liability, he shall be entitled, for the purpose of obtaining the loss of benefit allowance (substitute motor vehicle) to claim directly against his company, which has the right to claim for the same amount paid to the insurance company of the insured, who caused the accident and has insurance against Third Party Liability in accordance with the rules specified in the Third Party Liability policy.

14. If the fixed and irreplaceable 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 shall be considered total loss and the Company shall be obliged to pay the compensation according to the value specified in the policy between the Company and the insured.

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 tyres 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 utilised 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, tornadoes, 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, nationalisation, 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 six months of the first year	10%
Second	20%
Third	25%
Fourth	30%

Fifth	35%
Sixth and above	40%

SCHEDULE NO. (3)

Deductibles:

Y Motor Vehicle	Deductible
Private vehicles where the permissible number of passengers of which does not exceed (9) passengers and its value does not exceed AED 50,000	Maximum AED 350/per each accident
Private vehicles where the permissible number of passengers of which does not exceed (9) passengers and value of which exceeds AED 50,000 and not exceeding AED 100,000	Maximum AED 700/per each accident
Private vehicles where the permissible number of passengers of which does not exceed (9) passengers and value of which exceeds AED 100,000 and not exceeding AED 250,000	Maximum AED 1,000/per each accident
Private vehicles where the permissible number of passengers of which does not exceed (9) passengers and value of which exceeds AED 250,000	Maximum AED 1,200/per each accident
Private vehicles where the permissible number of passengers of which does not exceed (9) passengers and value of which exceeds AED 500,000	Maximum AED 1,400/per each accident
Private vehicles where the permissible number of passengers of which exceeds (9) passengers does not exceed AED (12) passengers	Maximum AED 1,500/per each accident
Private vehicles the permissible number of passengers of which exceeds (12) passengers, rental vehicles, and trucks where the tonnage of which exceeds (3) tons	Maximum AED 1,700/per each accident

Trucks where the tonnage of which exceeds (3) tons and passenger buses and industrial vehicles for construction and agricultural works	Maximum AED 4,500/per each accident
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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 and not exceeding four months	70%
A period exceeding four months and not exceeding six months	50%
A period exceeding six months and not exceeding ten months	30%
A period exceeding ten months	Nil

Third Party Liability Insurance

Whereas the Insured has applied to Abu Dhabi National 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 provides 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	<p>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.</p> <p>2. The family members of the Insured and the Motor Vehicle Driver (spouse, parents and children) who caused the accident.</p> <p>3. The driver of a Motor Vehicle allocated for rent, public transportation or a vehicle used to teach driving.</p>
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.
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, tornadoes, 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.
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CHAPTER ONE GENERAL CONDITIONS

- 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.
- This Policy does not apply outside the State.
- 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.
- The Third Party / Injured Party may submit a claim to the Company for compensation for damages caused to them by the Insured Motor Vehicle.
- 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.
- 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. a) Upon the lapse of more than one year after registration and use, the Company shall repair the damaged Motor Vehicle at suitable repair shops for the type and year of manufacture of the vehicle 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 recognised technical standards, the Company shall address the issue(s) until the Third Party's Motor Vehicle is professionally repaired as soon as practically possible.

b) For the damaged motor vehicle, insured against loss and damage at an insurance company with the condition of repair within the Agency, the repair shall be carried out within the Agency's repair shops pursuant to this condition. The insurance company insuring the loss and damage has the right of recourse against the Third Party liability insurance company in accordance with the following reimbursements basis:

1) The reimbursement for the motor vehicle that has passed more than one year from its first registration or its use and until the end of the second year shall be after deduction of 15% of the value of the final repair bill.

2) The reimbursement for the motor vehicle that has passed more than two years from its first registration or its use and until the end of the third year shall be after deduction of 30% of the value of the final repair bill.

3) In case more than three years have lapsed since the first registration or use of the motor vehicle, the company shall abide by repairing the damaged vehicle at suitable repair shops for the type and year of manufacture of the vehicle. The damaged parts shall be replaced with original parts of the same standard, provided that, if the agreement between the Loss and Damage Insurance Company and the insured has the condition that "repair shall be within the agency", this condition shall remain effective.

4) The existing rights between companies prior to the implementation of this regulation shall be observed.

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 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 semi-trailer 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.

Fourth: In case of the entitlement to the loss of benefit allowance (substitute motor vehicle) and the Affected Third Party has insurance against loss and damage and Third Party Liability, he shall be entitled, for the purpose of obtaining the loss of benefit allowance (substitute motor vehicle) to claim directly to his company, which has the right of recourse for same amount paid against the insurance company of the insured, who caused the accident and has insurance against Third Party Liability.

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 concerning 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, tornadoes, 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 ionising radiation contamination by radioactivity from any nuclear fuel, power usurpation, confiscation or nationalisation, 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 six 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)

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

Glass	Brake diaphragms
Brake master cylinders	Steering boxes
Brake wheel cylinders	Steering rakes
Brake calipers	Steering ball joints and swivels
Brake cables (conduit type)	Seat belts
Brake hoses	-

