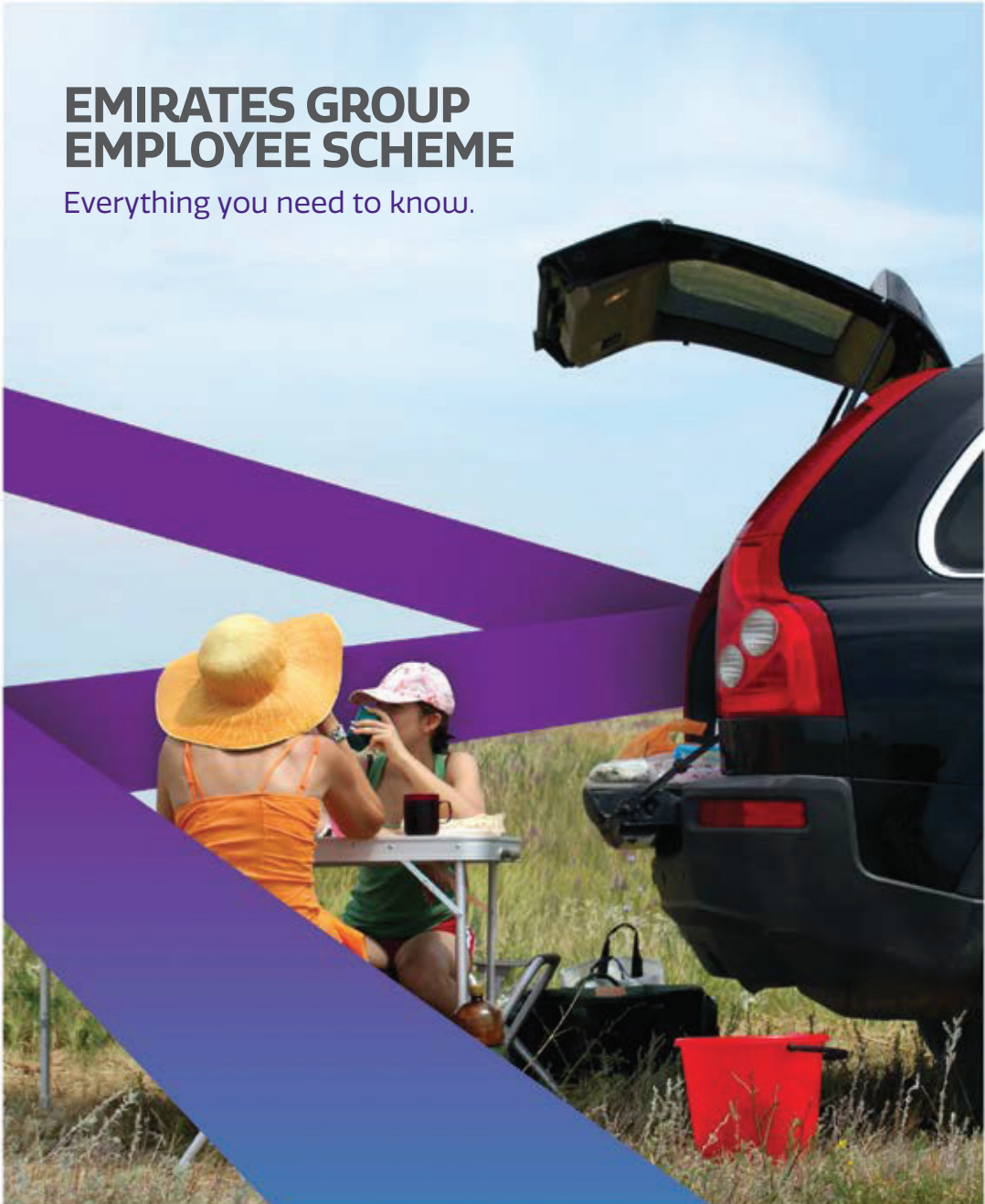


EMIRATES GROUP EMPLOYEE SCHEME

Everything you need to know.



WELCOME TO RSA

Dear Policyholder

Thank you for choosing us to take care of your car insurance. You are now insured with one of the world's leading insurance groups that writes business in 140 countries and serves over 20 million customers worldwide. With a 300 year heritage, RSA has major operations in the UK, Scandinavia, Ireland, Canada, Asia and the Middle East.

This booklet is designed to help you check your cover and to reassure you that RSA will give you all the protection you need for the year ahead. We take pride in the claims service we offer to our customers. We have a network of approved repairers and provide a 12-month guarantee on all paint and bodywork repairs.

This booklet gives you the details of what this policy does and does not cover. It also contains information about our helpline and how to make a claim.

If you would like to change your level of cover or have any other queries, please call our dedicated Customer Service Centre on:

800 RSA (772)

Please take a moment to read your policy booklet and then keep it in a safe place. We would like to welcome you to RSA and wish you a safe and hassle-free year of motoring.

The Customer Service Team
RSA UAE



YOUR COVER AT A GLANCE

TYPES OF COVER	SECTIONS WHICH APPLY
Comprehensive Policy	Sections 1 – 7 and Enhanced Motor Protection as per Page 61–63
Third Party Only	Sections 2

	THESE SECTIONS WILL ONLY APPLY IF SPECIFIED IN YOUR POLICY SCHEDULE
Personal Accident Benefit	Section 8
Agency Repairs	Section 9
Rental of Alternative Vehicle	Section 10
Breakdown Recovery	Section 11
Using your Car in GCC Countries	Section 12
Protected No Claims Discount	Section 13
Agreed Value Clause	Section 14
Enhanced Motor Protection	Page 61–63

SECTION GUIDE

Please note that not all of the sections listed below will apply to your Policy. Those which do apply are shown in your Policy Schedule.

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DEFINITIONS

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

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.

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

BASIC DEDUCTIBLE: The amount paid by the Insured according to the Schedule of Deductibles attached to this Policy per accident. We will not charge you any deductible for theft of the Insured Vehicle, fire or windscreen claim.

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

COMPANY (INSURER)/ WE/US/OUR: The insurance company that is licensed to operate inside the State according to the laws and regulations in the State and accepts to insure the Motor Vehicle and has issued the Policy.

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.

DEFINITIONS

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

INSURED /YOU/YOUR/POLICYHOLDER: 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.

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

INJURED THIRD PARTY:

1. Any natural or corporate person, or their properties, which have suffered an injury or damage as a result of the accident, excluding the Insured, the Motor Vehicle Driver and passengers employed by the Insured if they are injured during and because of work.
2. The family members of the Insured and the Motor Vehicle Driver (spouse, parents and children) who caused the accident.
3. The driver of a Motor Vehicle allocated for rent, public transportation or a vehicle used to teach driving.

INSURANCE APPLICATION: The application that includes the details of the Insured, the details of the Motor Vehicle and the type of required coverage, and is filled in by or with the knowledge of the Insured electronically or in writing.

DEFINITIONS

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, motor cycle or any other device that works through a mechanical force, and its specifications are described in the Policy.

NATURAL DISASTER: Any general phenomenon that arises from nature such as floods, tornadoes, hurricanes, volcanos, 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.

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.

PREMIUM: The consideration that is paid or undertaken to be paid by the Insured in return for Insurance Coverage.

POLICY – THIRD PARTY LIABILITY: 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.

POLICY – LOSS AND DAMAGE: 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.

DEFINITIONS

PROPERTY DAMAGE: Damage to a Third Party's property.

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

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.

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).

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 750 kg and it so licensed according to the applicable Traffic Laws.

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

YOUR MOTOR POLICY

This is your RSA Motor Policy. It describes the contract between you and us. In return for the premium, we will cover you during the period of insurance under the terms set out in this policy.

Your application form, this policy book, your schedule and your certificate of motor insurance are all part of your policy. Please read them all to avoid misunderstanding. They tell you which sections apply to your policy and describe your cover.

The wordings of the following sections are provided by the Ministry of Economy (UAE).

- Section 1
- Section 2

RSA has extended the cover stated in the above sections. Please refer to the automatic cover extensions.

The declaration you signed on your application form is part of this contract. You must tell us as soon as possible of any changes to the information you have given on your application form. If you do not, your policy may not be valid.

We will not pay benefits or arrange for help if any part of your application for this insurance, or any further changes you ask to make to this policy, are deliberately fraudulent.

Please make sure that your policy is what you want. If it is not, tell us immediately.

CANCELLING YOUR POLICY

You can cancel your policy. To do this you are required by law to provide evidence that your vehicle has been deregistered or insured elsewhere.

We can cancel your policy if you have not paid your premium.

If no claim is made or will arise, we will give you a refund on your premium subject to the Short Rate Schedule.

MAKING A CLAIM

If you wish to make a claim or have been involved in an accident, please contact us immediately on:

Toll Free 774 800 Fax 04 3348851

Email rsaclaims@ae.rsagroup.com

Alternatively, you can also make a claim online by visiting www.rsadirect.ae

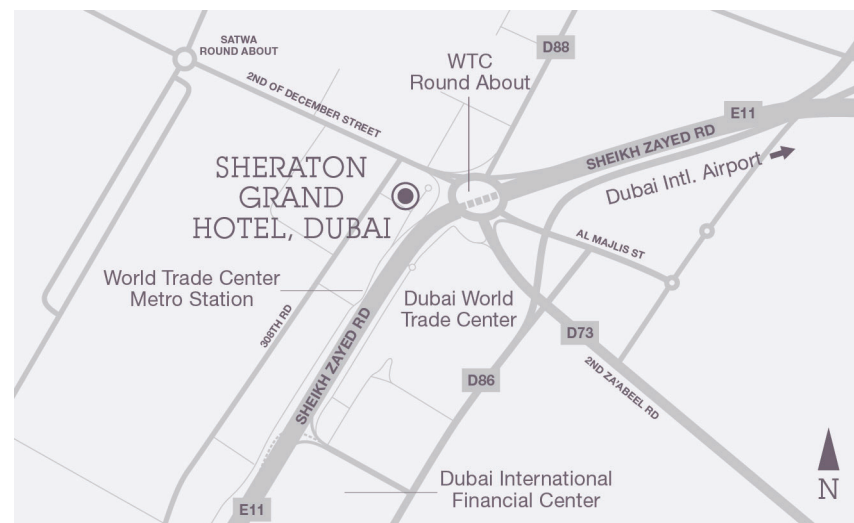
We will arrange for the vehicle to be towed or it could be driven by you to one of our approved repairers. The damaged car will then be examined by one of our motor engineers to agree the repair cost with the garage. The inspection should happen within two working days of the vehicle being delivered to the garage.

The following documents will be required to process your claim:

- a) Driving License
- b) Registration Card
- c) Insurance Certificate
- d) Police Accident Report (Original required)

You can either fax copies of these documents or deliver them in person to the Dubai office or to our dedicated Customer Service Center at the following address:

38th Floor, Burj Al Salam No 2, Sheikh Zayed Road, Dubai.



SECTION 1: LOSS OR DAMAGE TO THE INSURED VEHICLE

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

Whereas the Insured has applied to Royal & Sun Alliance Insurance Middle East B.S.C. (c) (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;

Therefore, this Policy was entered into to cover the damages that befall on the Insured Motor Vehicle in the UAE during the insurance period according to the terms, conditions and exclusions in or appended to this Policy.

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.

SECTION 1: LOSS OR DAMAGE TO THE INSURED VEHICLE

6. Notwithstanding the terms and conditions of this Policy, the Insurance Company may not refuse to compensate the Insured as a result of late notification of the accident, if the delay is attributed to an acceptable excuse.
7. With respect to a fleet insurance policy or any Motor Vehicle insured under this Policy, the Company may not enter into any external agreement that may reduce the coverage provided under this Policy or depriving the Insured or the Beneficiary of this Policy from exercising the right to claim for compensation hereunder, including depriving a claim for compensation for any reason not related to the accident such as age, gender, or otherwise, or the agreement will be deemed void.
8. a. If the Insured Motor Vehicle is a total loss, and the Company compensates the Insured on that basis, the salvage will be deemed property of the Company. The Insured may not be charged any expenses related to the transfer of the Motor Vehicle title or issuance of a certificate of ownership of the Motor Vehicle.
b. Before receiving compensation, the Insured shall pay all amounts due on the Motor Vehicle and submit evidence of no objection from the concerned authority(ies) to transfer title of the salvage to the Company. In case of lienholders, if any, they shall provide support, paperwork, power of attorney, etc. and appear before the concerned departments, if necessary for transfer of title of the Motor Vehicle to the Company.
9. The Company may, at its expense, assume the judicial and settlement proceedings to represent the Insured or the Motor Vehicle Driver through an attorney in any investigation or interrogation and before any court in any lawsuit or intervention in any phase of the lawsuit in relation to a claim or accident for which the Company may be held liable under this Policy and which may give rise to the payment of compensation according to this Policy. The Company may settle or enter into a reconciliation for such claim. The Insured shall provide every possible cooperation with the Company by signing a power of attorney to the attorney or otherwise to enable the Company to initiate any proceedings.
10. For the purpose of verifying the details of the Insured Motor Vehicle, all details in Schedule (5) of this Policy shall be an integral part hereof.
11. No lawsuit arising from this Policy may be filed after the elapse of three years after the occurrence which has given rise to the lawsuit or the related parties become aware of its occurrence.
12. The courts of the United Arab Emirates shall be competent to determine any disputes arising from this Policy.

SECTION 1: LOSS OR DAMAGE TO THE INSURED VEHICLE

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.

SECTION 1: LOSS OR DAMAGE TO THE INSURED VEHICLE

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 ensure 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 experts 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.

SECTION 1: LOSS OR DAMAGE TO THE INSURED VEHICLE

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.

SECTION 1: LOSS OR DAMAGE TO THE INSURED VEHICLE

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 Insurer 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.

SECTION 1: LOSS OR DAMAGE TO THE INSURED VEHICLE

CHAPTER FOUR: EXCLUSIONS

The Company will not pay any compensation for the following issues:

1. Indirect losses that occur to the Insured or devaluation of the Motor Vehicle as a result of its use, breakdown, defect or breakage of the mechanical or electrical devices.
2. The damage arising as a result of overload or excess of the limits of permissible width, length or height or the excess of the number of passengers beyond the licensed number, provided that it is proved that this is the proximate cause of damage.
3. The damage of tires if it does not occur at the same time as damage to the Insured Motor Vehicle.
4. The loss or damage which occurs to the Motor Vehicle with respect to accidents resulting from:
 - a. Use of the Motor Vehicle for purposes other than those mentioned in the Insurance Application attached to this Policy.
 - b. Violation of laws if the violation implies an intentional felony or misdemeanor according to the definition mentioned in the applicable Federal Penal Code.
5. If it is proven that the Motor Vehicle has been used or utilized in a speed race or test, provided that this is proved to be the proximate cause of the accident.
6. The damage to the Motor Vehicle from the accidents which occur during the Motor Vehicle being operated by a driver who is not licensed to drive according to the Traffic Laws or without obtaining a driving license for the kind / category of the Motor Vehicle according to the Traffic Laws and Regulations and the provisions of this Policy, or the driver holding an expired Drivers 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.

SECTION 1: LOSS OR DAMAGE TO THE INSURED VEHICLE

7. Loss or damage that occurs to the Motor Vehicle, or any part thereof, with respect to accidents while the Motor Vehicle is being driven under the influence of narcotics, alcohol or drugs that undermine the driver's ability to control the Motor Vehicle if this is proven to the competent authorities or confessed by the Motor Vehicle Driver. This exclusion does not apply in case of rental vehicles.
8. Loss or damage that occurs to the Motor Vehicle outside the geographical territory set out in this Policy, unless a rider is issued to extend coverage to this territory.
9. The accidents that have occurred, caused, resulted or are related directly or indirectly to natural disasters such as floods, tornados, hurricanes, volcanoes, earthquakes and quakes.
10. Invasion, foreign enemy hostilities or warlike operations, whether war is declared or not, civil war, strike, civil commotion, insurrection, revolution, coup d'etat, usurped power, confiscation, nationalization, radioactive substances and radioisotopes, atomic or nuclear explosions, or any factor directly or indirectly related to any of the foregoing causes.
11. Loss or damage that occurs to the Insured Motor Vehicle if the Company loses the right of subrogation to the damage caused 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.

SECTION 1: LOSS OR DAMAGE TO THE INSURED VEHICLE

CHAPTER FIVE: RECOURSE 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.

SECTION 1: LOSS OR DAMAGE TO THE INSURED VEHICLE

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.

SECTION 1: LOSS OR DAMAGE TO THE INSURED VEHICLE

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%

SECTION 1: LOSS OR DAMAGE TO THE INSURED VEHICLE

SCHEDULE NO. (3)

Deductibles

MOTOR VEHICLE	DEDUCTIBLE
Private vehicles where the permissible number of passengers does not exceed (9) passengers; and the value of which does not exceed AED 50,000	Maximum AED 350/ per accident
Private vehicles where the permissible number of passengers does not exceed (9) passengers; and the value of which exceeds AED 50,000 and not exceeding AED 100,000	Maximum AED 700/ per accident
Private vehicles where the permissible number of passengers does not exceed (9) passengers; and the value of which exceeds AED 100,000 and not exceeding AED 250,000	Maximum AED 1,000/ per accident
Private vehicles where the permissible number of passengers does not exceed (9) passengers; and the value of which exceeds AED 250,000	Maximum AED 1,200/ per accident
Private vehicles where the permissible number of passengers does not exceed (9) passengers; and the value of which exceeds AED 500,000	Maximum AED 1,400/ per accident
Private vehicles where the permissible number of passengers exceeds (9) passengers; and does not exceed (12) passengers	Maximum AED 1,500/ per accident
Private vehicles where the permissible number of passengers exceeds (12) passengers, rental vehicles and trucks where the tonnage does not exceed (3) tons	Maximum AED 1,700/ per accident
Trucks where the tonnage exceeds (3) tons, passenger buses and industrial vehicles for construction and agricultural works	Maximum AED 4,500/ per accident

SECTION 1: LOSS OR DAMAGE TO THE INSURED VEHICLE

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

SECTION 1: LOSS OR DAMAGE TO THE INSURED VEHICLE

SCHEDULE NO. (5)
Schedule of Details of the Insured Motor Vehicle in the Insurance Policy against Loss and Damage

DETAILS OF MOTOR VEHICLE								
Country of Manufacture	Plate Number	Make, Model & Color	Motor Vehicle Classification	Registration Type	Purpose of use	Manufac-turing Year	Tonnage or Weight	Number of Passengers with Driver
Engine Number:				Chassis Number:				

Royal & Sun Alliance Insurance Middle East B.S.C. (c) declares that the Motor Vehicle detailed above in this Schedule is insured with it according to the provisions of this Policy.

Issued By:

Issuance Date:

SECTION 1: LOSS OR DAMAGE TO THE INSURED VEHICLE

The term of insurance begins at on ■ ■ ■ ,
and expires at on ■ ■ ■ .

Agreed upon premium:

Issuance date: ■ ■ ■

INSURED'S DETAILS	COMPANY'S DETAILS
Insured's Name	Company's Name
Address :	Address :
E-mail :	E-mail :
Postal Address :	Postal Address :
Identification Number :	
Phone : :	Phone
Name and Signature of the Insured or their representative:	Signature and stamp of the Company:

SECTION 1: LOSS OR DAMAGE TO THE INSURED VEHICLE

MOTOR VEHICLE INSURANCE APPLICATION

APPLICANT'S DETAILS					
Name according to ID	First	Second	Third	Family Name	
Date of Birth		P.O. Box		Postal code	
ID Number			E-mail		
Home Phone		Office Phone		Mobile	
Address/ Emirate					
Profession			Employer		
Driving License Number			Expiration Date		
(Trade Name if any)			Commercial Register Number		
Head Office					

INSURANCE SERVICE DETAILS					
Registration Mark	Truck	Small Truck	Large Truck	Other	
Model / Use	Private	Commercial	Rental	Driving Education	Other
Body Number			Engine Number		
Chassis Number			Engine Capacity (CC)		
No. of Passengers			Manufacturing Year		
Current Value without Accessories			Current Value, including Accessories (to be elaborated)		
Insurance Period			Insurance Type		
Insured / Representative			Signature		

SECTION 2: THIRD PARTY LIABILITY

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

Whereas the Insured has applied to Royal & Sun Alliance Insurance Middle East B.S.C. (c) (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 has 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.

SECTION 2: THIRD PARTY LIABILITY

CHAPTER ONE: GENERAL CONDITIONS

1. The Policy and its schedules shall constitute one integral contract, and any Rider to this Policy shall constitute an integral part hereof, and every term or phrase to which a special meaning has been given in any part of the Policy or its schedules shall have the same meaning elsewhere, unless the context otherwise requires.
2. This Policy does not apply outside the State.
3. The Company may not assert to the Injured Third Party that it is not liable for compensation as a result of any argument that can be used against the Insured.
4. The Third Party/ Injured Party may submit a claim to the Company for compensation for damages caused to them by the Insured Motor Vehicle.
5. a. In case of death of a family member of the Insured or the Motor Vehicle Driver, the Company's liability will be limited to an amount of AED 200,000 (Two Hundred Thousand Arab Emirates Dirhams) per person. In case of injury, the Insurer's liability will be further limited to the percentage of disability per person.
b. In case of death of the driver of a rental vehicle, public transport vehicle and a vehicle used to teach driving, the Company's liability will be limited to an amount of AED 200,000 (Two Hundred Thousand Arab Emirates Dirhams) per person. In case of injury, the Insurer's liability will be further limited to the percentage of disability per person.
6. Any notice or notification of an accident that is required by this Policy shall be served to the Company in writing by e-mail, facsimile or by hand delivery to the address designated in the Policy as soon as practically possible.

SECTION 2: THIRD PARTY LIABILITY

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 maybe agreed upon or the limits of such liabilities and coverages maybe 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.

SECTION 2: THIRD PARTY LIABILITY

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 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.

SECTION 2: THIRD PARTY LIABILITY

13. Upon the lapse of more than one year after registration and use, the Company shall repair the damaged Motor Vehicle at suitable repair shops and the damaged parts may be replaced by other than original parts of the same grade. The Company shall insure that repair works are carried out according to technical standards and that the work is warranted by the repair shops. The Company shall ensure that the Injured Third Party is able to have the Motor Vehicle checked by any approved Motor Vehicle examination agency in the State to make sure that the Motor Vehicle has been properly repaired in accordance with the technical licensing conditions for endurance and safety and any other condition without affecting the technical examination of the Motor Vehicle affected by the accident at the concerned official authorities. If it is found that the repairs are below required and recognized technical standards, the Company shall address the issue(s) until the Third Party's Motor Vehicle is professionally repaired as soon as practically possible.
14. If the Injured Third Party requests that new parts are to be installed in lieu of the parts damaged during the accident, they have to bear the Depreciation Percentage set in Schedule (1) of the final value of the purchase invoice. In case of taxi vehicles, public transport vehicles and rental vehicles, the Depreciation Percentage set in Schedule (2) of the final value of the purchase invoice will be applied.
15. Neither depreciation may be deducted nor used parts be installed if the parts are within the list set out in Schedule (4) of this Policy.
16. The Injured Third Party may repair the damages that occur to the Motor Vehicle as a result of 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.

SECTION 2: THIRD PARTY LIABILITY

- 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 Companies 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.

SECTION 2: THIRD PARTY LIABILITY

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 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 Emirate 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.

SECTION 2: THIRD PARTY LIABILITY

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

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

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

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

2. The Company may not apply any deductible from the Injured Third Party compensation.
3. In case of the death of a person covered by the insurance provided for hereunder, the Company shall pay the benefit due as a result of the accident to their heirs according to the terms and conditions hereof.
4. The Company shall abide by any settlement between the Insured and the Injured Third Party if it is done with its written consent.
5. The Insurance provided for under this Chapter shall be extended, subject to the terms and conditions hereof, to the liability of every licensed driver while they are driving the Insured Motor Vehicle.

SECTION 2: THIRD PARTY LIABILITY

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.

SECTION 2: THIRD PARTY LIABILITY

CHAPTER FOUR: EXCLUSIONS

This Insurance does not cover the Third Party Liability arising or emerging from accidents that are caused by the Insured Motor Vehicle in the following cases:

1. The accidents that occur outside the borders of the State.
2. The accidents that have occurred, caused, resulted or are related directly or indirectly to natural disasters such as floods, tornados, hurricanes volcanoes, earthquakes or quakes.
3. Invasion, foreign enemy hostilities or warlike operations, whether war is declared or not, civil war, strike, riot, civil commotion, mutiny, rebellion, revolution, insurrection, or ionizing radiation contamination by radioactivity from any nuclear fuel, power, usurpation, confiscation or nationalization, radioactive substances and radioisotopes, atomic or nuclear explosions, or any element related directly or indirectly with the above mentioned 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.

SECTION 2: THIRD PARTY LIABILITY

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 cases(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 courts 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).

SECTION 2: THIRD PARTY LIABILITY

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 as a result of theft or robbery of the Insured Motor Vehicle, recourse will be against the thief only.

SECTION 2: THIRD PARTY LIABILITY

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.

SECTION 2: THIRD PARTY LIABILITY

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.

SECTION 2: THIRD PARTY LIABILITY

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%

SECTION 2: THIRD PARTY LIABILITY

SCHEDULE NO. (3)
Short Rate Schedule – Percentages of Recoverable Premium

POLICY VALIDITY PERIOD	RECOVERABLE PREMIUM
A period not exceeding one month	80%
A period exceeding one month to the end of the fourth month	70%
A period exceeding four months to the end of the sixth month	50%
A period exceeding six months to the end of the eighth month	30%
A period exceeding eight months	Nil

SCHEDULE NO. (4)
List of the parts damaged by a traffic accident which must be replaced for new ones without deduction for any depreciation

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

SECTION 2: THIRD PARTY LIABILITY

SCHEDULE NO. (5)

Schedule of Details of the Insured Motor Vehicle in the Insurance Policy against Third Party Liability

DETAILS OF MOTOR VEHICLE								
Country of Manufacture	Plate Number	Make, Model & Color	Motor Vehicle Classification	Registration Type	Purpose of use	Manufac-turing Year	Tonnage	Number of Passengers with Driver
Engine Number:				Chassis Number:				

Royal & Sun Alliance Insurance Middle East B.S.C. (c) declares that the Motor Vehicle detailed above in this Schedule is insured with it according to the provisions of this Policy.

Issued By: Issuance Date:

SECTION 2: THIRD PARTY LIABILITY

The term of insurance begins at on , and expires at on .

Agreed upon premium: Issuance date:

DATA OF THE INSURED	DATA OF THE COMPANY
Insured's Name	Company's Name
Address :	Address :
E-mail :	E-mail :
Postal Address :	Postal Address :
Identification Number :	
Phone : :	Phone
Name and Signature of the Insured or their representative:	Signature and stamp of the Company:

SECTION 2: THIRD PARTY LIABILITY

MOTOR VEHICLE INSURANCE APPLICATION

APPLICANT'S DETAILS				
Name according to ID	First	Second	Third	Family Name
Date of Birth	P.O. Box		Postal code	
ID Number	E-mail			
Home Phone	Office Phone		Mobile	
Address/ Emirate				
Profession			Employer	
Driving License Number			Expiration Date	
(Trade Name if any)			Commercial Register Number	
Head Office				

SECTION 2: THIRD PARTY LIABILITY

MOTOR VEHICLE INSURANCE APPLICATION

APPLICANT'S DETAILS					
Name according to ID	First	Second	Third	Family Name	
Date of Birth		P.O. Box		Postal code	
ID Number			E-mail		
Home Phone		Office Phone		Mobile	
Address/ Emirate					
Profession			Employer		
Driving License Number			Expiration Date		
(Trade Name if any)			Commercial Register Number		
Head Office					

INSURANCE SERVICE DETAILS					
Registration Mark	Truck	Small Truck	Large Truck	Other	
Model / Use	Private	Commercial	Rental	Driving Education	Other
Body Number			Engine Number		
Chassis Number			Engine Capacity (CC)		
No. of Passengers			Manufacturing Year		
Current Value without Accessories			Current Value, including Accessories (to be elaborated)		
Insurance Period			Insurance Type		
Insured / Representative			Signature		

SECTION 3: PERSONAL INJURY

To pay compensation of AED 50,000 per person on the scale below provided either to the Insured or in event of death the personal representatives for bodily injury sustained accidentally by the driver or passengers whilst mounting into or dismounting from or travelling in an Insured Motor Vehicle which Independently of any other cause shall within 12 calendar months result in either Death, loss of sight, severance of limbs or total disablement from engaging in or giving any attention to such persons occupation.

- (a) Section three shall apply in respect of the insurance of Private Motor Cars which are insured in the name of an individual.
- (b) Benefits shall not be paid under more than one policy if the Insured holds another Motor Vehicle Policy with the Company.

Benefits payable shall be paid under only one of the items above and the total liability of Insurers shall not in the aggregate exceed AED 100,000 in any one accident. (In the event of fatal accident involving more than 2 persons, the sum insured of AED 100,000 will be distributed equally.)

SECTION 4: MEDICAL EXPENSES

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

EXCEPTIONS TO SECTION 4

The liability of the Company shall not exceed the sum of AED 5,000 per person in respect of any one accident. This amount is increased to AED 7,500 per person if you have an Executive Policy.

SECTION 5: PERSONAL POSSESSIONS

We will pay (or if you prefer, the owner) for the value of loss or damage caused to personal possessions by fire, theft or accident while the possessions are in your vehicle.

We will deduct an amount for depreciation, wear and tear when we settle a claim. The most we pay for any one incident is AED 4,000.

EXCEPTIONS TO SECTION 5

We will not pay for loss or damage to the following:

1. Money (unless due to forced and violent entry into the vehicle and subject to a sub-limit of AED 800), stamps, tickets, documents or securities.
2. Theft of any property carried in an open or convertible vehicle unless in a locked boot or locked glove compartment.
3. Goods or samples carried in connection with any trade.

SECTION 6: NO CLAIMS DISCOUNT

If you make a fault claim under your policy, we will reduce your no-claim discount in line with our scale. If you do not make a fault claim under your policy, we will increase your no-claim discount when you renew your policy in line with the scale we apply at that time.

SECTION 7: WINDSCREEN

In the event of breakage of the windows or windscreen of the Insured vehicle where this is the only damage to the Insured vehicle other than scratching of bodywork resulting in breakage, the company will indemnify the Insured for the cost of replacement of such windows or windscreen and any payment in respect thereof shall not be deemed to be a claim for the purpose of calculating no-claim discount and shall not be subject to any Excess.

SECTION 8: PERSONAL ACCIDENT BENEFIT

This section only applies if it is listed in your schedule or if you have an RSA Motor Executive Plus Policy.

The Company undertakes to pay compensation on the scale provided below for bodily injury as hereinafter defined sustained by any person including driver whilst mounting or dismounting from or traveling in the Insured Vehicle and caused by violent accidental external and visible means which independently of any other cause "(except medical or surgical treatment consequent upon such injury)" shall within three calendar months of the occurrence of such injury result in.

COMPENSATION		VALUE IN AED
1	Death	200,000
2	Total irrecoverable loss of sight in both eyes	200,000
3	Total loss by physical severance at or above the wrist or ankle of both hands or both feet or of one hand together with one foot	200,000
4	Total loss by physical severance at or above the wrist or ankle of one hand or one foot together with the total and irrecoverable loss of sight in one eye	200,000
5	Total and irrecoverable loss of sight in one eye	100,000
6	Total loss by physical severance at or above the wrist or ankle of one hand or one foot	100,000
7	Total disablement from engaging in or given any Attention to such person's occupation, AED 1500 per week for a period not exceeding 26 weeks	39,000

SECTION 8: PERSONAL ACCIDENT BENEFIT

PROVIDED ALWAYS THAT:

1. Compensation shall be payable under only one of items 1 to 7 above in respect of such person arising out of any one occurrence and the total liability of the company shall not in the aggregate exceed the sum of AED 200,000 during any one period of insurance per person.
2. No weekly compensation shall become payable until the total amount shall have been ascertained and agreed.
3. Such person is not less than 18 or more than 65 years of age at the time of such injury.
4. No compensation shall be payable in respect of death or injury or directly wholly or in part arising or resulting from or traceable to (1) intentional self injury suicide or attempted suicide, physical defect or infirmity or (2) an accident happening whilst such person is under the influence of intoxicating liquid or drugs.
5. Such compensation shall be payable only with the approval of the Insured and directly to the injured person or his/her legal representative whose receipt shall be a full discharge in respect of the injury to such person.
6. Not more than the licenced number of persons are in the said Motor car at the time of the occurrence of such injury.

Notwithstanding anything herein stated to the contrary under Section 8 – Personal Accident benefit (above), it is hereby declared and agreed that the passengers are covered under this policy even if they are under the influence of intoxicating liquor or alcohol.

SECTION 9: AGENCY REPAIRS

This section only applies if it is listed in your schedule or if you have an RSA Motor Executive Plus Policy.

The cover under Section I of the policy is extended to include accidental damage repairs at the authorised agents of the manufacturers of the insured vehicle within the UAE for a period of 2 years (and for the 3rd, 4th and 5th year by paying an additional premium) from the date of first registration, subject to the claim being admissible under the terms of the policy.

SECTION 10: RENTAL OF ALTERNATIVE VEHICLE

This section only applies if it is listed in your schedule or if you have an RSA Motor Executive Plus Policy.

After an accident covered by Section 1 of your policy, we will provide a hire car for a period of ten days. If the insured vehicle is stolen, or if the damage is extensive and we decide not to repair it considering the vehicle as a total loss, we will provide a hire car for up to fifteen days or until we make an offer to settle your claim, whichever is earliest. We will only do this if we accept your claim.

Hire cars are standard saloon vehicles up to 3 years old with an engine size of between 1.3 and 2 litres and you can use them in the UAE only. Use of the hire car must commence within the first 48 hours after your car is disabled following an incident covered by the policy.

A current driving license will be required and driving of the hired vehicle will be restricted to the policyholder and/or spouse. The hire car must be collected by you and returned to the Car Hire Company or the repairer where your own vehicle is repaired.

EXCEPTIONS TO SECTION 10

1. Fuel cost, parking cost or any fines.
2. Hire car charges after a period of 10 days free hire.

SECTION 11: BREAKDOWN RECOVERY

The coverage under this Policy is extended to include the services provided by an RSA service provider as below:

1. **TOWING SERVICE:** In case of a breakdown or an accident the Insured Vehicle will be towed to the agency workshop, nearest garage or to any garage of Your choice within UAE.
2. **BATTERY BOOST SERVICE:** If the Insured Vehicles battery fails, We will jump start the Insured Vehicle which will enable You to carry on with Your journey. We will not be providing a new battery or replacement of battery.
3. **EMERGENCY FUEL SERVICE:** We will deliver emergency fuel directly to You. The fuel delivery service will be provided complimentary, but the fuel cost will be borne by You.
4. **LOCK OUT SERVICE:** If the Insured Vehicle key is locked inside Your car, We will make an attempt to gain access to the key which will enable You to carry on with Your journey.
5. **FLAT TYRE SERVICE:** We will change the flat tyre with Your spare tyre. If no spare tyre is available, We will tow the Insured Vehicle to the nearest garage. No new tyre or replacement will be provided by Us.
6. **OFF ROAD ASSISTANCE:** We will recover the Insured Vehicle from off road areas including sandy areas, desert and/or basement parking's within the UAE. However, recovery in the desert applies to Insured Vehicles that have four wheel drive capability only, excluding competitive events or carrying passengers as part of business. This service is limited to three times in a year.
7. **CAR REGISTRATION SERVICE:** complimentary car registration service will be provided to You. 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. We will collect the Insured Vehicle key and documents from You within the same city in which the Insured Vehicle is registered. The free vehicle registration renewal service does not apply to commercial vehicles and is valid only for a single attempt. This service does not apply if you are exporting, selling or transferring your vehicle.
8. **DISCOUNTED INTERNATIONAL DRIVING LICENSE:** You are entitled to a 10% discount on International Driving License. You will have to submit a copy of Your valid UAE driving license, 2 passport size photographs along with the signed application form to Our service provider.
9. **AUTOMOBILE SERVICE PICK UP & DROP OFF:** You may request for a free automobile service drop off or pick up service within the same city and to agency workshop only. This service is limited to one time in a year. The reservation must be done 48 hours prior to registration.

SECTION 12: USING YOUR CAR IN GCC COUNTRIES

This section only applies if it is listed in your schedule or if you have an RSA Motor Executive Plus Policy.

The territorial limit of section 1 is extended to all GCC countries. You will not be covered under Section 2, third party liability, as this cover must be purchased separately at the border (except Oman).

SECTION 13: PROTECTED NO CLAIMS DISCOUNT

This section only applies if it is listed in your schedule or if you have an RSA Motor Executive Plus Policy.

We will allow our maximum no claim discount as long as you do not have more than two fault claims during the last three years and provided that the amount paid under any such claims does not exceed AED 25,000/-.

SECTION 14: AGREED VALUE CLAUSE

This section only applies if it is listed in your schedule or if you have an RSA Motor Executive Policy.

RSA will pay without any deduction for depreciation the agreed value stated on the policy schedule in the event of a Total Loss as defined in Chapter 2, Point 5 of Section 1.

EXCEPTIONS TO SECTION 14

1. Section 14 does not apply to vehicles more than 5 years old from the date of first registration.

ENHANCED MOTOR PROTECTION

The following extensions automatically apply to your Policy.

1. Riot, Strikes, Storm & Flood

If you have a comprehensive policy, the cover under Section 1 ((Loss or Damage to the Insured Vehicle)) extends to indemnify the Insured in respect of loss of or damage to the Insured vehicle caused by:

- Riot and Strike
- Civil commotion which does not assume the proportions of or amount to a popular rising
- Flood, storm, typhoon, cyclone, tornado, tsunami, hurricane, rain (excluding gradually operating cause as a result of rain) hailstorm, windstorm, wind, sandstorm or any other atmospheric disturbances, volcanic eruption, earthquake or other convulsions of nature

2. Passengers and Family Members

The cover under Section 2 (Third Party Liability) is extended to:

- Death of or bodily injury to passengers (including family members) whilst in or getting in or getting out of the insured vehicle
- Any person who is getting in or getting out of the insured vehicle against their legal liability for injury or property damage to others
- The insured whilst traveling as a passenger in the insured vehicle

Provided that the Company shall not be liable in respect of death of or bodily injury to any person arising out of and in the course of such persons employment by the person (other than domestic servants) claiming to be indemnified under this extension.

3. Loading and Unloading

Section 2 (Third Party Liability) is extended to cover accidental death of or bodily injury to any person or accidental damage to third party property arising out of loading and unloading of the insured vehicle.

4. Driving other vehicles

The cover under Section 2 (Third Party Liability) is extended to any other private motor car driven by you, with the owners express consent, in the Territorial limits This cover does not apply if:

- The car belongs to you, or is hired to you under a hire-purchase agreement
- Your care belongs to, or is hired by, the employer or business partner
- Your liability is covered under another insurance policy
- You are a corporate organization or firm

5. Replacement locks

If you have a comprehensive policy and the car keys or lock transmitter of your car are lost or stolen, we will pay the cost of replacing:

- The door locks and boot lock

ENHANCED MOTOR PROTECTION

- The ignition and steering lock
- The clock transmitter and central locking system

As long as we are satisfied that the identity or garaging address of your car is known to the person who may have your keys or transmitter. Your no-claim discount will not be disallowed just because you have made a claim under this section. We will not pay the cost of replacing any alarms or other security devices used in connection with your car unless arising out of an accident.

6. Motor trade and valet parking

If you have comprehensive policy, we will indemnify the Insured for loss of or damage to the insured vehicle whilst in the custody or control of:

- A motor garage or other similar business, which the Insured does not own, which has the Insured vehicle for the purpose of maintenance repair, testing or servicing
- A hotel, restaurant or similar business which the insured does not own, where the Insured vehicle has been parked by their authorized driver

7. New car replacement

If your car is under 6 months old and is declared a total loss we will pay for a brand new replacement model.

8. All Risks cover

The Company undertakes to indemnify the Insured in respect of accidental loss of or damage to the insured vehicle and its accessories and spare parts whilst therein or thereon.

9. Off Road Cover

If you have a comprehensive Policy, your policy is extended to cover loss or damage to the insured vehicle whilst being driven off road. Provided that you are not participating in a competitive event or race of any kind – for a financial reward.

ENHANCED MOTOR PROTECTION

10. Ambulance Cost – What we cover

The Company shall be liable to pay up to a maximum amount of AED 6,770, per injured person against cost of ambulance service incurred following a road traffic accident to the insured vehicle.

All payments under this cover will be made directly to the provider of the ambulance and medical evacuation services to hospitals.

11. This Policy has been issued under the Emirates Group Staff Voluntary Motor Insurance Scheme and cover has been extended as per the Master Policy agreed between Royal & Sun Alliance Insurance (Middle East) BSC(c) and Emirates. Please refer to the Emirates Insurance Department for any further clarification to this effect.

It is hereby declared and agreed that any conflicting or inconsistent provisions between the Master Policy and the individual Policy issued to the Insured shall always apply to accrue to the benefit of the Insured arising from any such conflicting or inconsistent provisions.

BENEFITS APPLICABLE FOR MOTOR EXECUTIVE PLUS POLICY

The following benefits are applicable to your Motor Executive Plus Policy at no additional premium.

- (a) Third Party Property Damage limit is increased from the limit of AED 3,650,000 to AED 5,000,000 on any one claim.
- (b) If your car is under 12 months old and is declared a total loss we will pay for a brand new replacement model if you have a Motor Executive Plus policy.
- (c) The limit under Medical Expenses benefit – Section 4 is increased from AED 3,650 to AED 6,000 per person.
- (d) Unlimited cover for Windscreen benefit as per Section 7.
- (e) Personal Accident cover for driver and each passenger up to AED 200,000 per person benefit – as per Section 8.
- (f) Agency repairs extended for the 4th and 5th years as well from the date of first registration of your vehicle – as per Section 9.
- (g) Rental of Alternative Vehicle cover as per Section 10.
- (h) Breakdown Recovery cover as per Section 11.
- (i) GCC countries cover as per Section 12.
- (j) Protected No Claims Discount benefit as per Section 13.
- (k) Agreed value clause applicable to Motor Executive Policies for vehicles up to 5 years of age from the date of registration.

The Automatic Extensions are subject otherwise to the terms, conditions and exclusions of the Policy.

COMPLAINTS PROCEDURE

OUR COMMITMENT TO CUSTOMER SERVICE

At RSA, we are committed to going the extra mile for our customers and wherever possible, exceeding their expectations.

If you believe that we have not delivered the service you expected or you are concerned about any aspect of the service we have provided, then please let us know by calling our Customer Service team on **800 RSA (772)** or emailing us at feedback@ae.rsagroup.com.

We aim to resolve your concerns within 24 hours. Experience tells us that most difficulties can be sorted within this time.

If you continue to be unhappy with our response, you can progress your complaint with our Customer Service Manager who will conduct a separate investigation and full review. We will issue a letter acknowledging your complaint and we will continue to keep you well informed of the further actions we will be taking to reach a suitable conclusion. You will receive a final response letter from us to conclude the complaint.

WE PROMISE TO

- Fully investigate your complaint
- Keep you informed of progress
- Do everything possible to resolve your complaint
- Learn from our mistakes
- Use the information from your complaint to proactively improve our service in the future.

HOW TO CONTACT US

Our Customer Service Centre can be contacted on: **800 RSA (772)**

IF YOU ARE STILL NOT HAPPY

If you are still not satisfied after the review, or you have not received a written offer of resolution within 8 weeks from the date we received your complaint, please write to the Middle East Director of Personal Lines on the following email address:

feedback@ae.rsagroup.com

THANK YOU FOR YOUR FEEDBACK

We value your feedback and at the heart of our brand we remain dedicated to treating our customers as individuals and giving them the best possible service at all times. If we have fallen short of this promise, we apologise and aim to do everything possible to put things right.

Thank you for choosing RSA.

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