

What to do in case of Accident?

- Where possible please help anyone suffering injury.
- Call Police on 999 and explain the situation.
- Ask the police if you should remove the vehicle from the site. Move your vehicle if you are instructed to do so, otherwise keep the vehicle at the accident site. It is not unusual for the police to instruct you to go to the nearest police station for a hearing. Simply follow their instructions.
- If you are instructed to stay at the accident site, **get out of the car immediately** and wait for the police. **Staying in the car is very dangerous** especially if your car is stopped on the road or roadside curb.
- Do not attempt to drive a heavily damaged vehicle. This may cause a further accident, or damage the vehicle. If your vehicle is not in a drivable condition, request Tokio Marine & Nichido / complimentary road side assistance provider mentioned elsewhere for towing your vehicle.
- Obtain an Accident Report or a Repair Letter. We will not accept any claim or repair for your vehicle without this document.
- Report accident to Tokio Marine Nichido. Only after authorisation, proceed to repair shop as instructed.
- Visit Tokio Marine & Nichido office on the next working day, fill claim form and submit Police Report, your Driving License copy and vehicle Registration Card copy.
- For any emergency assistance, please call Tokio Marine Nichido "HOTLINE" number **050 428 8982**.

Thank you for choosing Tokio Marine & Nichido for insuring your vehicle, and congratulations for choosing Tokio Marine Million Privilege Policy.

Now your vehicle is protected with one of the widest covers available in the UAE, at a price you can afford.

In the UAE, we have been providing quality insurance services to our customers since 1977. We, Tokio Marine & Nichido, being part of Tokio Marine Holdings believe in the Corporate Philosophy mentioned below.

Tokio Marine Holdings is committed to the continuous enhancement of corporate value, with customer trust at the base of all its activities.

- By offering customers the highest quality products and services, we will contribute to their richer lives and sustained development of business.
- For fulfilling our responsibility to shareholders as the core company of the Tokio Marine Group, we will pursue a global development of world's excellent business in terms of soundness, growth potential and profitability.
- By establishing a close rapport with the agents who are reliable partners, we will work hard together to realize mutually beneficial goals.
- For encouraging the creativity of each and every employee, we will foster a corporate culture which stimulates free and open communications.
- While performing our social responsibility as a good corporate citizen for conservation of the global environment, respect for human rights, compliance and contribution to society, we will make positive and extensive efforts for the development of society and local communities.

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

Whereas the Insured has applied to Tokio Marine & Nichido Fire Insurance Co., Ltd. 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;

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

Definitions:

The following terms and phrases shall have the meanings indicated beside each of them unless the context 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, tornados, hurricanes, volcanoes, earthquakes and quakes, and leads to extensive and widespread damage, and in respect of which a decision is issued by the concerned authority in the 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. Before receiving compensation, the Insured shall pay all amounts due on the Motor Vehicle and submit evidence of no objection from the concerned authority(ies) to transfer title of the salvage to the Company. In case of lienholders, if any, they shall provide support, paperwork, power of attorney, etc. and appear before the concerned departments, if necessary for transfer of title of the Motor Vehicle to the Company.
9. The Company may, at its expense, assume the judicial and settlement proceedings to represent the Insured or the Motor Vehicle Driver through an attorney in any investigation or interrogation and before any court in any lawsuit or intervention in any phase of the lawsuit in relation to a claim or accident for which the Company may be held liable under this Policy and which may give rise to the payment of

compensation according to this Policy. The Company may settle or enter into a reconciliation for such claim. The Insured shall provide every possible cooperation with the Company by signing a power of attorney to the attorney or otherwise to enable the Company to initiate any proceedings.

10. For the purpose of verifying the details of the Insured Motor Vehicle, all details in Schedule (5) of this Policy shall be an integral part hereof.
11. No lawsuit arising from this Policy may be filed after the elapse of three years after the occurrence which has given rise to the lawsuit or the related parties become aware of its occurrence.
12. The courts of the United Arab Emirates shall be competent to determine any disputes arising from this Policy.

Chapter Two: Obligations of the Insurance Company

1. The Company shall compensate the Insured for loss or damage that occurs to the Insured Motor Vehicle and its accessories while in the vehicle, including damaged parts and spare parts, in the following cases:
 - a. If loss or damage arises from an accidental run-over, collision, turnover, or incident, or as a result of an unexpected mechanical breakdown or as a result of wear and tear of parts by use;
 - b. If loss or damage arises from an external fire or explosion, spontaneous combustion or lightning;
 - c. If loss or damage arises from robbery or theft;
 - d. If loss or damage arises from a third party willful act;
 - e. If loss or damage occurs during land transport, inland water transport, elevators or lifting machinery including loading and unloading processes related to the aforementioned transport processes; and
 - f. Any additional coverage to be agreed upon under this Policy or special riders to it.
2. Upon the occurrence of an accident, the Company shall:
 - a. Repair the Motor Vehicle or any of its parts, accessories, or spare parts and restore the vehicle to its pre-accident condition.
 - b. Pay the amount of loss or damage in cash to the Insured if this is agreed on with the Insured.
 - c. Replace the damaged Motor Vehicle in case of a total loss, unless the Insured requests the Company to pay them the amount in cash. In this case, the Company shall respond to the Insured's request.
3. If the Insured requests that new original parts are to be installed in lieu of the parts damaged during the accident or are to be paid for in cash, the Insured will bear the Depreciation Percentage set in Schedule (1) of the final value of the purchase invoice. In case of taxi vehicles, public transport vehicles and rental vehicles, the Insured will bear the Depreciation Percentage set in Schedule (2).
4. The Insured may assume the repair of damages that occur to the Motor Vehicle as a result of an insured accident hereunder, provided that the estimated repair costs do not exceed the value of repair agreed upon in writing with the Company.

5. If the Insured Motor Vehicle is lost, proves to be irreparable, or that costs of repair exceed 50% of the Motor Vehicle value before the accident, the insured value of the Motor Vehicle agreed upon between the Insurer and the Insured on signing of the Insurance Policy will be the basis of calculation of the compensation of loss and damage insured hereunder after deduction of the Depreciation Percentage of 20% from the insured value, and taking into account the fraction of insurance period (i.e., the proportion of the period from the commencement date of the insurance period to the date of the accident to the total insurance period).
6. If the Motor Vehicle becomes unroadworthy due to loss or damage insured hereunder, the Company will bear the necessary costs of safeguarding and transporting the Motor Vehicle to the nearest repair shop, in order to deliver it to the Insured after repair.
7. If the damaged Motor Vehicle is repaired with repair shops approved by the Company, the Company shall insure that the Motor Vehicle is repaired properly, carefully and professionally and that the work is warranted by the repair shops. The Company shall ensure that the Insured is enabled to have the Motor Vehicle checked by any approved motor vehicle examination agency in the UAE to make sure that the Motor Vehicle has been properly repaired without affecting the technical examination of the damaged Motor Vehicle at the concerned official authorities. If it is found that the repairs are below required and recognized technical standards, the Company shall address the issue(s) with the repair shop until the Motor Vehicle is professionally repaired and delivered to the Insured.
8. In case of any conflict between the Company and the Insured concerning the value of damages or the amount of compensation, the Company will appoint an Authority-licensed and registered Surveyor and Loss Adjuster to determine the value of these damages or the amount of compensations at the Company's expense. If the expert's opinion is disapproved, either party may request the Authority to appoint an expert licensed by it at the expense of that party, and that the expert's charges will be eventually borne by the party for whom the report was not in their favor.

Chapter Three: Obligations of the Insured

1. To pay the Agreed upon Premium.
2. All reasonable precautions must be taken to keep and protect the Insured Motor Vehicle from loss or damage and maintain the same in
 - a. good working condition. In case of any accident or breakdown of the Motor Vehicle, the Insured may not leave the Insured Motor Vehicle or any part thereof without taking necessary precautions to prevent the aggravation of damages. If the Insured Motor Vehicle is driven before making necessary repairs by the Insured or the Motor Vehicle Driver, every increase of damage or every damage to the Insured Motor Vehicle arising from the same will not be the responsibility of the Company pursuant to this Policy.
3. The Insured shall remain the sole owner of the Insured Motor Vehicle throughout the Insurance Period, and may not lease the vehicle to any third party or sign any contract which may restrict their absolute ownership and possession of the Motor Vehicle without the prior written consent of the Company.
4. In case of any accident which may give rise to a claim according to the provisions of this Policy, the Insured shall immediately notify the concerned official authorities, and shall promptly notify the Insurer and furnish all information related to the accident without unjustifiable delay. The Insured shall furnish the Insurer as soon as possible for every claim, notice or judicial papers once they receive them.

5. The Company shall be notified as soon as practically possible once they become aware of any lawsuit, investigation or detections concerning the accident. In case of theft or any other criminal act which may give rise to a claim according to this Policy, the Insured shall notify the police and the Company promptly and as soon as practically possible and cooperate with the Company in this respect.
6. The Insurer may charge the Insured that has caused the accident with a deductible amount to be deducted from the due amount of compensation due with respect to any accident which is caused by them personally or by the person authorized by them to drive the Motor Vehicle or cases that are deemed committed by an unknown person, according to Schedule (3).
7. In addition to the deductible amounts set in Schedule (3), the Insured may charge the Insured who caused an accident an additional deductible as follows:
 - a. Maximum 10% of the amount of compensation if the Motor Vehicle Driver is below the age of 25 years.
 - b. Maximum 10% of the amount of compensation in case of taxi and public transport vehicles.
 - c. Maximum 15% of the amount of compensation of sports cars and modified vehicles.
 - d. Maximum 20% of the amount of compensation of vehicles modified outside the factory.
 - e. Maximum 20% of the amount of compensation of rental vehicles.
8. For application of paragraph (7) of this Chapter, application of Deductible Percentages shall apply the highest percentage in the case of several deductibles for one accident.

Chapter Four: Exclusions

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

1. Indirect losses that occur to the Insured or devaluation of the Motor Vehicle as a result of its use, breakdown, defect or breakage of the mechanical or electrical devices.
2. The damage arising as a result of overload or excess of the limits of permissible width, length or height or the excess of the number of passengers beyond the licensed number, provided that it is proved that this is the proximate cause of damage.
3. The damage of tires if it does not occur at the same time as damage to the Insured Motor Vehicle.
4. The loss or damage which occurs to the Motor Vehicle with respect to accidents resulting from:
 - a. Use of the Motor Vehicle for purposes other than those mentioned in the Insurance Application attached to this Policy.
 - b. Violation of laws if the violation implies an intentional felony or misdemeanor according to the definition mentioned in the applicable Federal Penal Code.
5. If it is proven that the Motor Vehicle has been used or utilized in a speed race or test, provided that this is proved to be the proximate cause of the accident.

6. The damage to the Motor Vehicle from the accidents which occur during the Motor Vehicle being operated by a driver who is not licensed to drive according to the Traffic Laws or without obtaining a driving license for the kind / category of the Motor Vehicle according to the Traffic Laws and Regulations and the provisions of this Policy, or the driver holding an expired Driver's License who fails to renew it within thirty days from the date of the accident, or the license granted to them has been suspended by the court or competent authorities or according to the Traffic Regulations.
7. Loss or damage that occurs to the Motor Vehicle, or any part thereof, with respect to accidents while the Motor Vehicle is being driven under the influence of narcotics, alcohol or drugs that undermine the driver's ability to control the Motor Vehicle if this is proven to the competent authorities or confessed by the Motor Vehicle Driver. This exclusion does not apply in case of rental vehicles.
8. Loss or damage that occurs to the Motor Vehicle outside the geographical territory set out in this Policy, unless a rider is issued to extend coverage to this territory.
9. The accidents that have occurred, caused, resulted or are related directly or indirectly to natural disasters such as floods, tornados, hurricanes, volcanoes, earthquakes and quakes.
10. Invasion, foreign enemy hostilities or warlike operations, whether war is declared or not, civil war, strike, civil commotion, insurrection, revolution, coup d'état, usurped power, confiscation, nationalization, radioactive substances and radioisotopes, atomic or nuclear explosions, or any factor directly or indirectly related to any of the foregoing causes.
11. Loss or damage that occurs to the Insured Motor Vehicle if the Company loses the right of subrogation to the damage causer due to the Insured's declaration of being responsible for the accident, which they have not caused. If this is proven after payment of compensation to the Insured, the Company may have recourse to it for recovery of amounts paid to them.
12. Loss or damage that occurs to the Motor Vehicle off the road, as defined, unless a rider is issued extending coverage to drive outside the road.

Chapter Five: Recourses against the Insured

The Company may have recourse to the Insured or the Motor Vehicle Driver or both, as the case may be, in the amount of compensation paid in the following cases:

1. If it is proven that the insurance was concluded based upon the Insured's misrepresentation and non-disclosure of material facts that affect the acceptance by the Company to cover the risks or insurance rate.
2. If following payment of compensation, it is proven that the Motor Vehicle was used for purposes other than those set out in the Insurance Application attached to this Policy, or the maximum number of passengers was exceeded, or the Motor Vehicle was overloaded, or its loading was not secured correctly or exceeds the limits of permissible width, length or height, provided that this is proven to be the proximate cause of the accident.
3. If following payment of the compensation it is proven that there is a violation of the law, if the violation involves a willful felony or misdemeanor, as defined in the UAE's applicable penal code.

4. If it is proven that loss or damage that occurred to the Motor Vehicle, or any part thereof, arose from the Insured or another person driving under the influence of narcotics, alcohol or drugs that undermine the driver's ability to control the Motor Vehicle, if this is proven to the concerned authorities or confessed by the Motor Vehicle Driver. In case of rental vehicles, recourse will be against the Motor Vehicle Driver (renter).
5. If the accident is proven to have occurred intentionally by the Insured or the Motor Vehicle Driver.
6. If the trailer, half-trailer or semi-trailer causes an accident, and the Insured has not agreed with the Company on the existence of such a trailer.
7. If loss or damage that occurs to the Motor Vehicle is a result of theft or robbery, recourse will be against the thief.

Chapter Six: Policy Termination

1. The Company may terminate this Policy on the condition that there are serious grounds for termination during the Policy Period by a notice in writing to be sent to the Insured via e-mail, facsimile, hand delivery or registered letter thirty days prior to the fixed date of termination to the latest address of the Insured known by the Company. The Insurance Authority shall be advised of the grounds of such termination. In this case, the Company shall refund to the Insured the paid premium after deducting a portion in proportion to the period during which the Policy has remained in effect.
2. The Insured may terminate this Policy by a notice in writing to be sent to the Company via e-mail, facsimile, hand delivery or registered letter seven days prior to the fixed date of termination. In this case, the Company shall refund to the Insured the paid premium after deducting a portion in proportion to the period during which the Policy has remained in effect subject to the Short Rate Schedule No. (4), provided that there is no compensation paid to the Insured or pending claims in relation to this Policy during the period of time the Policy is valid, if the Insured has caused the accident or in cases that are deemed committed by unknown persons.
3. This Policy shall be considered terminated in case of a total loss to the Motor Vehicle, provided that its registration is deleted with a report issued by the Road and Traffic Department confirming that it is unroadworthy, and the Company shall compensate the Insured according to the provisions of this Policy

Schedule No. (1)

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

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

Schedule No. (2)

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

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

Schedule No. (3)

Deductibles

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

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

Automatic Extension – Section One Loss or Damage to Insured Vehicle**1. Riot, Strike and Civil Commotion**

It is hereby agreed and understood that, Section One of this Policy extends to indemnify the Insured in respect of loss of or damage to the Insured Vehicle caused by

- Riot or Strike;
- Civil Commotion which does not assume the proportion of or amount to a popular arising

2. Storm & Flood

It is hereby agreed and understood that, Section One of this Policy extends to indemnify the Insured in respect of loss or damage to the Insured Vehicle caused by

- Flood, inundation, storm, typhoon or cyclone or tornado, hail storm and;
- Earthquake, fire following earthquake, volcanic eruption.

3. Vehicle in Third Party Custody during Maintenance/Valet

It is hereby agreed and understood that, Section One of this Policy extends to indemnify the Insured in respect of loss of or damage to the Insured Vehicle whilst in the custody or control of:

- A motor garage or other similar business for the purpose of maintenance, repair, testing or servicing purpose only
- A hotel, restaurant or similar business, which the Insured does not own where the Insured Vehicle has been parked on behalf of an authorised driver.

4. Agency Repair

It is hereby agreed and understood that, Section One of this policy extends to include accidental damage repairs at the authorised agents of the manufacturers of the Insured Vehicle within UAE.

However, this extension is applicable for a period of maximum up to 61 months from the date of first registration as new, unless endorsed otherwise.

This extension does not apply to the vehicles not imported by manufacturer's authorised agents in UAE, unless endorsed otherwise.

5. Accident Recovery

It is hereby agreed and understood that, Section One of this Policy extends to cover cost of recovery of Insured Vehicle to the garage which the Company specifies, following an accident covered by Section One of this Policy within the Geographical Area specified in the Schedule of this Policy.

6. Personal Belongings (Dhs.5,000)

It is hereby agreed and understood that, Section One of this policy extends to cover accidental loss of or damage to the personal belongings kept in the locked glove-box and/or vehicle's boot storage in circumstances as stated hereunder:

- An accident involving Insured Vehicle either at fault or not at fault
- Forced break-in to the vehicle

However, Company will not indemnify loss of or damage to the personal belongings for the following:

- Mobile phones, PDA;
- Foodstuff;
- Animals, livestock;
- Electrical and/or mechanical damages which are not involving physical damage;
- Jewellery, artwork, eyeglasses, sunglasses;
- Any financial damage including loss of use.

Company's maximum liability for this extension is limited to value of all damaged items less depreciation or Dhs.5, 000 any one accident whichever is lower.

7. Windscreen Damage

It is hereby agreed and understood that, in the event of breakage of the windows, windscreen or sunroof 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 or repair of such windows, windscreen or sunroof without applying any Excess under Section One of this Policy during the policy period.

8. Unauthorized Driver

It is hereby agreed and understood that, Section One of this Policy extends to cover loss of or damage to the Insured Vehicle caused by an unauthorized person if the Insured Vehicle at the time of the accident was found to have been driven without the permission of the Insured.

9. Medical Expenses (Dhs.6,000)

It is hereby agreed and understood that, the Company will pay to the Insured the reasonable cost of Medical Expenses incurred in connection with any accidental bodily injury sustained by the Insured or his driver or any occupant of the Insured Vehicle as the direct and immediate result of an accident to the Insured Vehicle.

Provided that the liability of the Company shall not exceed the sum of Dhs. 6,000 per person in respect of any one accident, and incurred within 180 days from the date of such accident.

10. Personal Injury (Dhs. 20,000)

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

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

Exceptions

This section applies only in respect of private motor cars insured in the name of an individual and does not cover:

- Death or injury arising from suicide or attempted suicide;
- Anyone who is over 70 years of age at the time of the accident.

11. New car replacement:-

If the Insured vehicle has been declared as a Total Loss as defined elsewhere in the policy wordings; and the age of the vehicle is within 13 months from the date of first registration as new, the company shall pay the Insured value of the vehicle agreed by the Insured and the Insurer at the time of insurance & stated in the Schedule of this Policy OR the value of a brand new replacement vehicle of similar make & model whichever is lower.

12. Off Road Cover:-

It is hereby agreed & understood that Section one of this policy extends to cover loss or damage to vehicle whilst driven off road provided that:

- The vehicle has four wheel drive capability
- The vehicle is not being used for participating in a competitive event or race of any kind.

13. Breakdown Recovery

It is hereby agreed and understood that, the Company shall provide recovery services for non-accident related incidents through third party service provider for following within the territories of UAE:

a. Towing Service

If the vehicle does not start or requires mechanical repairs, the vehicle will be towed to the workshop of authorised agent of the manufacturer or a garage of the Insured's choice.

b. Battery Boost

If the battery is flat or dead, the vehicle will be jump-started to get it moving.

c. Flat Tyre

If the vehicle has a flat tyre, change of tyre to spare. If the vehicle does not have a spare or if the circumstances do not allow change of tyre, the vehicle will be towed to the workshop of authorised agent of the manufacturer or a garage of the Insured's choice.

d. Petrol Delivery

If the vehicle cannot be driven due to an empty petrol tank, the third party service provider will deliver up to a maximum of 5 gallons of fuel. The Insured has to bear the cost of the fuel.

e. Lock out Service

If the Insured is locked out of the vehicle, third party service provider will attempt to open the lock under the supervision of the appropriate authorities.

f. Off-road recovery

If the Insured vehicle breaks down off-road, third party service provider will arrange to have the vehicle towed to the workshop of authorised agent of the manufacturer or a garage of the Insured's choice.

Third party service provider mentioned in this Endorsement is as below:

	<p>Arabian Automobile Association P.O Box: 80846, Dubai, UAE. Toll Free 800 4 900 Tel: 04 266 99 89 Fax: 04 268 26 46 Email: info@aaauae.com Web: http://www.aaauae.com</p>
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Disclaimer: "AAA" roadside assistance service is a complimentary service provided by the Company. The Company shall not be held responsible or liable for the negligence / liabilities caused by "AAA" to the Insured.

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

Memo 1 – Applicable to Section One Loss of or Damage to Insured Vehicle

1. It is hereby agreed and understood that in the event of loss or damage to the Insured Vehicle or its accessories or spare parts necessitating the supply of a part not obtainable from stocks held in the country in which the Insured Vehicle is held for repair or in the event of the Company exercising the option under Section One, Chapter 2, Clause 2 to pay in cash the amount of the loss or damage, the liability of the Company in respect of any such part shall be limited to;
 - a. (i) the price quoted in the latest catalogue or price list issued by the manufacturer or his authorised agent for the country in which the Insured Vehicle is held for repair, or;
 - (ii) if no such catalogue or price list exists, the factory price quote obtained plus the reasonable cost of transport otherwise than by air to the country in which the Insured Vehicle is held for repair and amount of the relative import duty, and;
 - b. Reasonable cost for fitting such part.

Memo 2 – Applicable to Section Two Third Party Liability

1. Not with standing anything contained in the Section 2, Chapter 2, Clause 1 a. to the contrary it is hereby agreed and understood that this Policy is extended to cover Legal Liability in respect of death of or bodily injury to any person who is a member of the same household or family as the person claiming to be indemnified under this Section.
2. It is hereby agreed and understood that the Company will indemnify the Insured in respect of all Sums including claimants costs and expenses that the Insured shall become legally liable to pay in respect of accidental death of or injury to any person or accidental damage to property arising out of:
 - a. The Loading or Unloading of the Insured Vehicle

The Policy 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.
 - b. Non Owned / Non Hired vehicle

The Policy is extended to cover any other private motor vehicle driven by the Insured, with the other vehicle owner's express consent for third party liability. Geographical Area applicable is UAE and third Party Liability limits specified in the policy schedule shall apply.

This cover however does not apply if:

 - The driven car belongs to the Insured, or is hired to the Insured under a hirepurchase agreement;
 - The Insured car belongs to, or is hired by, the employer or business partner;
 - The Insured is a corporate organization or firm;
 - Insured's liability is covered under another insurance policy.

In any case the other vehicle's liability policy will act as the primary insurance.

Endorsement #1 – Personal Accident Benefits

Subject to the payment of the premium specified by the Company, the Company will pay compensation on the scale provided below for bodily injury as hereinafter defined sustained by any person (other than paid driver or attendant) whilst mounting into or dismounting from or travelling in the Insured Vehicle and caused by violent accident external and visible means which independently of any other cause (excepting medical or surgical treatment consequent upon such injury) shall within three calendar months of the occurrence of such injury result in as per Appendix 1 (Scale of Compensation for Personal Accident Benefits).

However, the Company's indemnification in this endorsement shall be limited to the amount stated in the Policy Schedule in aggregate for any one person during the policy period provided such person is not less than 18 or more than 65 years of age at the time of such injury. The Company agrees to pay for the following age groups but on a reduced basis as shown below:

1. From 6 to 17 years of age or from 66 to 70 years of age.....50%
2. From 0 to 5 years of age or 71 years of age or more.....25%

Compensation shall be payable only with the approval of the Insured and directly to the injured person or to his legal representatives and upon payment of such compensation. The Company shall be discharged from any further compensation in respect of injury or death to such person.

If the number of persons (including the driver or the attendant) in the vehicle at the time of occurrence exceeds the number stated as per the seating capacity in the Schedule to this Policy, the Company shall be liable only for a pro – rata proportion of the compensation which would otherwise be payable.

On payment of an additional premium, cover in this endorsement applies to the person driving and the passengers and / or the number of passengers as per the Schedule to this Policy whilst traveling in the Insured Vehicle.

Endorsement 1 shall apply only if it is specified in the Schedule attached to this Policy.

Exclusions

Notwithstanding the above, the Company shall not indemnify for the following:

- Any partial or total disablement from engaging or giving any attention to such person's occupation;
- Any part compensation or payment on account until the total amount shall have been ascertained and agreed;
- Death or injury caused by suicide or attempted suicide;
- Death or injury by anyone driving the Insured Vehicle under the influence of alcohol or drugs.

Endorsement #2 – Hire Purchase Clause

It is hereby agreed and understood that, the name of the bank specified in the Schedule attached to this Policy under subheading "Hire Purchase Agreement" (herein after referred to as the "Owners") are the Owners of the motor vehicle stated as Insured Vehicle in the Schedule to this Policy, and that the motor vehicle is the subject of hire purchase agreement made between the Owners on the part and the Insured on the other part. It is further understood and agreed that the Owners are interested in any monies which but for this Endorsement would

be payable to the Insured under this Policy in respect of loss or damage to the Insured Vehicle (which cannot be made good by repair or replacement) and such monies shall be paid to the Owners as long as they are the Owners of the Motor Vehicle and their receipt shall be full and final discharge to the Company in respect of such loss or damage.

It is further agreed that this Policy will not be invalidated by virtue of General Condition 4.

Save as by this endorsement expressly agreed nothing herein shall modify or affect the rights and liabilities of the Insured or the Company respectively under or in connection with this Policy.

Endorsement 2 shall apply only if it is specified in the Schedule to this Policy, and name of the financier being mentioned in the Schedule attached to this Policy.

Endorsement #3 – Hire Charge for a Rent-a-Car

It is hereby agreed and understood that, following an accident covered by this Policy, the Company will provide rent-a-car hire charges as mentioned in the Schedule attached to this Policy. In any case where the Insured Vehicle is stolen, or if Company so decide not to repair the Insured Vehicle, the Company will provide rent-a-car hire charges as mentioned in the Schedule attached to this Policy or settlement being proposed to the Insured, whichever the earlier.

Hire car charges will be paid on actual bills subject to limits as mentioned in the Schedule attached to this Policy.

Further, such car hire must commence within reasonable time following the accident of the Insured Vehicle otherwise the liability of the Company shall cease.

Not with standing the above, the Company shall not pay the cost of the following:

- Salik, fuel costs, parking costs, or any other fines;
- Any transportation cost to or from such rent-a-car provider, regardless of the location where insured resides;
- Any deductible stated in the Policy Schedule.

Appendix 1 (Scale of Compensation for Personal Accident Benefits)

Sr No.	Description	Scale of Compensation (% of Capital Sum Insured)
1	Death	100%
2	Eyes	
a	Loss of sight of both eyes	100%
b	Loss of sight of one eyes	60%
c	Decrease of the corrected visual power of one to 0.60 or less	5%
d	Contraction of Visual field of one eye	5%
3	Ears	
	Permanent total loss of hearing power of both ears	80%
	Permanent total loss of hearing power of one ear	30%
	Inability of one ear to catch an ordinary voice at a distance of 50 centimeters or more	5%
4	Nose	
	Remarkable disturbance in function of the nose	20%
5	Mastication or speech	
a	Permanent total loss of function of mastication or speech	100%
b	Remarkable disturbance in function of mastication or speech	35%
c	Disturbance in function of mastication or speech	15%
d	Impairment of five or more teeth	5%
6	Disfigurement of Outward Appearance (Face, Head or Neck)	
a	Significant change of outward appearance	15%
b	Disfigurement of Outward (e.g. a scar measuring two centimeters in diameter or three centimeters in length on face) appearance	3%

Appendix 1 (Scale of Compensation for Personal Accident Benefits)

Sr No.	Description	Scale of Compensation (% of Capital Sum Insured)
7	Spinal Column	
a	Remarkable deformity or remarkable motor disturbance in spinal column	40%
b	Motor disturbance in spinal column	30%
c	Deformity in spinal column	15%
8	Arms (At or Above Wrist Join) or Legs (At or above Ankle Joint)	
a	a Loss of one arm or one leg	60%
b	Permanent total loss of function of more than one of three major joints of one arm or leg	50%
c	Permanent total loss of function of one of three major joints of one arm or leg	35%
d	Disturbance in function of one arm or one leg	5%
9	Fingers	
a	Loss of thumb of one hand above knuckle	20%
b	Remarkable disturbance in function of thumb of one hand	15%
c	Loss of one finger other than thumb at or above knuckle	8%
d	Remarkable disturbance in function of one finger other than thumb	5%
10	Toes	
a	Loss of big toe of one foot at or above toe joint	10%
b	Remarkable disturbance in function of big toe of one foot	8%
c	Loss of one toe other than big toe at or above second toe joint	5%
d	Remarkable disturbance in function of one toe other than big toe	3%
11	Permanent Total disability to attend Personal needs	
a	Caused by remarkable physical disturbance	100%

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

Whereas the Insured has applied to Tokio Marine & Nichido Fire Insurance Co., Ltd. Company (hereinafter referred to as the "Company") for the insurance set herein below, and has agreed that the application is considered as the basis for and integral part of this Policy, and has paid or agreed to pay the applicable premium, and the Company has accepted and represented to pay compensation to a Third Party/ Injured Party in case of any accident subject to this insurance, whether it emerges from the use or parking of the Motor Vehicle in the UAE during the insurance period;

Therefore, this Policy was entered into to cover liability towards a Third Party / Injured Party caused by the Insured Motor Vehicle to the Third Party / Injured Party according to the terms, conditions and exclusions in or appended to this Policy for the amounts the Insured or the Motor Vehicle Driver must pay against:

- Bodily Injury to a Third Party, either inside or outside the Motor Vehicle.
- Property Damages to a Third Party.

Definitions:

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

Policy:

The Unified Motor Vehicle Insurance Policy Against Third Party Liability whereby the Company undertakes to compensate the injured third party, on the occurrence of the damage hereby covered, and any endorsement to it, which governs the relationship between the parties, in return of the premium paid by the Insured.

Company (Insurer):

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

Insured:

A natural or corporate person that has applied for insurance, entered into an insurance contract with the Company, and paid or has agreed to pay the premium.

Motor Vehicle Driver :

The insured or any person who drives the Motor Vehicle by the permission or order of the Insured, provided that they are licensed to drive according to the Motor Vehicle category pursuant to the Traffic Laws and other laws and regulations, and that the granted license has not been cancelled by a court's order or by virtue of the Traffic Laws and its Executive Regulations. This definition includes the driver whose driving license has expired if they manage to renew it within thirty days from the date of accident.

Injured Third Party:

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

3. The driver of a Motor Vehicle allocated for rent, public transportation or a vehicle used to teach driving.

Insurance Application:

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

Premium:

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

Accident:

Any incident that causes harm to a Third Party / Injured Party as a result of use, explosion, combustion, scattering, drop of things from, movement, spontaneous movement or parking of the Motor Vehicle.

Bodily Injury:

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

Property Damage:

Damage to a Third Party's property.

Motor Vehicle:

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

Trailer:

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

Semi-Trailer:

A trailer without a front axle and is towed in such a way that a large part of its weight and tonnage is carried by the towing vehicle or the mechanical vehicle (locomotive).

Natural Disaster:

Any general phenomenon that arises from nature such as floods, tornados, hurricanes, volcanoes, earthquakes and quakes, and leads to extensive and widespread damage, and in respect of which a decision is issued by the concerned authority in the State.

Rider:

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

Personal Accidents Endorsement:

An additional insurance coverage against personal accidents to the Motor Vehicle Driver, the Insured and the passengers excluded from the basic coverage in return for an additional premium.

Third Party Liability:

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

Road:

Every road open and available to public without need to get special permission, and every place that is made available for the crossing of motor vehicles, and is made available to the public by a permission or license from a concerned authority or otherwise, for or without consideration according to the definition mentioned in the applicable Traffic Laws.

Depreciation Percentage:

The percentage payable by the injured party on the occurrence of an accident, and who requests the replacement of new parts in lieu of the used parts in case of partial loss according to the schedules of depreciation.

Chapter One: General Conditions

1. The Policy and its schedules shall constitute one integral contract, and any Rider to this Policy shall constitute an integral part hereof, and every term or phrase to which a special meaning has been given in any part of the Policy or its schedules shall have the same meaning elsewhere, unless the context otherwise requires.
2. This Policy does not apply outside the State.
3. The Company may not assert to the Injured Third Party that it is not liable for compensation as a result of any argument that can be used against the Insured.
4. The Third Party / Injured Party may submit a claim to the Company for compensation for damages caused to them by the Insured Motor Vehicle.
5.
 - a. In case of death of a family member of the Insured or the Motor Vehicle Driver, the Company's liability will be limited to an amount of AED 200,000 (Two Hundred Thousand Arab Emirates Dirhams) per person. In case of injury, the Insurer's liability will be further limited to the percentage of disability per person.
 - b. In case of death of the driver of a rental vehicle, public transport vehicle and a vehicle used to teach driving, the Company's liability will be limited to an amount of AED 200,000 (Two Hundred Thousand Arab Emirates Dirhams) per person. In case of injury, the Insurer's liability will be further limited to the percentage of disability per person.
6. Any notice or notification of an accident that is required by this Policy shall be served to the Company in writing by e-mail, facsimile or by hand delivery to the address designated in the Policy as soon as practically possible.
7.
 - a. With respect to a fleet insurance policy or any Motor Vehicle insured under this Policy, the Company may not enter into any agreement that may reduce or prevent the coverage of its full Third Party Liability arising from death, bodily injuries or property damages covered under this Policy or reduce the limits of liability of the Company or reduce the coverage contemplated under this Policy, including depriving a claim for compensation for any reason not related to the accident such as age, gender, or the date of acquiring the driving license, or otherwise, or the agreement will be deemed void.

- b. However, new coverage not provided for in the Policy may be agreed upon or the limits of such liabilities and coverages may be increased under a separate policy or an additional rider.
8. The Company may, at its expense, assume the judicial and settlement proceedings to represent the Insured or the Motor Vehicle Driver through an attorney in any investigation or interrogation and before any court in any lawsuit or intervention in any phase of the lawsuit in relation to a claim or accident for which the Company may be held liable under this Policy, and which may give rise to the payment of compensation according to this Policy. The Company may settle or enter into a reconciliation for such claim. The Insured shall provide every possible cooperation with the Company by signing a power of attorney to the attorney or otherwise to the Company to initiate any proceedings.
9. Without prejudice to the rights emerging from Life insurance policies and personal accident insurance policies, and in case of the existence of several compulsory policies against Third Party Liability emerging from the use of the Motor Vehicle issued by more than one Company:
 - a. Compensation shall be divided equally between Insurers in case of death and/or injuries. If the liability is shared (between the Insured and the Third Party / Injured Party) based on the degree of negligence, then the percentage of participation in the negligence shall be taken into account.
 - b. Compensation for property damages shall be divided based on the percentage of the insured amount set out in each policy to total insured amounts in all policies, after the percentage of participation in the negligence is taken into account.
10. On the occurrence of an accident, the Company shall:
 - a. Repair the damaged Motor Vehicle or any of its parts, accessories or spare parts and restore the Motor Vehicle to its pre-accident condition.
 - b. Pay the market value of the damaged Motor Vehicle if the value of damages exceeds (50%) of the market value of the Motor Vehicle at the time of the accident, provided that the Company's liability does not exceed an amount of Two Million Arab Emirates Dirhams per accident according to Paragraph (c) of Clause (1) of Chapter Two: Obligations of the Insurance Company.
 - c. Replace the damaged Motor Vehicle in case of total loss, for another Motor Vehicle with the same make, model, additions and pre-accident condition unless the Third Party / Injured Party requests that the Company pay them the amount in cash; in which case, the Company shall accept the Insured's request.
 - d. The Company shall pay in cash to the Injured Party, upon their request, the amount of damages (loss or damage) of the damaged parts of the Motor Vehicle in whole or any of its parts, accessories or spare parts and including the charges for installation and replacement of lost or damaged parts at the time of the accident in order to restore the pre-accident condition of the Motor Vehicle
11. The damaged parts of the Motor Vehicle, for which the first registration and use of which is less than one year, shall be replaced with new original parts with no deduction of a Depreciation Percentage for the Injured Party.
12. If it is agreed with the Injured Third Party to repair the damaged Motor Vehicle, the Insurance Company shall repair the damaged Motor Vehicle at the agency repair shops for the Motor Vehicle if it is in its first year of registration and use.

13. Upon the lapse of more than one year after registration and use, the Company shall repair the damaged Motor Vehicle at suitable repair shops and the damaged parts may be replaced by other than original parts of the same grade. The Company shall insure that repair works are carried out according to technical standards and that the work is warranted by the repair shops. The Company shall ensure that the Injured Third Party is able to have the Motor Vehicle checked by any approved Motor Vehicle examination agency in the State to make sure that the Motor Vehicle has been properly repaired in accordance with the technical licensing conditions for endurance and safety and any other condition without affecting the technical examination of the Motor Vehicle affected by the accident at the concerned official authorities. If it is found that the repairs are below required and recognized technical standards, the Company shall address the issue(s) until the Third Party's Motor Vehicle is professionally repaired as soon as practically possible.
14. If the Injured Third Party requests that new parts are to be installed in lieu of the parts damaged during the accident, they have to bear the Depreciation Percentage set in Schedule (1) of the final value of the purchase invoice. In case of taxi vehicles, public transport vehicles and rental vehicles, the Depreciation Percentage set in Schedule (2) of the final value of the purchase invoice will be applied.
15. Neither depreciation may be deducted nor used parts be installed if the parts are within the list set out in Schedule (4) of this Policy.
16. The Injured Third Party may repair the damages that occur to the Motor Vehicle as a result of the accident, provided that the estimated repair costs do not exceed the value of repair agreed upon in writing with the Company. The Company may require a proof that the Motor Vehicle repairs have been completed.
17. If durable and hard to replace parts of the Motor Vehicle such as chassis or pillars are damaged and need cutting, tightening or welding as a result of the accident, the Motor Vehicle may be considered a total loss and the Company shall make compensation according to the market value of the Motor Vehicle at the time of the accident.
18. If the Motor Vehicle is considered as total loss, and the Company compensates the Injured Third Party on that basis, the salvage will be deemed property of the Company. The Injured Third Party may not be charged any expenses related to the transfer of the Motor Vehicle title or issuance 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.

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, tornados, hurricanes, volcanoes, earthquakes or quakes.
3. Invasion, foreign enemy hostilities or warlike operations, whether war is declared or not, civil war, strike, riot, civil commotion, mutiny, rebellion, revolution, insurrection, or ionizing radiation contamination by radioactivity from any nuclear fuel, power usurpation, confiscation or nationalization, radioactive substances and radioisotopes, atomic or nuclear explosions, or any element related directly or indirectly with the abovementioned causes.
4. The accidents that occur to the Insured, the Motor Vehicle Driver or the persons employed by the Insured if they are injured during and

because of work, unless they have obtained additional coverage under a rider or another policy.

Chapter Five: Recourses against the Insured

The Company may have recourse to the Insured, the Motor Vehicle Driver or the person responsible for the Accident, as the case may be, within the limit of the amount of compensation paid in the following cases:

1. If it is proven that the insurance was concluded based upon the Insured's misrepresentation or non-disclosure of material facts that affect the acceptance by the Company to cover the risks or determination of the premium.
2. If the Motor Vehicle is proven to have been used for purposes other than those set out in the Insurance Application attached to this Policy or the maximum number of passengers is exceeded or the Motor Vehicle was overloaded or its loading was not secured correctly or exceeds the limits of permissible width, length or height, provided that this is proven to be the proximate cause of the accident.
3. If it is proven that the Motor Vehicle was used in a speed race or test (in impermissible cases), provided that this is proven to be the proximate cause of the accident.
4. If following payment of the compensation it is proven that there is a violation of the laws, if the violation involves a willful felony or misdemeanor, as defined in the UAE's applicable penal code.
5. If it is proven that the Motor Vehicle was driven without obtaining the driving license for the type of Motor Vehicle according to the Traffic Laws and Regulations and the provisions of this Policy, or that the license granted to the Insured or the Motor Vehicle Driver was suspended by a court's order or by the concerned authorities or by virtue of traffic regulations, or that Motor Vehicle driving license was expired at the time of the accident, unless the driver manages to renew it within thirty days from the date of accident.
6. If it is proven that the Motor Vehicle Driver, or another person allowed by them to drive the Motor Vehicle, caused the accident while being in an abnormal condition due to being under the influence of narcotics or alcohol that undermine the driver's ability to control the Motor Vehicle or medical drugs for which driving is medically prohibited. In case of rental vehicles, recourse will be made against the Motor Vehicle Driver (renter).
7. If it is proven that the accident occurred intentionally by the Insured or the Motor Vehicle Driver.
8. If the trailer, half-trailer or semi-trailer caused the accident and the Insured has not agreed with the Company to include it in the policy.
9. If the Motor Vehicle is used outside the road, as defined in this Policy, without any additional coverage.
10. If damages occur to the Injured Third Party is a result of theft or robbery of the Insured Motor Vehicle, recourse will be against the thief only.

Chapter Six: Policy Termination

1. Neither the Company nor the Insured may terminate this Policy during its term as long as the Motor Vehicle license is valid.
2. However, the Policy may be terminated before its expiration on the grounds of:
 - a) Cancellation of the Motor Vehicle license;
 - b) Submission of a new policy due to change of the Motor Vehicle details; or
 - c) Transfer of the Motor Vehicle title by virtue of a certificate issued by the concerned authority.

In this case, the Company must refund to the Insured the paid premium after deducting a portion in proportion to the period during which the Policy has remained in effect according to the Short Rate Schedule No. (3) set out in this Policy, provided that there are no paid claims or outstanding claims where the Insured has caused the accident.

3. This Policy shall be considered terminated in case of a total loss to the Motor Vehicle, provided that its registration is deleted with a report issued by the Road and Traffic Department confirming that it is unroadworthy, and the Company and the Insured shall remain bound by its provisions before termination.

Chapter Seven: General Provisions

1. The Company shall include all details in Schedule (5) of this Policy, and this Schedule shall be part of this Policy.
2. Any lawsuits arising from this Policy may not be filed after the lapse of three years from the date of the accident or the Injured Party and related parties become aware of the damage and the person liable for it.
3. The courts of the State shall be competent to determine any dispute arising in connection with this Policy.

Schedule No. (1)

Depreciation Percentages for Parts of Private Motor Vehicles

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

Schedule No. (2)

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

Year	Percentage
Last six months of the first year	-
Second	5%
Third	10%
Fourth	15%
Fifth	20%
Sixth and above	30%

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

Tokio Marine Million Privilege Motor Insurance Policy - Section 2

Schedule No. (4)

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

Glass
Brake master 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