

MOTOR THIRD PARTY LIABILITY INSURANCE

Everything you need to know



Thank you for choosing RSA Insurance. We wish you and your family a safe and pleasurable driving experience.

For over 50 years, We have been helping our customers enjoy their motoring experience in the Middle East. Through this Policy booklet, We hope to share with you - our knowledge, expertise and learnings from insuring over a million happy customers.

This Policy booklet offers you comprehensive information and highlights important aspects such as:

- a) What is covered and not covered under your motor Insurance Policy
- b) Claims procedure
- c) RSA Helpline information

Please take a moment to read this Policy booklet and keep it in a safe place. If you have any questions or if there is anything we could help with, please get in touch with us or your Insurance Partner.

We welcome you to the RSA family and wish you a safe and hassle-free year of motoring.

RSA UAE TEAM



YOUR CONTENTS GUIDE

Step 1



Start with the Standard Covers as provided in your Schedule.

Step 2



Next, familiarize yourself with this booklet by understanding:

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Step 3



Here, you will find your main Policy covers:

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We have categorized our enhanced covers into the following for your ease:

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- To simplify the booklet, we have used illustrations and visual references. The contents mentioned on this page are clickable for your ease of navigation.
- To help you understand this Policy with ease, we have clearly bifurcated information on the insurance provided as "what is covered" and "what is not covered".
- In case of an accident or theft, your Policy wording also explains what you should do. It provides useful numbers and procedures to use and follow, for quick reference.



COMMONLY USED TERMS

The words or expressions mentioned below have the same meaning wherever they appear in the Policy. We have defined them for Your understanding:

Certificate of Motor Insurance:

This document proves that You have motor insurance in compliance with UAE road traffic laws and is duly signed by Our authorised representative.

Excess:

The amounts shown in Your Policy Schedule which You must pay when You make a claim which cannot be recovered from a Third Party. We will not charge You an Excess for theft of the Insured Vehicle or fire claim.

Geographical Area (Territorial Limits):

These are:

- UAE
- Any other area stated in Your Policy

Household/Family Members:

The person(s) named in the Policy and members of the family permanently residing with him/her, including resident domestic workers employed by the Insured and for who he/she is legally responsible.

In-Car Accessories are:

- A radio, cassette, compact disc player or other audio equipment
- A phone or other communication equipment
- Navigation equipment
- A television or other visual entertainment equipment including video cassette recorders, DVD players and games consoles

The equipment must be parts that are originally installed in the vehicle by the vehicle manufacturers and included in the original vehicles value.

Insured/You/Your/Policyholder:

The person named as the Policyholder in

- Your Certificate of Motor Insurance
- Your Policy Schedule

Insured Vehicle/ Your Vehicle:

The vehicle

- Whose details have been reported to and accepted by Us

- Whose chassis or engine number is shown in Your Certificate of Motor Insurance and Your Policy Schedule

This includes any In-Car Accessories fitted as standard by the manufacturer.

Licensed Driver:

The Insured or any person driving with his/her permission provided that the person driving holds a license for the vehicle in accordance with the UAE traffic laws and regulations and has not had his license withdrawn by order of a Court of Law or traffic regulations.

Period of Insurance:

Your motor insurance runs for the period specified in Your Policy.

Policy:

Your Policy is made up of

- Your application form for this insurance
- This Policy book
- Your Policy Schedule and
- Your Certificate of Motor Insurance

COMMONLY USED TERMS

Schedule:

The document which describes

- You and Your vehicle
- Any special details of Your Policy such as Excess or special terms and conditions

Spouse:

A Spouse is a life partner in a marriage, generally termed as husband or wife.

Standard Cover:

These are basic covers prescribed by the UAE Insurance Authority. These covers can be found in the booklet.

Third Party:

Means a person or group besides the two people (Insured being the First Party and Insurance Company being the second party) primarily involved in a legal agreement who is involved in a situation, in motor insurance being an accident or dispute related to an accident.

Third Party Liability:

Means bodily injury and/or material damage caused to a Third Party as a result of action or inaction. Also includes injury caused due to negligence and any resulting damages.

Vehicle Insured Value:

The amount stated in the Policy which We shall pay in the event of a total loss after deducting depreciation in line with the usual scale.

We/Us/Our/Company:

Royal & Sun Alliance Insurance (Middle East) B.S.C. (c)

Sample of Certificate of Motor Insurance



FAQs

CLAIMS & RELATED INFORMATION



In the event of a claim, what is RSA expected to pay for?

Once Our team of insurance claim experts undertake an analysis of the incident and We agree to cover Your claim, We shall:

- ☆ Repair, reinstate or replace the Insured Vehicle or any part thereof as per the terms of the Policy.
- ☆ Pay for any other benefits that apply to Your Policy
- ☆ Pay for any optional covers You have added to Your Policy
- ☆ Deduct any amounts that apply, for example, Excess or unpaid premium



What is the Excess (deductible) if I make a claim?

It is a customer contribution at the time of any claim, which cannot be fully recovered from a Third Party or from Us.



What is No claims discount (NCD)?

It is a discount given on the premium You pay, when You provide evidence of no claims from Your previous Insurance Company or You have a claim free record with RSA.



Which Garages will You use to repair my vehicle?

We will select one of Our Approved Garages (authorised dealers). We only use garages that adhere to Our strict quality controls. Garages must have experienced qualified personnel and access to sophisticated repair equipment. For this reason, We are able to offer a 6-month guarantee on mechanical work and 12-month guarantee on body repairs and paint jobs.



#drivetogether

#flat tyre on a highway? first, get to a safe area away from traffic, switch on the hazard lights & ensure you and your co-passengers are safe

#do not panic or stop in the middle of the road, steer clear of all traffic and then attend to the problem

#ensure to direct approaching traffic away from your car by placing the safety cone at a safe distance behind your car

#driveRSAfetytips #TeamRSA

FAQs

INSURANCE POLICY TYPE & RELATED INFORMATION



What are the different types of Motor Insurance, provided by RSA?

Motor Value

Basic cover for Third Party Liability

Motor Smart

Standard Cover for Loss or Damage to Insured Vehicle and Third Party Liability

Motor Executive

Highest level of cover offering unmatched benefits to vehicle owners



What law is applicable to my RSA Motor Insurance Policy?

The law of United Arab Emirates will be applicable to Your Insurance Policy.



Why do I need 13 months of insurance and not an annual insurance of 12 months?

A 13-month insurance period is required by the Traffic Authorities in UAE to cover for the one month registration grace period provided at the end of the 12-month registration period.



Can I cancel my Policy at any time?

Yes You can, but the UAE Ministry of Economy mandates the Insurance Company to obtain copies of the following documents before cancelling Third Party Liability of the Policy:

- ☆ De-registration of vehicle
- ☆ Transfer of ownership of the vehicle
- ☆ Number plate certificate



In case the Policy is cancelled, do You return the premium for the unexpired period?

Yes, as long as no claims were made during the Period of Insurance, a refund will be given to You, subject to applicable cancellation fee.



Why can't the insurance and registration be in two different names?

The Policyholder should normally be both the main driver of the Insured Vehicle and the registered owner.

The Policyholder must have a financial interest in the Insured Vehicle. The traffic department will only register a vehicle in the name stated in the Certificate of Motor Insurance. This is a UAE traffic law requirement.

FAQs

INSURANCE POLICY TYPE & RELATED INFORMATION

How do You calculate my Insurance premium?

A number of factors are used to calculate Your insurance premium. Amongst these factors are the age of the driver, length of driving experience, claims history, location, vehicle value and type.

What is Insured as part of my RSA Motor Insurance Policy?

We insure Your vehicle, including any standard equipment that comes with it and any modifications, options or In-Car Accessories that are attached to it and shown on Your current Policy Schedule.

What is an Orange Card?

This is a unified insurance scheme, which is required by vehicles traveling from one Arab country to another. It covers Third Party Liability (TPL) as per the prevailing laws of the

INSURANCE COVERS, ELIGIBILITY & RELATED INFORMATION

country where the accident has taken place. RSA has authorisation to issue Orange Card if necessary, for their customers. Therefore, please reach out to us in case You are required to travel to Oman.

I only have a Third Party Liability Policy. What will it cover?

The cover is compulsory as per the UAE law and it's features are:

- ☆ Death or bodily injury to any Third Party/person.
- ☆ Damages to Third Party property arising out of the use of Your vehicle.

More importantly, this Policy does not cover any damage or loss to Your vehicle.

In case of selling my vehicle, is it possible to transfer the insurance to the buyer's name?

No, as the insurance premium and terms are affected by the profile and driving experience of the driver, it is not possible to transfer the cover from one driver to another.



OUR COVERS AND BENEFITS

Motor Insurance Product Type	Motor Value
Description of Cover	Third Party Liability

MAIN COVERS

Third Party Liability for Bodily Injury	Unlimited
Third Party Liability for Property Damage	AED 3,500,000

ENHANCED MOTOR PROTECTION

Territory Extended to Oman	Yes
Ambulance Cost	AED 6,770
No Claims Discount	Yes
Fire and Theft	(Optional)
Repairs at Our Authorised Network	(If opted for Fire & Theft cover)

ADDITIONAL BENEFITS YOU CAN ADD

Personal Accident Benefit - Driver	AED 200,000 (Optional)
Personal Accident Benefit - Passengers	AED 200,000 (Optional)
24 Hours Accident and Breakdown Recovery	(Optional)

HOW TO REPORT A CLAIM

Making A Claim Involves the Following Steps

Step 1

Provide required details and documents

☆ Police Report - This report provides a brief description and sketch of damages occurred to the Insured Vehicle and also defines the responsibility of each party in an accident including bodily injuries to You or Your co-passengers. Since motor garages/workshops would only repair damages mentioned in the Police report, it is essential for You to ensure these damages are clearly mentioned in the police report sketch.

☆ Valid Driving License

☆ Vehicle Registration Card

Sample of Police Report



Driving License Front



Driving License Back



Vehicle Registration Card Front



Vehicle Registration Card Back



RSA will assess Your Policy for any additional coverage as per the Table of Benefits You are entitled to or have availed at the time of purchasing Your Insurance Policy.

Step 2

Lodging Your claim



Please arrange to deliver the documents mentioned in Step 1 to RSA, via any of the following means;

Email: claims@ae.rsagroup.com; (PDF/Word document)

Online: www.rsadirect.ae; upload the documents through Our website under make a claim section or

Walk-in: Deliver them in person to RSA branches across UAE

Dubai

2nd Floor, Office Court, Oud Metha Road

Abu Dhabi

Suite 2, Habib Bank Building, Hamdan Street

Sharjah

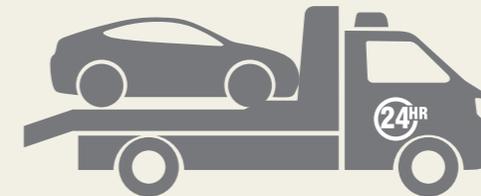
Suite 701, Al Mubarak Centre, Al Arouba Street

Step 3

Towing and inspection



In case You have the 24 hours accident and breakdown recovery cover as per the Table of Benefits, and specified in Your Insurance Policy, RSA shall arrange for the Insured Vehicle to be towed or alternatively it could be driven by You to one of Our Approved Garages.



Our motor engineers may need to inspect Your vehicle to agree the repair cost with the garage, which should happen within two working days.

Step 4

Assessing and settling the claim



☆ In case the accident has been referred to the court, please get in touch with RSA immediately. RSA will reserve the right to appoint a legal representative in order for RSA to manage Your case through its lawyers.

☆ In case the repair costs of Your vehicle exceeds 50% of the depreciated value of the Insured Vehicle (as per the depreciation Schedule described in this booklet), Your vehicle will be declared a total loss. For the procedure on total loss, You may contact Our claims team on: 800 774 or email claims@ae.rsagroup.com or fax to +971 4 334 8851

☆ We will settle Your claim through repair or payment of reasonable cost of repair. The Excess and any other deductions that may apply would be communicated. Please refer to the conditions page of this booklet for more details.

HOW TO RAISE A COMPLAINT

At RSA, We are committed to going the extra mile for Our customers and wherever possible, exceeding their expectations. We aim to resolve any complaint or dispute You may have as quickly as possible.

The following steps are part of Our complaints and disputes procedures:



Step 1

Talk to Us First – Notify Us of the complaint

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 emailing Us at feedback@ae.rsagroup.com



HOW TO RAISE A 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 pro actively improve Our service in the future
- ☆ Acknowledge Your complaint within 24 hours and try to resolve Your concerns within 48 hours

#drivetogether

#headlight flash? flashing headlight in the uae mostly means 'make way' for police cars or other vehicles.

#be safe, use the rear-view mirror, move out of fast lane and do not panic. stay calm and move over only when its safe to do so



Step 2

Contact the RSA Senior Complaints Manager

If You continue to be unhappy with Our response, You may progress Your complaint to the RSA Senior Complaints Manager on sr.complaintsmanager@ae.rsagroup.com 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.

#safedistance—maintain safe distance of one car between your car & other cars on the road, to allow for better controlled reaction during emergency braking situation.

be smart, be alert and use your indicators wisely & maintain safe driving distance from other vehicles to avoid any incidents

#driveRSAfetytips #TeamRSA



Step 3

Seek an external review of the decision

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 first received Your complaint, You may refer the complaint to the UAE Insurance Regulator.

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 make things right.

YOUR POLICY COVER

Section 1: Loss or Damage to the Insured Vehicle (If opted for Fire & Theft cover)

Section 1: LOSS OR DAMAGE TO THE INSURED VEHICLE

What We Cover	What We Cover														
<p>1. The Company undertakes to indemnify the Insured for Loss of or Damage to the Insured Vehicle, its accessories and spare parts whilst thereon:</p> <p>(a) By accident or overturning consequent upon accidental collision or mechanical breakdown or consequent upon wear and tear</p> <p>(b) By fire, external explosion, self ignition, lightning or thunderbolt</p> <p>(c) By burglary or theft</p> <p>(d) By malicious act of any Third Party</p> <p>(e) Whilst in transit (including the process of loading and unloading incidental to such transit) by road, rail, inland waterway, lift or elevator, relating to the said transportation.</p> <p>2. The Company shall pay in cash the amount of loss or damage to the Insured or shall repair, reinstate or replace the vehicle or any part thereof including its accessories or spare parts and the liability of the Company shall not exceed the replacement value of the parts lost or damaged and the reasonable cost of fitting or fixing such parts, unless the Insured requests the Company to pay him the amount in cash, in this case the Company shall respond to the Insured's request. In case the Insured</p>	<p>requests new parts instead of the damaged parts due to an accident or prefers receiving its value in cash, this shall be considered. The Insured is liable for the depreciating value as mentioned in the table below:</p> <table border="1"> <thead> <tr> <th>YEAR</th> <th>PERCENTAGE</th> </tr> </thead> <tbody> <tr> <td>1st year</td> <td>Nil</td> </tr> <tr> <td>2nd year</td> <td>5% of spare parts value</td> </tr> <tr> <td>3rd year</td> <td>10% of spare parts value</td> </tr> <tr> <td>4th year</td> <td>15% of spare parts value</td> </tr> <tr> <td>5th year</td> <td>20% of spare parts value</td> </tr> <tr> <td>6th year and above</td> <td>30% of spare parts value</td> </tr> </tbody> </table> <p>3. The Insured has the right to repair the damage due to an accident covered under the Policy provided the total cost of such repair does not exceed the Authorised Repair Limit mentioned in the Schedule attached to this Policy, and the Insured should forward to the Company without delay a detailed estimate of the cost.</p>	YEAR	PERCENTAGE	1 st year	Nil	2 nd year	5% of spare parts value	3 rd year	10% of spare parts value	4 th year	15% of spare parts value	5 th year	20% of spare parts value	6 th year and above	30% of spare parts value
YEAR	PERCENTAGE														
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5 th year	20% of spare parts value														
6 th year and above	30% of spare parts value														

Section 1: LOSS OR DAMAGE TO THE INSURED VEHICLE

What We Cover	What We Cover
<p>4. If the Insured Vehicle sustains loss or damage and is considered a total loss whereas the cost of repair exceeds 50% of its value before the accident. The Vehicle's Insured Value agreed by the Insured and the insurer at the time of insurance and stated in the Schedule of this Policy will be the basis of calculation for loss or damage under Section 1.</p> <p>5. The Vehicle's Insured Value agreed by the Insured and the insurer at the time of insurance and stated in the Schedule of the Policy will be the basis of calculation for loss or damage under Section 1, after deducting depreciation/not exceeding 20% annually of the vehicle's value stated in the Schedule attached to this Policy for the first year of registration, taking into account a proportional part of the year. As from the second year of registration, a depreciation not exceeding 20% annually of the vehicle's value stated in the Schedule of the Policy should be deducted subject to the following proportion:</p>	<p>(a) 5% from the beginning of the 1st month up to the end of the 3rd month</p> <p>(b) 10% from the beginning of the 4th month up to the end of the 6th month</p> <p>(c) 15% from the beginning of the 7th month up to the end of the 9th month</p> <p>(d) 20% from the beginning of the 10th month up to the expiry of the 12th month</p> <p>6. If the vehicle is immobilised by reason of loss or damage Insured under this Policy, the Company will bear the reasonable cost of protection and removal to the nearest repairers and delivery to the garage within the country where the loss or damage was sustained.</p>

Section 1: LOSS OR DAMAGE TO THE INSURED VEHICLE

What We Don't Cover

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

1. Consequential loss affecting the Insured Vehicle or decrease in the vehicle's value through usage impairment or failure or breakdown of mechanical or electrical equipment.
2. Damage resulting from overloading or carriage at any one time of a greater number of passengers than the number for which the vehicle is licensed by the concerned authorities, provided that the over-loading or Excess passengers were the cause of the accident which resulted in the loss or damage to the vehicle.
3. Damage to tyres, unless it occurs at the same time as the damage to the Insured Vehicle.
4. Loss and damage caused to the Insured Vehicle as a result of the following:
 - (a) Use for purpose otherwise than in accordance with the limitations of use
 - (b) Violation of the law if it involves a criminal act or similar willful act

What We Don't Cover

5. Damage resulting to the vehicle from accidents, which occurs while it is being driven by an unlicensed person as in accordance with the Traffic and Roads Act or his driving license has been cancelled by court or competent authorities or as per the traffic laws.
6. Any accident, loss or damage whilst the driver is under the influence of intoxicating drugs and/or alcohol or hallucinating drugs affecting his ability to control the vehicle if it has been proved to the competent authorities or upon the confession of the driver of the vehicle.

YOUR MAIN POLICY COVER

Section 2: Third Party Liability

Section 2: THIRD PARTY LIABILITY

What We Cover

1. The Company shall be liable to compensate the Insured in the event of an accident caused by or arising out of the use of the vehicle subject to the limits specified in this Policy, against all sums which the Insured shall become legally liable to pay as compensation for:
 - (a) Death of or bodily injury to any person including the passengers in the vehicles except the Insured or the driver at the time of the accident and their families, Spouse, parents and children and the employees of the Insured if they are injured during work hours or as a result of their work and they are to be considered as passengers whether inside the vehicle or mounting or dismounting from it
 - (b) Damages for materials and property, except those owned by the Insured or the driver at the time of the accident or property held in trust or in their custody or control
2. The insurance mentioned in this Section is extended, in accordance with the provisions and conditions herein, to cover the liability of each Licensed Driver while driving the Insured Vehicle provided that he fulfils and complies with the Terms and Conditions of this Policy and obeys it as if he was the Insured himself.

What We Cover

3. Subject to the Limits specified in the attached Schedule to this Policy, the Company shall be liable to pay court orders or judgements in whatever amount is awarded to the plaintiff including judicial expenses and charges (except penalties and/or fines); the Company shall pay compensation to the rightful claimant.
4. In the event of death of any person entitled to indemnity under this Section, the Company will in respect of the liability towards such person indemnify his heirs in accordance with the Terms, Conditions and Exceptions of this Policy, provided that such heirs shall as though they were the Insured observe, fulfill and be subject to the Terms of this Policy in so far as this is applicable.
5. In the event of any accident involving indemnity under this Section to more than one person, the limits of liability specified in the attached Schedule to this Policy shall apply to the aggregate amount of indemnity due to all persons.

Section 2: THIRD PARTY LIABILITY

What We Cover

6. The Company will pay all costs and expenses incurred with its prior consent.
7. The Company may arrange for representation of the Insured at any inquest or inquiry in respect of any accident which may be the subject of indemnity under this Section, and undertakes to defend the Insured in any Court of Law in respect of any event which may be the subject of indemnity under this Section.

GENERAL EXCEPTIONS

For Section 1 & 2

1. This Policy does not cover Loss or Damage or Third Party Liability arising from accidents involving the Insured Vehicle in the following cases:
 - (a) Accidents which take place outside the Geographical Area specified in this Policy
 - (b) Accidents which happen directly or indirectly, proximately or remotely occasioned by, contributed to by or traceable to or arising out of or in connection with a flood, storm, hurricane, volcanic eruption, earthquake or other convulsion of nature, invasion, act of foreign enemies, hostilities or warlike operations, whether war be declared or not, civil war, strike, riot, civil commotion, mutiny, rebellion, revolution, insurrection, military or usurped power, confiscation or nationalisation or ionising radiation, contamination by radioactivity from any fuel or from any nuclear waste from the combustion of nuclear fuel direct with any of the aforementioned causes
 - (c) Accidents involving the Insured or any driver of a vehicle whilst driving the vehicle outside the public road as per the definition of road as every passage open to public traffic unless otherwise agreed in the Insurance Policy

For Section 1 & 2

2. This insurance does not cover any liability due to an agreement made by the Insured where no liability would arise but for that agreement.

Section 3: Enhanced Motor Protection

Insuring You for Additional Incidents

Your Vehicle Repairing Options

Personal Accident & Emergency

Value – Add



WHY TAKE A CHANCE WITH YOUR MOST PRECIOUS ASSET?

Safeguard your home with
RSA Home Insurance.



I. Insuring You for Additional Incidents



I. INSURING YOU FOR ADDITIONAL INCIDENTS

Covers	What We Cover	What We Don't Cover
Fire & Theft Cover	<p>The cover is extended, subject to an additional premium, to include loss of or damage to the Insured Vehicle, In-Car Accessories and spare parts whilst thereon:</p> <ul style="list-style-type: none">(a) By fire, lightning, explosion, or(b) Theft or attempted theft to Your Car <p>All terms and conditions of Section 1 and 2 shall be applicable as per the policy wording.</p>	



Get up to **45% no claims discount**
when you buy Car Insurance
with RSA.

II. Your Vehicle Repairing Options

II. YOUR VEHICLE REPAIRING OPTIONS

Covers	What We Cover	What We Don't Cover
Repairs At Our Authorised Network (If opted for Fire & Theft Cover)	The coverage under this Policy includes repairs of the Insured Vehicle at one of Our certified Approved Garages.	

II. YOUR VEHICLE REPAIRING OPTIONS

Covers	What We Cover	What We Don't Cover
24 Hours Accident And Breakdown Recovery	<p>The coverage under the Policy is extended to include the services provided by an RSA service provider as below:</p> <ol style="list-style-type: none">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 UAEBattery 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.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.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.Flat Tyre Service: We will change the flat tyre with Your spare tyre. If no spare tyre	

II. YOUR VEHICLE REPAIRING OPTIONS

Covers	What We Cover	What We Don't Cover
24 Hours Accident And Breakdown Recovery (Cont.)	<p>is available, We will tow the Insured Vehicle to the nearest garage. No new tyre or replacement will be provided by Us.</p> <p>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.</p> <p>7. Car Registration Service: One 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</p>	

II. YOUR VEHICLE REPAIRING OPTIONS

Covers	What We Cover	What We Don't Cover
24 Hours Accident And Breakdown Recovery (Cont.)	<p>commercial vehicles and is valid only for a single attempt. This service does not apply if you are exporting, selling or transferring your vehicle.</p> <p>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.</p> <p>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.</p> <p>10. Taxi Service: You may avail the cost of hiring a taxi in the UAE, as per the limit specified in Your Policy Schedule in order for You to complete the journey to Your destination or return to Your residence, in the event of an accident causing loss or damage, making the Insured Vehicle not roadworthy.</p>	

PACK A SENSE OF ADVENTURE. NOT WORRIES.

**Enjoy a stress-free holiday with
RSA Travel Insurance.**



III. Personal Accident & Emergency



III. PERSONAL ACCIDENT & EMERGENCY

Covers	What We Cover	What We Don't Cover
Personal Accident Benefit - Driver	The coverage under this Policy is extended to include, compensation as per the scale provided below for death or bodily injury sustained by You whilst getting in or getting out from or travelling in the Insured Vehicle and caused by violent, accidental, external and visible means which independently of any other cause shall within three calendar months of the occurrence of such injury result in: Refer to Personal Accident Table of Benefits.	
Personal Accident Benefit - Passengers	The coverage under this Policy is extended to include, compensation as per the scale provided above for death or bodily injury sustained by the passengers, whilst getting in or getting out from or travelling in the Insured Vehicle and caused by violent, accidental, external and visible means which independently of any other cause shall within three calendar months of the occurrence of such injury result in: Refer to Personal Accident Table of Benefits.	

III. PERSONAL ACCIDENT & EMERGENCY

PERSONAL ACCIDENT TABLE OF BENEFITS

(Value in AED)

1. Death	AED 200,000
2. Total irrecoverable loss of sight in both eyes	AED 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	AED 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	AED 200,000
5. Total and irrecoverable loss of sight in one eye	AED 100,000
6. Total loss by physical severance at or above the wrist or ankle of one hand or one foot	AED 100,000
7. Permanent partial disability not mentioned in the table here-in-above	The value of compensation will be specified for the person as a percentage of the insurance amount AED 200,000 based on the permanent partial disability approved by the medical board

PERSONAL ACCIDENT BENEFIT CONDITIONS

- Compensation shall be payable under only one of items 1 to 7 above in respect of each person arising out of any one occurrence and Our total liability shall not in the aggregate exceed the sum of AED 200,000 during any one Period of Insurance per person.
 - To harm oneself intentionally or by committing suicide or by attempting suicide or physical defect or mental weakness
 - As a consequence of person demanding compensation himself from addiction to drugs or liquor
 - We are not liable to pay any compensation for death or physical injury which occurs either directly or indirectly, totally or partially as a result of the following reasons:
 - 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.
 - Number of vehicle passengers should not exceed (as per seating capacity) persons including the driver at the time of accident.
- These conditions are subject to the terms, exceptions and conditions of the Policy.

III. PERSONAL ACCIDENT & EMERGENCY

Covers	What We Cover	What We Don't Cover
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Ambulance Cost

The coverage under the Policy is extended to include liability payable as per the Table of Benefits, 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.



A Home Away from Home.

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IV. Value – Add

Trust, makes life beautiful



Everyday brings new opportunities, to build a brighter tomorrow. For over 60 years, RSA Insurance UAE has been helping its customers in business & in life to do more.

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RSA Insurance has been trusted by businesses and individuals in the UAE for its unique solutions combining global insurance excellence and local market expertise.

Offering comprehensive insurance solutions across home, motor, travel, property, marine and other portfolio of products in the UAE, RSA believes in helping customers grow and cherish life's most beautiful moments.

IV. VALUE - ADD

Covers	What We Cover	What We Don't Cover
Territory Extended to Oman	The Territorial Limits under Your Policy are extended to include the Sultanate of Oman.	
No Claims Discount	<p>The coverage under the Policy is extended to include a discount off Your next motor vehicle insurance premium, for each claim free Period of Insurance You will accumulate. The discount amount will be in accordance with the no claims discount scale applicable at the time of renewal.</p> <p>If a claim is made or becomes apparent, Your no claims discount may be reduced at the next renewal in accordance with the no claims discount scale applicable at the time of renewal.</p> <p>Your no claims discount is not transferable to any other person.</p>	

SECTION 4: GENERAL CONDITIONS

1. The Policy and the Schedule shall be considered as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy and Schedule shall bear such specific meaning wherever it may appear.
2. Every notice or communication to be given or made under this Policy shall be delivered to the Company in writing.
3. The Insured shall take all reasonable steps to safeguard the Insured Vehicle from loss or damage and to maintain the Insured Vehicle in a roadworthy condition. The Company shall have at all times the right of free and full access to examine such vehicle or any part thereof. In the event of any accident or breakdown such vehicle shall not be left unattended without proper precautions being taken to prevent further loss or damage and if such vehicle be driven before the necessary repairs are effected, any extension of the damage or any further damage to such vehicle shall be excluded from the scope of indemnity granted by this Policy.
4. The Insured shall remain throughout the validity of this Policy the sole and absolute owner of the vehicle and shall not make any agreement to let out upon hire the Insured Vehicle or enter into any agreement restricting his absolute control and possession of the Insured Vehicle without the written permission of the Company having first been obtained.
5. In the event of any occurrence which may give rise to a claim under the Policy, the Insured shall give immediate notice to the competent authority and the Insurance Company, with all relevant information. The Insured shall forward to the Company every letter, claim, writ, summons and process immediately on receipt.
6. No admission offer, promise or payment shall be made by or on behalf of the Insured without the written consent of the Company which shall be entitled, if it so desires, to take over and conduct in the name of the Insured the defence or settlement of any claim or to prosecute in his name for its own benefit any claim for indemnity to damages or otherwise and shall have full discretion in the conduct of any proceedings and in the settlement of any claim and the Insured shall give such information and assistance as the Company may require.
7. At any time after the happening of any event giving rise to a claim or series of claims under Clause 1(b) of Section 2 of this Policy, the Company may pay to the Insured the full amount of the Company's liability under the above mentioned clause and relinquish the conduct of any defence, settlement or proceedings and the Company shall not be responsible for any damage alleged to have been caused to the Insured in consequence of any alleged action or omission of the Company in connection with such defence, settlement or proceedings, or of the Company relinquishing

SECTION 4: GENERAL CONDITIONS

such conduct. Also, the Company shall not be liable for any costs or expenses whatsoever incurred by the Insured or any claimant or other person after the Company shall have relinquished such conduct.

8. (a) The Company may cancel Section 1 of the Policy conditional to a serious reason by sending thirty days notice by registered letter to the Insured at his last known address and to keep The Ministry of Economy informed of the reason for Cancellation. In such an event the Company will return the premium paid less the pro-rata portion thereof for the period the Policy has been in force or the Insured may cancel Section 1 with seven days written notice by registered letter and provided no claim has arisen during the current Period of Insurance, the Insured shall be entitled to a pro-rata refund of premium
- (b) Neither the Company nor the Insured has the right to cancel Section 2 of this Policy during its period of validity as long as the vehicle's license is valid. In case the Policy is cancelled before its expiry date because of cancellation of the vehicle's permit, or presentation of a new Policy due to change in details of the vehicle or transfer of its ownership, the insurance Company will provide a pro-rata refund of the premium to the Insured, provided no other claim has arisen during the validity of the Policy. The Company shall pay to

the Insured, in all cases of cancellation, the balance premium due prior to expiry of notice period. The Company shall pay to the Insured, in all cases of cancellation, the refund premium due prior to the expiry of the termination period

9. If at the time when any claim arises under this Policy there be any other insurance covering the same loss, damage or liability, the Company shall not be liable to pay or contribute more than its rateable proportion of any such loss or damage or compensation or cost or expenses.
10. The due observance and fulfillment of the terms and conditions of this Policy insofar as they relate to anything to be done or not to be done by the Insured and the truth of all statements and declarations expressed by the Insured in the Proposal shall be conditions precedent to any liability of the Company to make any payment under the Policy.

Furthermore any notice of claim is to be fully in accordance with the requirements of Clauses 2 and 5 of the General Conditions of this Policy.
11. The Company may claim back on the Insured and/or the driver of the vehicle at the time of accident, the value of what has been paid as compensation by the Company in the following cases:

SECTION 4: GENERAL CONDITIONS

- (a) If it is proved that the insurance contract has been made on the basis of false statements by the Insured or if he has concealed relevant information which affects the acceptance of this insurance by the Company or otherwise affects the premium or the terms of this Policy
 - (b) Using the vehicle for other purposes than stipulated in the Policy or exceeding the permitted number of passengers, overloading more than the permitted limit, or the load not stowed correctly, or exceeding the dimensions of width or length or height permitted
 - (c) If the driver disobeys the law involving a criminal act or felony
 - (d) If the driver of the vehicle, whether the Insured or a person driving with his permission has no driving license for the type of the vehicle involved as per the Traffic and Roads Act and its regulations or an order, been delivered to cancel the license provided to him by the court or the competent authority or as per the traffic regulations
 - (e) If it is proved that the accident, death or bodily injury has resulted from an intentional act by the Insured
 - (f) If it is proved to any of the competent authorities or upon the admission of the driver of the vehicle that the accident occurred as a result of the vehicle being driven by the Insured or any other person driving with his consent under the influence of drugs and/or alcohol or hallucinating drugs affecting his ability to control the vehicle
- The right of recourse for the Company under this General Condition as well as the terms and conditions of this Policy, will not affect the rights of Third Parties towards the Insured.
- 12. Nothing in this Policy or any endorsement on it will affect the rights of any person entitled to compensation by virtue of this Policy, or any other person's right to recover any due amount by virtue of the law.
 - 13. Any claim under this Policy shall be time barred if not submitted to the Company within three years from the date of accident: even if the Insured had knowledge of such accident or event, no claim will be accepted.
 - 14. It is possible that the Company and the Insured by virtue of additional endorsements attached to this Policy and within the limits of its provisions and conditions, agree that the Company will cover other damages and injuries which are not mentioned in this Policy especially the following:

SECTION 4: GENERAL CONDITIONS

- (a) Insurance against accidents which may occur to the Insured or his family and the driver at the time of the accident and persons working for the Insured, including the medical expenses due to bodily injury to any one of them
 - (b) Insurance against damage of property owned by the Insured or the driver at the time of the accident, or whatever is under their custody and control
- 15. Any disputes arising out of this Policy fall within the jurisdiction of UAE Courts.
 - 16. Additional Excess applicable:
If at the time of an accident, the Insured Vehicle is found to have been driven by anyone under 25 years of age (completed age), then You shall bear 10% of the claim amount in addition to the normal Policy Excess.
If Your vehicle is lost, stolen or damaged and there is no identifiable responsible Third Party, You are responsible for paying the Excess shown on Your Schedule no matter how the loss or damage happened. You will be charged on Excess per incident.
 - 17. Racing Condition:
If at the time that a claim arises under this Policy, the vehicle was being used for the purpose of any prearranged or organized racing, track pace making, rallies, speed trials, speed contests, in any stunt activity or in practice or preparation for any such contest or activity, the Company shall not be liable for Third Party bodily injury or property damage and/or for any damage to the Insured Vehicle.

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