



Drive  
easy



## Terms and Conditions

Forward   
together



شركة عمان للتأمين  
Oman Insurance Company



## Thank you

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

Please take some time to read this booklet, the Motor Insurance Certificate and accompanying Policy Schedule. These documents provide details of what this Policy does and does not cover. It also explains the process of making a claim.

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

Thank you and drive safely!

## Your Cover at a Glance

Section	Cover	Third Party Liability Plans		Comprehensive Plans			
		Standalone	OIC Blue	Basic <sup>1</sup>	Silver	Gold	Platinum <sup>2</sup>
1	<b>Loss or Damage</b>			✓	✓	✓	✓
2	<b>Third Party Liability (TPL)</b>	✓	✓	✓	✓	✓	✓
2.1	Ambulance Cover	✓	✓	✓	✓	✓	✓
3	<b>Additional Benefits:</b>						
3.1	Courtesy Car (Cash Benefit)				Optional	Optional	✓
3.2	Off Road <sup>3</sup>					✓	✓
3.3	Personal Accident		✓	Optional	✓	✓	✓
3.4	Emergency Medical Expenses					✓	✓
3.5	Personal Injury					✓	✓
3.6	Geographical Expansion (Oman & Qatar)			Optional	Optional	✓	✓
3.7	Natural Disaster			Optional		✓	✓
3.8	Personal Belongings					✓	✓
3.9	Windscreen Damage (No Excess)					✓	✓
3.10	Replacement of Locks					✓	✓
3.11	Valet Parking Theft					✓	✓
3.12	Dealer Repairs <sup>4</sup>			1 <sup>st</sup> year only	1 <sup>st</sup> year only	3 years only	5 years only
3.13	Auto Gap <sup>5</sup>					✓	✓
3.14	Road Side Assistance	✓	✓	Optional	✓	✓	✓
3.15	Track Day					Optional	Optional

1 - Commercial vehicles only

2 - Applicable to existing and renewed Platinum policies only

3 - SUV with off-road capability only

4 - Based on the Vehicle's Model Year or as agreed in the Policy Schedule

5 - Applicable to vehicles under 1<sup>st</sup> hand ownership and purchased from an authorized dealer

✓ - Applicable as per plan selected

Optional - Applicable only if specified in your Policy Schedule

## Table of Contents

How to Make a Claim	4
Policy Cancellation Rights	8
Complaints	8
Definitions	9
Covers	
Section 1: Loss or Damage to Your Car	11
Section 2: Third Party Liability	13
Section 3: Additional Benefits	15
3.1 Courtesy Car (Cash Benefit)	15
3.2 Off-Road (SUV with off-road capability only)	15
3.3 Personal Accident	15
3.4 Emergency Medical Expenses	17
3.5 Personal Injury	17
3.6 Geographical Expansion (Oman & Qatar)	18
3.7 Natural Disaster	18
3.8 Personal Belongings	18
3.9 Windscreen Damage (No Excess)	18
3.10 Replacement of Locks	19
3.11 Valet Parking Theft	19
3.12 Dealer Repairs	19
3.13 Auto Gap Insurance	19
3.14 Road Side Assistance	20
3.15 Track Day	20
Section 4: General Exclusions	22
Section 5: General Conditions	22
Frequently Asked Questions	26

Driving  
together



## How to Make a Claim

We are committed to providing fast, fair and efficient claims service. If you have been involved in an accident and need to make a claim, please follow these steps:

### You had an accident

Stay Calm.

If possible, move your car to a safe place, out of traffic.

Display warning triangles, to help alert traffic.

Call the police on 999, even if the accident is minor.

If your vehicle needs to be towed, call OIC Assist on 8000 973 0048.

### Report a claim

Call 800 405 or email [motorclaims@tameen.ae](mailto:motorclaims@tameen.ae) to report your accident as soon as it is reasonably practical.

Depending on your cover, we will advise you on what to do with your vehicle.

Don't worry, you are in safe hands.

To register your claim, you will need to provide the following:

- Original Police Report.
- Copy of the driving license of the driver involved in the accident and mentioned in the Police Report.
- Copy of vehicle registration card.

### Waiting for repairs

Drive to any of our claims service centre (see location next page).

The damaged car will be examined by one of our motor engineers to agree the repair cost with the garage.

Repair authorization is provided within 48hrs for most cases.

We have an extensive network of approved garages.

If you have selected the option, you can drive away with the replacement car.

### Drive again

You will receive a call from the dealer / garage when your car is ready.

Pick up your car and drive.

We hope you enjoyed our efficient claim handling.

Most claims can be handled by the above simple steps. However, if bodily injury or death occurs, additional information may be required.

Please see our detailed claim instructions and requirements on our claim form available on [www.tameen.ae](http://www.tameen.ae), select Contact Us and choose Claims and Motor.

## Claim Centers

### Abu Dhabi

Mussaffah  
M3, Ground Floor,  
Business Service Centre.  
(HAAD building premises)

Tel: +971 2 412 1900

### Dubai

Sheikh Zayed Road  
Ground Floor,  
Ali Al Hashmi building  
(Near Time Square Centre)

Tel: +971 4 371 8000

### Al Ain

Al Murabaa  
Al Rim Finance Building  
(Opp. Murabaa Police Station)

Tel: +971 3 784 9185

### Sharjah

Al Khan  
Ground Floor,  
Majestic Tower  
(Near Al Khan Bridge)

Tel: +971 6 593 4100

### Fujairah

7th Floor, Fujairah Tower  
(Near Etisalat Building)

Tel: +971 9 222 1104

### Ras Al Khaimah

Mezanine Floor,  
Sh. Salim Al Khateri  
Building (Near Ras Al  
Khaimah Bridge)

Tel: +971 7 207 0800

In case of accident, visit one of the above centers to open your claim. Our dedicated claim handlers will record details, assess your car damage, give you a reference number and advise you of next steps.

## Policy Cancellation Rights

The **Company** may cancel section 1 of this Policy by sending a 30 days notice through registered mail to the Insured at his/her last known address and will reimburse the premium paid less a proportion thereof for the period of time the Policy has been in force.

The Insured may cancel section 1 by written notification to the **Company**. Provided there was no claim whatsoever during the in force period of the Policy, the **Company** will reimburse the Insured for paid premium at the **Company's** short period rates.

## Complaints

Tell us what you think of Oman Insurance Company, we are always happy to hear your comments. If you have any feedback or complaints, please contact us through our Call Centre: **800-4746** (Sat: 08:00-16:00, Sun-Thu: 08:00-20:00). Alternatively you may use our website [www.tameen.ae](http://www.tameen.ae), select Contact Us and choose Complaints.

## AssistPal Your Roadside Assistance App

AssistPal is a free smartphone app. It allows you to instantly request assistance services from the assistance service provider when you are victim of a car breakdown in a simple and convenient way.

The app makes it easy to request assistance services from the assistance service provider being for breakdown, road traffic accident, flat tire, lock out, battery jump start & much more, 24/7/365.

Just make a request, and the assistance service provider will automatically detect your precise location, dispatch the closest responder and confirm that help is on the way.

### Download the AssistPal App Today!

AssistPal is available right now from the Apple App Store and Google Play. Download the free app today for an added level of safety and convenience on the road. Terms and conditions apply.



## Definitions

Any word or expression defined below will have the same meaning wherever it appears in your Policy.

**Insured, You, and Your** refer to the person named as the Policyholder in the **Schedule**.

The **Company, We, Our, and Us** means **Oman Insurance Company (P.S.C.)**.

**Accessories** means parts originally installed in the **Vehicle** by the **Vehicle** manufacturers and included in the original price such as navigation equipment, telephone, stereo equipment and other items.

**Bodily Injury** means physical bodily harm, including sickness, disease or death that result from a covered loss.

### Certificate of Insurance (Col):

The document pertaining all relevant factors to the rating & pricing of **Your** policy, providing proof of your **Insurance Policy**.

**Excess:** The amount (defined in **Your Policy Schedule**) **You** will have to pay towards each and every own damage claim.

**Insured Value:** The amount stated in the **Policy Schedule** which **We** shall pay in the event of a total loss after deducting depreciation as per the amount shown in the depreciation scale.

**Licensed driver:** means the **Insured** or any person driving with his permission provided that the person driving holds a valid United Arab Emirates driving license for the **Vehicle** and in accordance with the traffic laws and regulations and has not had his license withdrawn by order of a court of law or competent authority according to traffic regulations.

**Period of insurance:** means the period of time covered by this Policy period, as shown in the **Schedule**, and any other period that **We** agree to insure **You**.

**Schedule:** means the document which gives details of **You, Us, the Vehicle**, the cover **You** have and any other specific conditions.

**Territorial limits:** means United Arab Emirates and any other area stated in **Your Policy Schedule**.

**Vehicle/Insured Vehicle:** means any **Vehicle** described in **Your Policy Schedule**.

**No Claims Discount:** If **You** make a claim under your Policy; **We** will reduce your **No Claims Discount** in line with **Our** policies. If **You** do not make a claim under your Policy, **We** will increase your **No Claims Discount** when **You** renew your Policy in line with the scale **We** apply at that time.

Whereas the **Insured** has applied to the **Company** for the insurance hereinafter contained, and has paid or agreed to pay the premium as consideration for such insurance.

Now this **motor insurance Policy** witnesseth that in respect of accidents occurring during the period of **Insurance** within the **Territorial Limits** and subject to the terms and conditions and exclusions contained herein or endorsed hereon (hereinafter collectively referred to as the **"Terms of this Policy"**).



# Covers

## Section 1 Loss or Damage

1. **The Company** undertakes to indemnify the **Insured** for loss of or damage to the **Insured Vehicle**, its **Accessories** and spare parts whilst thereon:
  - a. If the loss or damage resulted from a collision, overturning or an accident caused due to an unexpected mechanical failure, or due to the wear and tear of the vehicle part.
  - b. By fire, external explosion, self ignition, lightning or thunderbolt.
  - c. By burglary or theft.
  - d. By malicious act of any third party.
  - e. While 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.
  
2. The **Company** shall pay in **Cash** the amount of loss or damage to the **Insured** or shall repair, reinstate or replace the motor **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 plus the reasonable cost of fittings or fixing such parts, unless the **Insured** elects the **Company** to pay him the amount in **Cash** in such case the **Company** shall act according to the request of the **Insured**.

Where the **Insured** requests new parts instead of the damaged parts due to an accident or prefers its cash value, the **Insured** is liable for the depreciation percentages as mentioned in **Schedule**

**No. (1)** Regarding **Taxi and Rental Vehicles** the **Insured** shall be liable for the depreciation percentages mentioned in **Schedule No. (2)**.

Schedule No. (1)	
Depreciation Percentage	
(Excluding Taxi and Rent a Car Vehicles)	
Year	Percentage
1st year	-
2nd year	5%
3rd year	10%
4th year	15%
5th year	20%
6th year	30%

Schedule No. (2)	
Depreciation Percentage	
(Taxi and Rent a Car Vehicles)	
Year	Percentage
Last 6 months of 1st year	10%
2nd year	20%
3rd year	25%
4th year	30%
5th year	35%
6th year and above	40%

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 authorized 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.
  - 10% from the beginning of the 4th month until the end of the 6th month.
  - 15% from the beginning of the 7th month until the end of the 9th month.
  - 20% from the beginning of the 10th month until the end of the 12th month.
4. If the **Insured Vehicle** sustains loss or damage to the extent that the estimated repair cost, as estimated by a loss adjustor appointed by Us, shall exceed 50% of its value at the time of accident it will be considered a total loss and the **Insured Value**, which was declared between the **Insured** and the **Company** at the time of inception of the insurance, shall constitute the basis for calculation of the indemnity for the loss or damage after deducting depreciation at 20% per annum of the **Insured Value** as stated in the **Schedule** for the first year of the **Vehicle's** life on the road. For a part of the year this shall be calculated on a pro rata basis.
5. If the motor vehicle is immobilized 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.

### EXCLUSIONS TO SECTION 1 (Loss or Damage)

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

1. Consequential loss affecting the **Insured Vehicle** or decrease in the **Vehicle** 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 **Insured 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 of or damage caused to the **Insured Vehicle** as a result of the following:
  - a. Used for purposes otherwise than in accordance with the Limitations of Use;
  - b. If the driver disobeys the laws involving a criminal act or felony as per the definition provided for in articles (28) and (29) of penal code as issued in Federal Law no. (3) for 1987.
5. Damage resulting to the **Insured Vehicle** from accidents which occur while it is being driven by an unlicensed person in accordance with the Traffic and Roads Act, or his driving license has been suspended by court or competent authorities or as per traffic laws.
6. Loss or damage to the **Insured Vehicle** or any part thereof arising out of any accident occurring due to its being driven whilst under the influence of alcohol, drugs or medicated drugs which affected the driver's control over the **Vehicle**, if it has been proved to the competent authorities or upon confession of the driver of the **Vehicle**.
7. Loss damage to the **Insured Vehicle**, as a result of the vehicle being driven by the **Insured** or any other person outside the road as per the definition of road as every passage open to public traffic, unless otherwise agreed in this insurance Policy.

1. The Company shall be liable to compensate the **Insured** in the event of 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 possession.
  - c. The Company shall pay an amount not exceeding AED6770 (AED Six thousand seven hundred and seventy) to the service provider of ambulance and medical transport to the hospital for each person who sustains physical injury or death and for whom the medical services are provided and is transported to the hospital as a result of an accident caused by the **Insured Vehicle** against third party liability only, or loss, damage and civil liability. This obligation includes all deceased persons or persons injured of these accidents, including those excluded by Section 2 - Clause 1 (a) of this Policy.

As from the second year of the **Vehicles** use, depreciation not exceeding 20% per annum shall be deducted from the vehicle's **Insured Value** as stated in the Policy **Schedule** as follows:

- 5% from the beginning of the 1st month until the end of the 3rd month.



## Section 3 Additional Benefits

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 fulfills and complies with the terms and conditions of this Policy and obeys with it as if he was the **Insured** himself.
3. Subject to the limits specified in the attached **Schedule** to this Policy, the **Company** shall be liable to pay court orders or judgments up to 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 as and when the court order becomes mandatorily implementable.
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 Exclusions 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 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 eligible for indemnity.
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 may undertake to defend the **Insured** in any court of law in respect of any event which may be the subject of indemnity under this section.

The following Additional Benefits only apply if specified in your Policy Schedule, subject otherwise to the same terms, conditions and limitations of the said Policy.

### 3.1 Courtesy Car (Cash Benefit)

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

The Company will pay the courtesy car (cash benefit) as per the limit set out in the Schedule for maximum up to 7 days subject to the following specific conditions:

When the Insured's Vehicle meets with an accident and needs repair under insurance claim with OIC approved garage and such claim is approved by OIC, the Insured shall be provided with courtesy car (cash benefit) under the following terms and conditions:

- a. Should OIC consider the vehicle a write-off or Total Loss, this benefit does not apply.
- b. The eligibility of compensation will be calculated from the day the Vehicle is handed over to the garage for accident repair.
- c. Only private and individual owned Vehicle of non commercial purpose shall be covered
- d. The company registered vehicles provided for the use of their staff will be included under this Policy only if the company gives an undertaking that the Vehicle is used by single person only
- e. The period of courtesy car (cash benefit) shall be limited and the Insured shall be entitled to avail a maximum of 7 days in 13 months in one or multiple occurrences during the Policy period, maximum of 2 claims in a Policy year.

### 3.2 Off Road Coverage (SUV with off-road capability only)

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

The Policy is extended to cover loss or damage to the covered Vehicle while driven off-road.

#### Specific Conditions

- a. This cover is applicable for SUV with off-road capability and for private vehicle of non commercial purpose.
- b. The **Insured** shall bear an **Excess** of double the **Normal Excess** stated in the Policy **Schedule** in the event of an admissible off-road claim.
- c. The **Company** will not be liable to pay for any damage if loss and/ or damage occurred during the course of competitive events, safari or if you are carrying passengers as part of a business. Safari activities is the recreation of driving or riding a vehicle on un-surfaced roads or tracks, made of materials such as sand, gravel, riverbeds, mud, snow, rocks and other natural terrain.

### 3.3 Personal Accident

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

It is hereby understood and agreed that in consideration of the payment of an additional premium the **Company** undertakes to pay compensation on the scale provided hereunder for death or **Bodily Injury** sustained by the **Insured** &/ or any **Licensed Driver** driving any **Vehicle** described in the Policy Schedule hereto while mounting into or dismounting from or travelling in the **Insured Vehicle** caused

by violent accidental external and visible means, which independently of any other cause (except medical or surgical treatment consequent upon such injury) shall within three calendar months of the occurrence of such injury result in:

#### Specific Limitations

S.No	Description	Scale of Compensation
1.	Death or permanent total disablement	AED 200,000
2.	Total and irrecoverable loss of all 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 together with one foot	AED 200,000
4.	Total loss by physical severance at or above the wrist of ankle of one hand or one foot together with the total and irrecoverable loss of all sight in one eye	AED 200,000
5.	Total and irrecoverable loss of all 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 disablement not mentioned in the table herein-above	The value of compensation will be specified for the person on the basis of percentage for permanent partial disability approved by medical board multiplied by sum insured of AED 200,000

- a. Compensation shall be payable under one item only of items (1) to (6) for item (7) separately in addition to items (5) or (6) above in respect of each person arising out of one occurrence and the total liability of the Company shall not in the aggregate exceed the sum of AED 200,000/- during any one period of insurance.
- b. No weekly compensation shall become payable until the total amount shall have been ascertained and agreed.
- c. No Compensation shall be payable in respect of death or injury indirectly or directly wholly or partially arising out of or resulting from or traceable to:
  1. Intentional self-injury or attempted suicide, physical and/or mental defect or infirmity.
  2. An accident happening whilst such person is under the influence of intoxicating liquor or drugs.
- d. Compensation shall be payable only with the approval of the Insured and directly to the injured person or to his legal personal representatives whose receipt shall be a full discharge in respect of the injury to such person.
- e. Number of Vehicle passengers at the time of accident should not exceed the maximum number of persons including the driver, as stipulated by the Vehicle model.
- f. Temporary total disablement which prevents the injured person from engaging in any occupation for benefit is not covered.

#### 3.4 Emergency Medical Expenses

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

The **Company** will pay to the **Insured** the reasonable cost of medical expenses incurred in connection with any accidental **Bodily Injury** to the Driver and/or **Insured** and/or any occupant of the covered **Vehicle** as the direct and immediate result of an accident to the covered **Vehicle** provided that:

The liability of the **Company** shall not exceed AED 5,000 in respect of any one accident, unless otherwise specified in **Your Policy Schedule**.

#### 3.5 Personal Injury

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

Unless otherwise specified in your **Policy Schedule, We** will pay AED 30,000 to the **Insured** and/or spouse (or in the event of their death, to their legal personal representatives) if the Insured and/ or spouse while 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:

- a. Death;
- b. Total irrecoverable loss of sight in one or both eyes;
- c. 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.

### Specific Exclusions

This benefit applies only in respect of private Vehicles insured in the name of an individual and does not cover:

- a. Death or injury arising from suicide or attempted suicide;
- b. Anyone who is over 70 years of age at the time of the accident;
- c. If anyone claiming is convicted in connection with the accident of a drink-driving offence or of driving under the influence of any drugs.

### 3.6 Geographical Expansion (Oman & Qatar)

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

Subject otherwise to the same terms, conditions, exclusions and limitations of the said Policy, the geographical area for Section 1 (Loss or Damage) is extended to include the Sultanate of Oman and Qatar. You will not be covered under section 2 (Third Party Liability) as this cover must be purchased separately (except Oman).

### 3.7 Natural Disaster, Storm, Flood, Strike, Riot & Civil Commotion

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

The cover under Section 1(Loss or Damage) is extended to cover the **Insured** in respect of loss of or damage to the **Insured Vehicle** caused by:

- a. Strike, Riot or Civil Commotion which does not assume the proportion of, or amounts to popular uprising.
- b. Flood (provided the **Vehicle** is not driven), storm, typhoon, cyclone, hurricane, earthquake or other convulsions of nature.

### 3.8 Personal Belongings

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

We will pay you for the value of loss or damage caused to personal belongings by fire, theft or accident while the belongings are in your insured Vehicle. The maximum amount payable under this benefit shall not exceed AED 5,000 in respect of any one claim or series of claims resulting from one accident.

#### Specific Exclusions

The Company shall not be liable in respect of:

- a. Theft of any property carried in an open or convertible **Vehicle** unless in a locked boot or locked glove compartment.
- b. Any such property insured under any other insurance Policy.
- c. Loss of damage to money stamps tickets documents or securities.
- d. Goods or samples carried in connection with any trade.

### 3.9 Windscreen Damage (No Excess)

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

In the event of breakage of the window or windscreen of the **Insured Vehicle** where this is the only damage to the **Insured Vehicle** other than scratching of bodywork resulting from the breakage, the **Company** will indemnify the **Insured** for the cost of replacement of such window or windscreen and any payment in respect thereof shall not be deemed to be a claim for the purposes of calculating **No Claims Discount** and shall not be subject to any **Excess**.

### Specific Limitations

Provided that the liability of the **Company** shall not exceed AED 3,000 (unless otherwise stated in the Policy **Schedule**) in respect of any one accident, no **Excess** payable, unless exceeding the defined limit.

### 3.10 Replacement of Locks

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

If the **Insured Vehicle's** keys or lock transmitter are lost or stolen, the **Company** shall pay up to AED 1,000 (unless otherwise stated in the Policy **Schedule**) for replacement of:

- a. The door locks and boot lock;
- b. The ignition and steering lock; and
- c. The lock transmitter and central locking system;

Any payment for this benefit shall not be deemed to be a claim for the purposes of calculating **No Claims Discount**.

#### Specific Limitations

The **Company** shall not pay the cost of replacing any alarms or other security devices used in connection with the **Insured Vehicle**.

### 3.11 Valet Parking Theft

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

The **Company** shall indemnify the **Insured** for theft to the **Insured Vehicle** while in the custody or control of Hotels or Shopping Malls which the **Insured** does not own and where the **Insured Vehicle** has been parked by their authorized driver.

### Specific Conditions

This benefit shall be payable provided that:

- a. Customer files a case against the Hotel/ Shopping Mall.
- b. The **Vehicle** is handed over only to the authorized person after due verification.
- c. The authorized person is a **Licensed Driver**.
- d. This benefit is not covered by any other Insurance Policy.

#### Specific Limitations

This benefit is limited to one claim per Policy year.

### 3.12 Dealer Repairs

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

If Dealer Repairs are included in your Policy, as shown in your Policy **Schedule**, the Policy is extended to include accidental damage repairs of your **Vehicle** at the manufacturer's authorized dealers within the UAE. If **You** do not have this cover then **We** shall select one of Our own approved garages to undertake the repairs.

### 3.13 Auto Gap

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

If the **Insured Vehicle** is under 1st hand ownership, purchased from an authorized dealer and less than 6 months old, based on year of manufacture (unless otherwise specified in your Policy **Schedule**) and is declared a total loss, the **Company** shall pay for either a brand new replacement model or for the original purchase value, whichever is lower.

#### Specific Limitations

This shall apply for brand new **Vehicles** only subject to one claim per Policy year

### 3.14 Road Side Assistance

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

If your Policy includes road side assistance (please see **Your Policy Schedule**) and you require this service, please call the toll free number of the road side assistance company as mentioned in **Your Policy Schedule**. You will be prompted for one of the following:

- a. Your road side assistance membership number; or
- b. Motor Policy number; or
- c. Vehicle plate number in order to avail the service.

#### Specific Limitations

All services will be provided within the scope and area of cover as per your applicable road side assistance plan, Schedule of benefits and limits as stated in **Your Policy Schedule** and Terms and Conditions of the assistance services as provided by the assistance service provider.

### 3.15 Track Day

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

#### Definition

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

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

#### Track day

- a. External accident damage (i.e. impact) to the car only whilst engaged in the specified track day activity.
- b. Fire damage but only if directly following an accident (i.e. impact).
- c. Special Excess: Agreed percentage of total claim amount, as set at the time of enrolment, subject to minimum Excess.

#### Geographical Area

UAE only limited to Dubai Autodrome and Yas Marina Circuits (FIA certified)

#### Specific Limitations (What your track day doesn't cover)

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

#### Other Exclusions

We will not pay claims arising from:

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

#### How to make a claim

- a. Please refer to "How to Make a Claim" in page 4.
- b. In addition to the above, please provide a track day event receipt (you may arrange to have it from the circuit management).
- c. Take photographs of the damaged car PRIOR to removal from circuit. Photographs should show all damages.

## Section 4 General Exclusions

1. This Policy does not cover loss or damage or third party liability arising out of or resulting 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 flood, storm, typhoon, 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, commotion, mutiny, rebellion, revolution, insurrection, military coups or usurped power, confiscation or nationalization or ionizing radiations, contamination by radio activity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, nuclear or atomic explosions or any consequences directly or indirectly connected with any of the aforementioned causes.
  - c. Accidents involving the **Insured** or any driver of a **Vehicle** while driving the **Vehicle** outside the public road as per the definition of the road as being all passage ways open to public traffic unless otherwise specifically stated in the policy Schedule.
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 5 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 motor **Vehicle** or any part thereof. In the event of any accident or breakdown, such motor **Vehicle** or any part thereof shall not be left unattended without proper precautions being taken to prevent further loss or damage and if such motor **Vehicle** is driven before the necessary repairs are effected, any extension of the damage or any further damage to such motor **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 motor **Vehicle** and shall not make any agreement to let-out 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 being obtained.
5. In the event of any occurrence which may give rise to a claim under this Policy,

the **Insured** shall give immediate notice to the concerned authority and to the **Company**, with all relevant information. Every letter, claim, writ, warning, or notice of summons shall be notified or forwarded to the **Company** immediately upon receipt. The **Insured** should also notify the **Company** immediately when he has knowledge of any impending prosecution or investigation into the said accident in connection with any such occurrence, in case of theft or other criminal act which may give rise to a claim under this Policy, the **Insured** shall give immediate notice to the police and co-operate with the **Company** in securing the conviction of the offender.

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 defense or settlement of any claim or to prosecute in the **Insured's** 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. 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 – Third Party Liability of this Policy, the **Company** may at any time pay to the **Insured** the full amount of the **Company's** liability under the above mentioned clause and relinquish the conduct of any action, defense,

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 defense, settlement or proceedings, or of the **Company** in connection with such defence, settlement or proceedings, or of the **Company** relinquishing 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. Cancellation of **Your Policy**
  - a. The **Company** may cancel or revoke the provision of Section 1 - Loss or Damage of this Policy, provided that there are substantial reasons calling and supporting such cancellation during the validity of the Policy, by sending thirty days prior written notice to the **Insured** by registered letter at his last known address, and inform the Insurance Authority about the reasons for this cancellation, and in such event the **Company** will return to the **Insured** the premium paid less the pro-rata portion thereof for the period the Policy has been in force. The **Insured** may cancel Section 1 - Loss or Damage by sending seven days prior written notice to the **Company**, provided that no claim has arisen during the current effective period of insurance. The **Insured** shall be entitled to a return of premium paid after deducting what is proportionate

to the period during which the Policy was still effective as per the short term categories.

- b. Neither the **Company** nor the Insured has the right to cancel Section 2 – Third Party Liability 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** registration, or presentation of a new Policy due to change in details of the **Vehicle** or transfer of its ownership, The **Company** will refund to the **Insured** the paid premium after deducting what is proportionate to the period during which the Policy was valid according to short term insurance categories, and provided no claim arose during the effective validity period of the Policy.

The **Company** shall pay to the **Insured**, in all cases of cancellation, the balance premium due, prior to the expiry of the notice 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 ratable proportion of any such loss or damage or compensation or costs 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 & 5 of the General Conditions of this Policy.

11. The **Company** may claim back from the **Insured** and/or the driver the value of what has been paid as compensation by the **Company** in the following cases:
- 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 is 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 as per the definition provided for in articles (28) and (29) of penal code as issued in Federal law no. (3) of 1987.
- d. If the driver, whether the **Insured** or a person driving with his permission has no driving license for the type of **Vehicle** involved, as in accordance with Traffic and Roads Acts, or his driving license has been suspended by court or competent authority, or as per traffic laws.
- 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 the authorities

concerned or upon confession of the driver, 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 or alcohol or any other drugs which cause loss of control of the vehicle.

- g. 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 incident / occurrence date or the beneficiaries' knowledge of such event, and 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 may agree that the **Company** will cover other damages and injuries which are not mentioned in this Policy especially the following:
- a. Insurance against accidents which may occur to the **Insured** or his family and the driver at the time of 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 dispute arising out of this Policy falls within the jurisdiction of United Arab Emirates Courts.
16. If your vehicle is lost or stolen or damaged and there is no Identified responsible Third party, **You** are responsible for paying the **Excess** shown on your **Schedule** no matter how the loss or damage happened.
17. If the **Insured** or the driver at the time of the accident is less than 25 years of age, and/or holds a less than 12 months old valid UAE license (other than transferable license), then an additional **Excess** shall be paid by him/her at 10% of total claim amount in respect of loss and/or damage.
18. **Language** - In case of differences over the interpretation of the Policy, the Arabic text shall prevail.

## Frequently Asked Questions

### 1. What is the difference between a third party liability Policy and a comprehensive Policy?

#### Motor Third Party Liability

This Policy pays for damages if you are legally responsible for accidentally injuring someone, or for damaging another vehicle or other property in an automobile accident. Motor third party liability coverage falls into two categories:

- a. Bodily Injury Liability - covers medical expenses, pain and suffering, lost wages, and other special damages.
- b. Property Damage Liability - covers damaged property and may include loss of use.

#### Comprehensive Insurance

Our comprehensive insurance Policy includes the motor third party liability coverage and pays (subject to limits specified in the Policy Schedule) for loss of or damage to an insured vehicle, caused by a collision, vehicle rollover and may include a variety of additional benefits specified on your Policy Schedule.

### 2. Why should I buy a comprehensive Policy?

You may be required to carry comprehensive coverage if your vehicle is leased or financed. Once you have paid off your car, and its value decreases, you might consider dropping these coverage's to save money on your auto insurance. However, you should consider whether the savings would be enough to offset the risk of having to pay the entire cost of repairing or replacing your vehicle if a loss occurs.

### 3. What can I do to save money on my auto insurance premium?

If you're shopping for a car, consider how your choice will affect car insurance premiums. Insurance premiums are higher for cars more susceptible to damage or occupant injury, and lower rates for those that fare better than the norm.

### 4. How does the Company calculate my insurance premium?

Generally, the more expensive the car, the higher the auto insurance price. There are also a number of other factors considered in the calculation of your insurance premium. Vehicle type (sports, saloon, etc.), length of driving experience, driving record (accident history), age (young drivers have higher accident rates) and location (where you live) all influence the amount of your insurance premium.

### 5. What is an excess?

An excess is the part of a covered loss that you have agreed to pay with your own money. If you file a claim against your insurance and the claim is approved, you will pay only the amount of the excess. Oman Insurance Company will pay the rest – up to the limit specified in the Policy Schedule.

### 6. How high or low should my excesses be?

Higher excesses lower your premium but increase the amount you must pay out of your own pocket if a loss occurs. Ask yourself how much you would be willing and able to pay (if a loss occurs) on short notice in order to save on your premium.

### 7. Why has my excess increased?

The standard excess is increased for high value vehicles, high performance vehicles, and young drivers and for drivers with a poor claims history.

### 8. Why do I need a 13-month insurance Policy?

The Traffic Authority in your emirate insists on a 13-month insurance certificate each time a vehicle is registered. The intention is to reduce the number of uninsured vehicles on the roads. We strongly recommend that you renew your insurance when your vehicle's registration is due.

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

The Policyholder must have a financial interest in the vehicle. The Traffic Authority in your emirate will only register a vehicle in the name stated on the insurance certificate.

### 10. How can I get my motor Policy renewed?

We will contact you with your Policy's renewal terms and conditions well in advance of the expiry date. Alternatively please call Oman Insurance's UAE Call Centre on: 800-4746 to inquire status and receive renewal invite.

### 11. Which garages do you use to repair my vehicle?

If Dealer Repairs is mentioned in your Policy Schedule then your vehicle will be repaired at the vehicle's authorized dealership. Otherwise we will select one of our own authorized repairers who follow strict quality control standards.

### 12. I have submitted my claim to OIC and I have still not been reimbursed?

Please call Oman Insurance's UAE Call Centre on: 800-4746 to inquire status with our customer care specialist team.

A full circle of insurance products  
keeps you covered at all angles.



Tel: 800 4746  
[www.tameen.ae](http://www.tameen.ae)

02/2016  
Oman Insurance Company (P.S.C.)  
Paid up Capital AED 461,872,125, C.R. No. 41952  
Insurance Authority No. 9 dated 24/12/1984  
Head Office: P.O. Box 5209, Dubai, United Arab Emirates.  
Tel.: +971 4 233 7777, Fax: +971 4 233 7775, [www.tameen.ae](http://www.tameen.ae)

Forward   
together

  
شركة عمان للتأمين  
Oman Insurance Company