

Paid Up Capital: Dhs. 200,000,000

Registered under Federal Law No. (6) of 2007
Certificate No. 92, Dated 16th July 2017
Commercial Registration No. : 1266734

رأس المال المدفوع: ٢٠٠,٠٠٠,٠٠٠ درهم

مسجلة طبقاً للقانون الإتحادي رقم (٦) لسنة ٢٠٠٧ م
رقم شهادة : ٩٢، تاريخ ١٦ يوليو ٢٠١٧
رقم السجل التجاري : ١٢٦٦٧٣٤

Attached and forming part of Motor Policy No : P-10-4075-401-2025-246**CONDITIONS****MOTOR PLUS (FOR INDIVIDUALS)****1. - LOSS OR DAMAGE****i) Breakage of Glass**

The insured shall not be called upon to pay any policy excess for the damage in respect of the cost of reinstating any glass in the windscreen or in the windows of the motor vehicle following accidental breakage (provided there is no further damage other than body work scratches directly caused by the breakage)

ii) Clothing and Personal Effects:

If personal clothing or effects are lost or damaged whilst in the insured vehicle by fire or accident the Company will indemnify the Insured by payment in cash of the amount of loss or damage up to a maximum of Dhs.5,000/- provided that the Company shall not be liable in respect of :

- a. Loss or damage to money, stamps, tickets, documents or securities.
- b. Theft of any property carried in an open or convertible or unlocked vehicle.

(Police/Civil Defence Report as appropriate to be obtained for a claim to be paid hereunder)

iii) Flood and other specified perils

The words "flood, tornados, hurricanes, volcanos, earthquakes and quakes " appearing in Chapter Four exclusion clause (9) stand deleted.

iv) Repairs at Agency Workshop

Accident-related Repairs to the insured Vehicle will be carried out at the Dealer/Agency Workshop in respect of any accident occurring within the first year of the insured vehicle's first registration as new or as more specifically mentioned in the Policy Schedule provided the claim is otherwise admissible.

v) Off Road Cover

Cover for loss of or damage to the Insured vehicle while being driven off road provided that the vehicle has four wheel drive capabilities and not participating in a competitive event or race of any kind.

2. APPLICABLE TO ALL SECTIONS OF THE POLICY

Orient Takaful PJSC (Head Office) Al Futtaim Building,
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i) Geographical Extension

The geographical area shall include the Sultanate of Oman in addition to the United Arab Emirates.

ii) Medical Expenses

The Company will pay up to Dh5,000/- per person per accident for actual Medical Expenses incurred as a result of injuries suffered by passengers/driver in an accident while in the insured vehicle.

iii) Personal Injury Cover (Only for Insured & Spouse) up to AED 20,000/-

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

- Death
- Total irrecoverable loss of sight in one or both eyes
- Total loss by physical severance of one or more limbs at or before the wrist or ankle by Physical severance
- Permanent loss of one or both hands or legs by physical severance

The benefit will only be paid once for death or injury to the insured or spouse for any one incident

Exclusions:

This applies only to private vehicles insured in the name of an individual and does not cover:

- Death or injury caused by Suicide or attempted suicide
- If the claimant is convicted in connection with the accident of the accident of a drunk-driving offence or of driving under the influence of drugs
- Anyone who is over 70 years of age at the time of accident

iv) Motor Garage and/or Valet Parking

If You have a comprehensive Policy, we will indemnify You for loss of or damage to the Insured Vehicle whilst in the custody or control of:

- A motor garage or other similar business, which the You do not own, which has the Insured Vehicle for the purpose of maintenance, repair, testing or servicing.
- A hotel, restaurant or similar business, which the You do not own, where the Insured Vehicle has been parked by their authorized drivers.

v) Taxi fares up to AED 350/-



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The coverage under this Policy is extended to include an amount per accident, as specified in the Table of Benefits, for the cost of hiring a taxi in the UAE 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 and making the Insured Vehicle not roadworthy.

In the event of a claim, you are required to provide Us with the receipt or invoice of the taxi with the date corresponding to the incident date.

Subject otherwise to the terms and conditions of the Policy

SANCTIONS / EMBARGOES CLAUSE

This Policy does not provide coverage related to any business, including but not limited to this Insurance and fulfillment of any obligation thereunder, to the extent it would violate any applicable economic or trade sanctions law or regulations under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

POLITICAL RISK EXCLUSION CLAUSE

Notwithstanding any provision to the contrary within the Insurance Agreement or any Endorsement thereto this agreement does not cover loss or damage or cost or expenses of whatsoever nature directly or indirectly occasioned by, happening through or in consequence of War, invasion acts of Foreign Enemies, hostilities or war-like operations (whether war to be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power, material law, confiscation or nationalization or requisition or destruction of damage to property by or under the order of any government or public or local authority. In any action suit or other proceedings where the Insurer alleges that by reason of this exclusion a loss, damage, cost or expenses is not covered by this agreement, the burden of proving that such loss, damage, cost or expense is covered shall be upon the Insured.



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