



Car Insurance Benefits Guide



Benefits*	Conventional				
	AXA	DUBAI NATIONAL INSURANCE & REINSURANCE	OMAN INSURANCE	UNION INSURANCE	QATAR INSURANCE
	Perfect	Premium	Silver	Silver	Prestige
1 Basic Features					
1.1 Third Party Property Damage (up to)	AED 3.5 Mio	AED 3 Mio	AED 2 Mio	AED 3.5 Mio	AED 3.5 Mio
1.2 Roadside Assistance	✓	Free GOLD	✓	Free GOLD	Silver (Optional) Gold (AED 50) Platinum (AED 85)
1.3 Windscreen Damage (up to)	AED 5,000	AED 3,500	×	AED3,000	Unlimited
1.4 Geographical scope of cover (Outside UAE) Own damage cover	Oman	×	Oman & Qatar	Oman (own damage)	Oman
1.5 Personal Accident Benefit - Driver (up to)	AED 200,000	AED 200,000	Optional (Up to AED 200,000)	AED200,000	AED 200,000
1.6 Personal Belongings (up to)	AED 4,000	AED 5,000	×	AED5,000	AED 5,000
1.7 Hire Car Benefit (up to)	7 days	7 days	Optional (Up to 10 days)	Optional	Optional (Up to 10 days)
1.8 Personal Injury for Insured and/ or Spouse (up to)	AED 20,000	✓	×	AED10,000	AED 20,000
1.9 Emergency Medical Expenses (up to)	AED 3,500	AED 5,000	×	AED5,000	AED 3,500
1.10 Replacement of Locks (up to)	✓	×	×	AED1,000	AED 15,000
2 Additional Covers - For your Car					
2.1 Own Damage (Physical Loss to the vehicle)	✓	✓	✓	✓	✓
2.2 Third Party Bodily Injury - Unlimited	✓	✓	Limit set by UAE Courts	✓	✓
2.3 National Ambulance Services	✓	✓	✓	✓	✓
2.4 Availability of comprehensive cover (up to)*	15 years	12 years	15 years	15 year	15 years
2.5 Geographical scope of cover (UAE)	✓	✓	✓	✓	✓
2.6 Free Agency Repairs	×	First 2 years only	1 year	Garage Repair	First 2 years only
2.7 Agency Repair (Optional) (up to)	×	First 2 years only	×	×	up to 5 years
2.8 Premium Garages	✓	✓	✓	×	✓ (Based on Allocation)
2.9 Dynatrade Repairs	✓ (DXB & AUH)	Referral - Additional Charge	✓ (Based on Allocation)	×	✓ (Based on Allocation)
2.10 GCC cover (Own damage cover)	Optional	×	Optional (Oman & Qatar)	×	×
2.11 Natural Calamities	✓	✓	×	✓	✓
2.12 Riots and Strike	✓	✓	×	✓	✓
2.13 Auto GAP (For Brand New Vehicles only)	6 months	×	×	6 months	6 months
2.14 Valet Parking Theft Cover	✓	×	×	✓	✓
2.15 Off Road Cover	✓	✓ 4WD	×	✓	4x4 & SUVs only
3 Additional Covers - For the Driver and/or Passengers					
3.1 Personal Accident Benefit - Passengers	Optional	AED 200,000 (Family & Friends)	Optional (up to AED 200,000)	AED 200,000	AED 200,000
3.2 No Claims Discount	✓	✓	×	✓	✓
3.3 Protected No Claims Discount	×	×	×	×	×
3.4 Track Day cover	×	×	×	×	×
3.5 Orange Card (Oman Cover TPL only)	×	Referral - Additional Charge	×	×	Covered
4 Covers that come in handy when you need them the most					
4.1 Courtesy Car Cash Benefit	×	×	Optional	Optional	×
4.2 Luxury Hire a Car	×	×	×	Optional	×
4.3 Taxi Fare (up to)	×	×	×	AED 250	×
4.4 Guarantee on Garage repairs (Body and Paint)	12 months	×	×	till Policy Expiry	Up to 6 months
4.5 Guarantee on Garage repairs (Mechanical)	6 months	×	×	till Policy Expiry	Up to 6 months
4.6 Motor Trade Road Risks cover	×	×	×	×	×
5 Special Offers and Promotions (Limited time)					
5.1 Motor Premium waiver on Involuntary Loss of Employment (up to)	×	×	×	×	×
5.2 Free Secure Wallet (up to)	×	×	×	AED 10,000	×
5.3 Complimentary Annual Home Content cover (up to)	×	×	AED 50,000	×	×
5.4 Complimentary Annual Travel cover	×	×	×	×	×
5.5 Traveller Pass Membership	×	×	×	×	×
5.6 Takaful Income Protection Plan	×	×	×	×	×
5.7 Child car seat replacement	×	×	×	×	×
5.8 Emergency repair expenses	×	×	×	×	×
5.9 Pickup and delivery (Claim Service)	×	×	×	×	×
5.10 Loss of Use Allowance	×	×	×	×	×

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