



Car Insurance Benefits Guide



Benefits	Conventional									Takaful	
	AXA		OMAN INSURANCE		RAK INSURANCE	RSA		UNION INSURANCE		AMAN	SALAMA
	Perfect	Prestige	Silver	Gold	RAK Privilege	Comprehensive	Executive	Silver	Gold	Comprehensive	
1 Basic Covers - For your Car											
1.1 Own Damage (Physical Loss to the vehicle)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
1.2 Third Party Bodily Injury - Unlimited	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
1.3 Third Party Property Damage (up to)	AED 3.5 Mio	AED 5 Mio	AED 1 Mio	AED 3.5 Mio	AED 3.5 Mio	AED 3.5 Mio	AED 5 Mio	AED 3.5 Mio	AED 5 Mio	AED 3.5 Mio	AED 2 Mio
1.4 National Ambulance Services	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
1.5 Availability of comprehensive cover (up to)	15 years	7 years	10 years	10 years	10 years	15 years	5 years	10 years	10 years	10 years	7 years
1.6 Geographical scope of cover (UAE)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2 Additional Covers - For your Car											
2.1 Roadside Assistance	✓	✓	✓	✓	✓	Optional	✓	✓	✓	✓	✓
2.2 Windscreen Damage (up to)	AED 5,000	Unlimited	×	Unlimited	Unlimited	Unlimited	Unlimited	AED 1,000	Unlimited	Unlimited	AED 2500
2.3 Free Agency Repairs	First 2 years only	First 2 years only	First 1 year only	First 1 year only	First 2 years	First 2 years only	First 5 years only	First 1 year only	First 1 year only	First 1 year only	First 2 years only
2.4 Agency Repair (Optional) (up to)	5 years	5 years	×	3 years	3 years	5 years	×	5 years	5 years	5 years	×
2.5 Premium Garages	×	×	×	×	Optional	×	×	Optional	Optional	Optional	CARS Garage
2.6 Dynatrade Repairs	×	×	×	×	Optional	×	×	Optional	Optional	×	Cars > AED 250K
2.7 Geographical scope of cover (Outside UAE)	Oman	Oman	Oman & Qatar	Oman & Qatar	Oman	Oman	Oman	Oman	Oman & Qatar	Oman & Qatar	Oman
2.8 GCC cover	✓	✓	×	×	✓	Optional	✓	×	×	×	×
2.9 Natural Calamities	✓	✓	×	✓	✓	✓	✓	✓	✓	✓	✓
2.10 Riots and Strike	✓	✓	×	✓	✓	✓	✓	✓	✓	✓	✓
2.11 Auto GAP (For Brand New Vehicles only)	6 months	24 months	×	6 months	6 months	6 months	12 months	6 months	12 months	×	×
2.12 Valet Parking Theft Cover	✓	✓	×	✓	✓	✓	✓	✓	✓	✓	✓
2.13 Off Road Cover	✓	✓	×	✓	✓	✓	✓	×	✓	✓	✓
3 Additional Covers - For the Driver and/or Passengers											
3.1 Personal Accident Benefit - Driver	Optional	Optional	✓	✓	✓	Optional	✓	Optional	Optional	✓	AED 200,000
3.2 Personal Accident Benefit - Passengers	Optional	Optional	✓	✓	✓	Optional	✓	✓	✓	Optional	AED 200,000
3.3 No Claims Discount	✓	✓	×	×	✓	✓	✓	✓	✓	×	✓
3.4 Protected No Claims Discount	Optional	Optional	×	×	×	Optional	Optional	×	×	×	×
3.5 Personal Belongings (up to)	AED 4,000	AED 4,000	×	AED 5,000	AED 5,000	AED 5,000	AED 5,000	×	AED 5,000	AED 5,000	AED 1500
3.6 Track Day cover	×	×	×	Optional	×	×	×	×	×	×	×
4 Covers that come in handy when you need them the most											
4.1 Courtesy Car Cash Benefit	×	×	Optional	Optional	×	×	×	Optional	Optional	×	×
4.2 Hire Car Benefit	Optional	✓	×	×	Optional	Optional	✓	Optional	Optional	Optional	Optional
4.3 Luxury Hire a Car	×	×	×	×	Optional	×	×	Optional	Optional	×	×
4.4 Taxi Fare (up to)	×	×	×	×	×	AED 300	AED 500	AED 100	AED 250	×	Cars > AED 250K
4.5 Personal Injury for Insured and/ or Spouse (up to)	AED 20,000	AED 20,000	×	AED 30,000	AED 50,000	AED 20,000	AED 20,000	AED 10,000	AED 20,000	×	AED 2,500
4.6 Emergency Medical Expenses (up to)	AED 3,500	AED 6,000	×	AED 5,000	AED 5,000	AED 3,500	AED 6,000	AED 3,000	AED 6,000	AED 5,000	AED 2,500
4.7 Replacement of Locks (up to)	✓	✓	×	AED 1,000	AED 5,000	AED 5,000	AED 5,000	AED 1,000	AED 1,000	AED 1,000	×
4.8 Guarantee on Garage repairs (Body and Paint)	12 months	12 months	×	×	×	12 months	12 months	till Policy Expiry	till Policy Expiry	×	12 months
4.9 Guarantee on Garage repairs (Mechanical)	6 months	6 months	×	×	×	6 months	6 months	till Policy Expiry	till Policy Expiry	×	6 months
4.10 Motor Trade Road Risks cover	×	×	×	×	✓	×	×	×	×	×	×
5 Special Offers and Promotions (Limited time)											
5.1 Motor Premium waiver on Involuntary Loss of Employment (up to)	×	×	×	×	×	×	×	AED 5,000	AED 5,000	AED 5,000	×
5.2 Free Secure Wallet (up to)	×	×	×	×	×	×	×	AED 10,000	AED 10,000	AED 10,000	×
5.3 Complimentary Annual Home Content cover (up to)	×	×	AED 50,000	AED 50,000	×	×	×	AED 50,000	AED 50,000	×	×
5.4 Complimentary Annual Travel cover	×	×	×	×	×	×	×	✓	✓	×	×

NOTE: The information contained in this document is indicative only.

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