



Car Insurance Benefits Guide



Benefits*	Conventional				Takaful			
	AXA	DUBAI NATIONAL INSURANCE & REINSURANCE	OMAN INSURANCE	RAKINSURANCE	RSA	UNION INSURANCE	QATAR INSURANCE	SALAMA
	GOLD							
	Perfect Plus	Premium Plus	Gold	RAK Privilege	Comprehensive	Gold	Prestige Plus	Comprehensive
Basic Features								
1.1 Third Party Property Damage (up to)	AED 3.5 Mio	AED 3 Mio	AED 3.5 Mio	AED 3.5 Mio	AED 3.5 Mio	AED 5 Mio	AED 3.5 Mio	AED 3.5 Mio
1.2 Roadside Assistance	✓	Free Concierge Platinum (UAE & GCC)	✓	✓	Optional	✓	Platinum	✓
1.3 Windscreen Damage (up to)	AED 5,000	AED 5,000	No deductible (Up to AED 3,000)	Unlimited	Unlimited	Unlimited	Unlimited	AED 4,000
1.4 Geographical scope of cover (Outside UAE) Own damage cover	Oman	Oman	Oman & Qatar	Oman	Oman	Oman	Oman	Oman
1.5 Personal Accident Benefit - Driver (up to)	AED 200,000	AED 200,000	AED 200,000	AED 200,000	Optional	AED 200,000	AED 200,000	AED 200,000
1.6 Personal Belongings (up to)	AED 4,000	AED 5,000	AED 5,000	AED 5,000	AED 5,000	AED 5,000	AED 5,000	AED 5,000
1.7 Hire Car Benefit (up to)	7 days	✓	Optional (Up to 10 days)	Optional	Optional	Optional	10 Days	Optional
1.8 Personal Injury for Insured and/ or Spouse (up to)	AED 20,000	✓	AED 30,000	AED 50,000	AED 20,000	AED 20,000	AED 20,000	AED 2,500
1.9 Emergency Medical Expenses (up to)	AED 3,500	AED 5,000	AED 5,000	AED 5,000	AED 3,500	AED 6,000	AED 3,500	AED 5,000
1.10 Replacement of Locks (up to)	✓	✗	AED 1,000	AED 5,000	AED 5,000	AED 5,000	AED 15,000	AED 1,000
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	10 years	15 years	15 years	15 years	15 years	15 years	15 years
2.5 Geographical scope of cover (UAE)	✓	✓	✓	✓	✓	✓	✓	✓
2.6 Free Agency Repairs	Optional	Brand New + 1st Renewal	3 years	First 2 years	First 2 years only	Up to 2 years (Value over AED 70,000)	First 2 years only	First 2 years only
2.7 Agency Repair (Optional) (up to)	5 years	Brand New + 1st Renewal	Up to 5 years (Subject to approval)	3 years	5 years	5 years	Up to 5 years	3 years
2.8 Premium Garages	✗	✓	✓	Optional	✗	✗	✓ (Based on Allocation)	AG CARS (A Grade Garage)
2.9 Dynatrade Repairs	✗	Optional	✓ (Based on Allocation)	Optional	✗	✗	✓ (Based on Allocation)	Dynatrade Repairs
2.10 GCC cover (Own damage cover)	Optional	✗	Oman & Qatar	✓	Optional	✗	✗	✗
2.11 Natural Calamities	✓	✓	✓	✓	✓	✓	✓	✓
2.12 Riots and Strike	✓	✓	✓	✓	✓	✓	✓	✓
2.13 Auto GAP (For Brand New Vehicles only)	6 months	✗	6 months	6 months	6 months	12 months	6 months	Up to 12 months for brand new
2.14 Valet Parking Theft Cover	✓	✗	✓	✓	✓	✓	✓	✓
2.15 Off Road Cover	✓	✓	SUV with off-road capability only	✓	✓	✓	4x4 & SUVs only	4x4 & SUVs only
3 Additional Covers - For the Driver and/or Passengers								
3.1 Personal Accident Benefit - Passengers	Optional	AED 200,000	Optional (up to AED 200,000)	AED 200,000	Optional	AED 200,000	AED 200,000	AED 200,000
3.2 No Claims Discount	✓	✓	✗	✓	✓	✓	✓	✓
3.3 Protected No Claims Discount	✗	✗	✗	✗	Optional	✗	✗	✗
3.4 Track Day cover	✗	✗	Optional (Subject to approval)	✗	✗	✗	✗	✗
3.5 Orange Card (Oman Cover TPL only)	✗	Optional	✗	Optional	✓	✗	Covered	✓
4 Covers that come in handy when you need them the most								
4.1 Courtesy Car Cash Benefit	✗	Free 10 Days	Optional	✗	✗	Optional	✗	✗
4.2 Luxury Hire a Car	✗	✗	✗	Optional	✗	Optional	✗	✗
4.3 Taxi Fare (up to)	✗	AED 200	✗	✗	AED 300	AED 250	✓	Cars over AED 250,000
4.4 Guarantee on Garage repairs (Body and Paint)	12 months	✗	✗	✗	12 months	till Policy Expiry	Up to 6 months	12 months
4.5 Guarantee on Garage repairs (Mechanical)	6 months	✗	✗	✗	6 months	till Policy Expiry	Up to 6 months	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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