



# Car Insurance Benefits Guide



Benefits*	Conventional							Takaful
	AXA	DUBAI NATIONAL INSURANCE & REINSURANCE	OMAN INSURANCE	RAKINSURANCE	RSA	UNION INSURANCE	QATAR INSURANCE	SALAMA
	Third Party Liability	Third Party Liability	Third Party Liability	Third Party Liability	Third Party Liability	Third Party Liability	Third Party Liability	Third Party Liability
<b>1 Basic Features</b>								
1.1 Third Party Property Damage (up to)	AED 3.5 Mio	AED 2 Mio	AED 2 Mio	AED 2 Mio	AED 3.5 Mio	AED 3.5 Mio	AED 2 Mio	AED 2 Mio
1.2 Roadside Assistance	✓	×	Optional	✓ (Up to 3 ton)	Optional	×	Optional (AED 20)	✓
1.3 Windscreen Damage (up to)	×	×	×	×	×	×	×	×
1.4 Geographical scope of cover (Outside UAE) Own damage cover	×	×	×	×	Oman	×	×	×
1.5 Personal Accident Benefit - Driver (up to)	AED 200,000	Optional AED 200,000 @ AED 120	Optional AED 200,000	Optional AED 200,000	Optional	AED 200,000	Optional (Up to AED 200,000)	×
1.6 Personal Belongings (up to)	×	×	×	×	×	×	×	×
1.7 Hire Car Benefit (up to)	×	×	×	✓ Third Party	×	×	×	×
1.8 Personal Injury for Insured and/ or Spouse (up to)	×	Free with PA Driver	×	×	×	×	×	×
1.9 Emergency Medical Expenses (up to)	×	×	×	×	×	×	×	×
1.10 Replacement of Locks (up to)	×	×	×	×	×	×	×	×
<b>2 Additional Covers - For your Car</b>								
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	✓	✓	✓	✓	Up to AED 6,770	✓	×	✓
2.4 Availability of comprehensive cover (up to)*	×	×	×	×	×	×	×	×
2.5 Geographical scope of cover (UAE)	Optional	✓	✓	✓	✓	✓	✓	✓
2.6 Free Agency Repairs	×	×	×	×	×	×	×	×
2.7 Agency Repair (Optional) (up to)	×	×	×	×	×	×	×	×
2.8 Premium Garages	×	×	×	×	×	×	×	×
2.9 Dynatrade Repairs	×	×	×	×	×	×	×	×
2.10 GCC cover (Own damage cover)	×	×	×	×	×	×	×	×
2.11 Natural Calamities	×	×	×	×	×	×	×	×
2.12 Riots and Strike	×	×	×	×	×	×	×	×
2.13 Auto GAP (For Brand New Vehicles only)	×	×	×	×	×	×	×	×
2.14 Valet Parking Theft Cover	×	×	×	×	×	×	×	×
2.15 Off Road Cover	×	×	×	×	×	×	×	×
<b>3 Additional Covers - For the Driver and/or Passengers</b>								
3.1 Personal Accident Benefit - Passengers	Optional	AED 200,000 (Family & Friends)	Optional (AED 200,000)	AED 200,000	Optional	AED 200,000	Optional (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)	×	×	×	Optional	✓	×	Optional	×
<b>4 Covers that come in handy when you need them the most</b>								
4.1 Courtesy Car Cash Benefit	×	×	×	×	×	×	×	×
4.2 Luxury Hire a Car	×	×	×	×	×	×	×	×
4.3 Taxi Fare (up to)	×	×	×	×	×	×	×	×
4.4 Guarantee on Garage repairs (Body and Paint)	×	×	×	×	×	×	×	×
4.5 Guarantee on Garage repairs (Mechanical)	×	×	×	×	×	×	×	×
4.6 Motor Trade Road Risks cover	×	×	×	×	×	×	×	×

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