

AXA Motor Insurance Features

Product Feature(s)	Prestige	Perfect	Select	Third Party	Comprehensive (Commercial)
Covered Against Physical Loss / Damage (Insured Vehicle)	Yes	Yes	Yes	N/A	Yes
Passengers & Family members Covered as third parties	Yes	Yes	N/A	Yes	Yes
Third Party Property Damage Limit (AED)	5,000,000	3,500,000	3,500,000	3,500,000	2,500,000
Third Party Bodily Injury	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Storm, Flood, Riot & Strike	Yes	Yes	Yes	N/A	Yes
Fire & Theft Cover	Yes	Yes	Yes	Optional	N/A
Personal Injury Cover (AED)	20,000	20,000	N/A	N/A	N/A
Oman Cover	Yes	Yes	Yes	Optional	No
Off Road Cover	Yes	Yes	N/A	N/A	No
Agency Repair	5 Years	2 Years	N/A	N/A	1 Year
Guaranteed repairs for 12 months	Yes	Yes	Yes	N/A	Yes
Medical Expenses (AED)	Up to 6,000	Up to 3,500	N/A	N/A	Up to 3,500
Personal Belongings (AED)	Up to 4,000	Up to 4,000	N/A	N/A	Up to 3,000 per accident
New car Replacement (For brand new vehicles)	First 24 months	First 6 months	N/A	N/A	First 6 months
Windscreen Damage	Unlimited	AED 5,000	N/A	N/A	AED 5,000
Replacement of Locks (Up to AED 1,000)	Yes	Yes	N/A	N/A	No
Personal Accident Benefit - Driver (AED)	Optional 350,000	Optional 200,000	Optional 200,000	Optional 200,000	Optional 200,000
Personal Accident Benefit - Passenger (AED)	Optional 200,000	Optional 200,000	Optional 200,000	Optional 200,000	Optional 200,000
Hire Car Benefit	Included AED 1,500 per claim (Cash reimbursement)	Optional Up to 7 days per claim	Optional up to 7 days per claim	N/A	No
24 Hour Accident and Breakdown recovery	Yes	Yes	Yes	Yes	No
GCC Cover	Optional	Optional	N/A	N/A	No
Valet Parking Damage and Theft Cover	Yes	Yes	N/A	N/A	No
Claims Single Contact	Yes	N/A	N/A	N/A	No
SMS intimation of claims process	Yes	Yes	Yes	N/A	Yes
Pickup & Delivery (claim services)	Yes	Optional	Optional	Optional	Optional
Ambulance services***	Included	Included	Included	Included	Included
13th Month free for Brand new vehicles	Yes	Yes	Yes	Yes	No
No claims discount	Yes	Yes	Yes	Yes	Yes
Motor Trade and Valet Parking	Yes	Yes	Yes	N/A	No
Insured covered for third party when driving another car with/ without insurance	Yes	Yes	Yes	N/A	No
RTA trusted agent & link to RTA	Yes	Yes	Yes	N/A	Yes
Maximum available Agency period limit	5 years	5 years optional	N/A	N/A	1 Year

*** This feature is automatically included for an additional nominal charge