



# Kamal Third Party Insurance

Policy Booklet

## Welcome to Kamal Insurance

Thank you for choosing Kamal Insurance. We wish you and your family a safe and pleasurable driving experience.

Kamal Insurance isn't your run of the mill insurance provider, it is here to ensure the customer gets the best protection for their car at the most affordable price in the market and in the easiest manner possible.

Kamal Insurance is backed by over 300 years of expertise in the insurance industry and have been in the UAE for over 60 years. Kamal Insurance is a subsidiary of Liva Insurance Middle East.

Please take a moment to read this Policy booklet and keep it in a safe place. If you have any questions or if there is anything we could help with, please get in touch with us or your Insurance Partner.

**Wish you a safe and hassle-free year of motoring.**  
**Team Kamal**

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## COMMONLY USED TERMS

The following terms and phrases shall have the meanings indicated besides each of them unless the context provided otherwise:

### Accident:

Any incident that causes harm to a Third Party/ Injured Party as a result of, use explosion, combustion, scattering, drop of things from, movement, spontaneous movement or parking of the Motor Vehicle..

### Ancillary Deductible:

The amount paid by the Insured according to the Policy in addition to the Basic Deductible.

### Basic Deductible:

The amount paid by the Insured according to the Schedule of Deductibles attached to this Policy per accident. We will not charge you any deductible for theft of the Insured Vehicle, fire or windscreen claim.

### Bodily Injury:

The person(s) named in the Policy and members of the family permanently residing with him/her, including resident domestic workers employed by the Insured and for who he/she is legally responsible.

### Company (Insurer)/ We/Us/Our:

The insurance company that is licensed to operate inside the State according to the laws and regulations in the State and accepts to insure the Motor Vehicle and has issued the Policy.

### Certificate of Motor Insurance:

This document proves that You have motor insurance in compliance with UAE road traffic laws and is duly signed by Our authorised representative.

### Depreciation Percentage:

The percentage payable by the injured party on the occurrence of an accident, and who requests the replacement of new parts in lieu of the used parts in case of partial loss according to the schedules of depreciation.

### Geographical Area (Territorial Limits):

These are

- UAE
- Any other area stated in Your Policy

### Household/Family Members:

The person(s) named in the Policy and members of the family permanently residing with him/her, including resident domestic workers employed by the Insured and for who he/she is legally responsible.

### Insured /You/Your/Policyholder:

The period of time of motor vehicle insurance up to the end of the thirteenth month from the commencement of the insurance.

### Injured Third Party:

1. Any natural or corporate person, or their properties, which have suffered an injury or damage as a result of the Sample of of Motor Insurance accident, excluding the Insured, the Motor Vehicle Driver and passengers employed by the Insured if they are injured during and because of work.
2. The family members of the Insured and the Motor Vehicle Driver (spouse, parents and children) who caused the accident.
3. The driver of a Motor Vehicle allocated for rent, public transportation or a vehicle used to teach driving.

### Insurance Application:

The application that includes the details of the Insured, the details of the Motor Vehicle and the type of required coverage, and is filled in by or with the knowledge of the Insured electronically or in writing to renew it within 30 days from the date of accident.

### In-Car Accessories: This is:

- A radio, cassette, compact disc player or other audio equipment
- A phone or other communication equipment
- Navigation equipment - A television or other visual entertainment equipment including video cassette recorders, DVD players and games consoles. The equipment must be parts that are originally installed in the vehicle by the vehicle manufacturers and included in the original vehicles value.

### Motor Vehicle Driver (Licensed Driver):

The insured or any person who drives the Motor Vehicle by the permission or order of the Insured, provided that they are licensed to drive according to the Motor vehicle category pursuant to the traffic Laws and other laws and regulations, and that the granted license has not been cancelled by a court's order or by virtue of the Traffic Laws and its executive Regulation. This is definition includes the driver whose driving license has expired if they manage to renew it within thirty days from the date of accident.

### Motor Vehicle:

A mechanical machine, motor cycle or any other device that works through a mechanical force, and its Specifications are described in the Policy.

### Natural Disaster:

Any general phenomenon that arises from nature such as floods, tornadoes, hurricanes, volcanos, earthquakes and quakes, and leads to extensive and widespread damage, and in respect of which a decision is issued by the concerned authority in the State.

### Personal Accidents Endorsement:

An additional insurance coverage against personal accidents to the Motor Vehicle Driver, the Insured and the passengers excluded from the basic coverage in return for an additional premium.

### Premium:

The consideration that is paid or undertaken to be paid by the Insured in return for Insurance Coverage.

### Policy - Third Party Liability:

The Unified Motor Vehicle Insurance Policy Against Third Party Liability whereby the Company undertakes to compensate the injured third party, on the occurrence of the damage hereby covered, and any endorsement to it, which governs the relationship between the parties, in return of the premium paid by the Insured.

### Policy - Loss and Damage:

The Unified Motor Vehicle Insurance Policy against Loss and Damage and any rider to it, which governs the relationship between the Insured and the Company, and whereby the Company undertakes to compensate the Insured, on the occurrence of the damage hereby covered, in return of the premium paid by the Insured.

### Property Damage:

Damage to a Third Party's property.

### Rider:

Any special agreement between the parties in supplement to the basic coverages under this Policy.

### Road:

Every road open and available to public without need to get special permission, and every place that is made available for the crossing of motor vehicles, and is made available to the public by a permission or license from a concerned authority or otherwise, for or without consideration according to the definition mentioned in the applicable Traffic Laws.

### Semi-Trailer:

A trailer without a front axle and is towed in such a way that a large part of its weight and tonnage is carried by the towing vehicle or the mechanical vehicle (locomotive).

### Schedule:

The document which describes - You and Your vehicle - Any special details of Your Policy such as Excess or special terms and conditions

### Spouse:

A Spouse is a life partner in a marriage, generally termed as husband or wife.

### Standard Cover:

These are basic covers prescribed by the UAE Insurance Authority. These covers can be found in Section 1 and 2 of the booklet

### Trailer:

A vehicle designed to be pulled behind a Motor Vehicle, truck or towing vehicle, including lightweight trailer (camper trailer), the weight of which does not exceed 750 kg and it is licensed according to the applicable Traffic Laws.

### Third Party Liability:

The liability for injuries and damages arising from the use of the Insured Motor Vehicle to a Third Party/ Injured Party.

### Vehicle Insured Value:

The amount stated in the Policy which We shall pay in the event of a total loss after deducting depreciation in line with the usual scale.

## FAQS

### CLAIMS & RELATED INFORMATION

#### In the event of a claim, what is Liva expected to pay for?

Once Our team of insurance claim experts undertake an analysis of the incident and We agree to cover Your claim, We shall:

- Repair, reinstate or replace the Insured Vehicle or any part thereof as per the terms of the Policy.
- Pay for any other benefits that apply to Your Policy
- Pay for any optional covers You have added to Your Policy
- Deduct any amounts that apply, for example, Excess or unpaid premium

#### What is the Excess (deductible) if I make a claim?

It is a customer contribution at the time of any claim, which cannot be fully recovered from a Third Party or from Us.

#### What is No claims discount (NCD)?

It is a discount given on the premium You pay, when You provide evidence of no claims from Your previous Insurance Company or You have a claim free record with Liva.

#### Which Garages will You use to repair my vehicle?

We will select one of Our Approved Garages (authorised dealers). We only use garages that adhere to Our strict quality controls. Garages must have experienced qualified personnel and access to sophisticated repair equipment. For this reason, We are able to offer a 6-month guarantee on mechanical work and 12-month guarantee on body repairs and paint jobs.

## INSURANCE POLICY TYPE & RELATED INFORMATION

#### What are the different types of Motor Insurance, provided by Liva?

##### Motor Value

Basic cover for Third Party Liability

##### Motor Smart

Standard Cover for Loss or Damage to Insured Vehicle and Third Party Liability

### Motor Executive

Highest level of cover offering unmatched benefits to vehicle owners

### What law is applicable to my Liva Motor Insurance Policy?

The law of United Arab Emirates will be applicable to Your Insurance Policy.

### Why do I need 13 months of insurance and not an annual insurance of 12 months?

A 13-month insurance period is required by the Traffic Authorities in UAE to cover for the one month registration grace period provided at the end of the 12-month registration period.

### Can I cancel my Policy at any time?

Yes You can, but the UAE Ministry of Economy mandates the Insurance Company to obtain copies of the following documents before cancelling Section 2 (Third Party Liability) of the Policy:

- De-registration of vehiclee
- Transfer of ownership of the vehicle
- Number plate certificate

### In case the Policy is cancelled, do You return the premium for the unexpired period?

Yes, as long as no claims were made during the Period of Insurance, a refund will be given to You, subject to the Short Rate Schedule.

### Why can't the insurance and registration be in two different names?

The Policyholder should normally be both the main driver of the Insured Vehicle and the registered owner.

The Policyholder must have a financial interest in the Insured Vehicle. The traffic department will only register a vehicle in the name stated in the Certificate of Motor Insurance. This is a UAE traffic law requirement.

### How do You calculate my Insurance premium?

A number of factors are used to calculate Your insurance premium. Amongst these factors are the age of the driver, length of driving experience, claims history, location, vehicle value and type.

### What is Insured as part of my Liva Motor Insurance Policy?

We insure Your vehicle, including any standard equipment that comes with it and any modifications, options or In-Car Accessories that are attached to it and shown on Your current Policy Schedule.\

### What is an Orange Card?

This is a unified insurance scheme, which is required by vehicles traveling from one Arab country to another. It covers Third Party Liability (TPL) as per the prevailing laws of the country where the accident has taken place. Liva has

authorisation to issue Orange Card if necessary, for their customers. Therefore, please reach out to us in case You are required to travel to Oman.

### I only have a Third Party Liability Policy. What will it cover?

The cover is compulsory as per the UAE law and it's features are:

- Death or bodily injury to any Third Party/person.
- Damages to Third Party property arising out of the use of Your vehicle.

More importantly, this Policy does not cover any damage or loss to Your vehicle.

### In case of selling my vehicle, is it possible to transfer the insurance to the buyer's name?

No, as the insurance premium and terms are affected by the profile and driving experience of the driver, it is not possible to transfer the cover from one driver to another.



## OUR COVERS AND BENEFITS

Motor Insurance Product Type	Motor Value
Description of Cover	Third Party Liability
<b>MAIN COVERS</b>	
Third Party Liability for Bodily Injury	Unlimited
Third Party Liability for Property	AED 3,500,000
<b>ENHANCED MOTOR PROTECTION</b>	
Territory Extended to Oman	Yes
Ambulance Cost	AED 6,770
No Claims Discount	Yes
Fire and Theft	(Optional)
Repairs at Our Authorised Network	(If opted for Fire & Theft cover)
<b>ADDITIONAL BENEFITS YOU CAN ADD</b>	
Personal Accident Benefit - Driver	AED 200,000 (Optional)
Personal Accident Benefit - Passengers	AED 200,000 (Optional)
24 Hours Accident and Breakdown	(Optional)

## HOW TO REPORT A CLAIM

### Making A Claim Involves the Following Steps

#### Step 1 - Provide required details

Police Report - This report provides a brief description and sketch of damages occurred to the Insured Vehicle and also defines the responsibility of each party in an accident including bodily injuries to You or Your co-passengers. Since motor garages/workshops would only repair damages mentioned in the Police report, it is essential for You to ensure these damages are clearly mentioned in the police report sketch.

- Valid Driving License - Front & Back
- Vehicle Registration Card - Front & Back

#### Step 2 - Lodging Your claim

Please arrange to deliver the documents mentioned in Step 1

to Liva, via any of the following means;

Email: [Livaclaims@ae.Livainsurance.com](mailto:Livaclaims@ae.Livainsurance.com)  
(PDF/Word document)

Online: [www.Livadirect.ae](http://www.Livadirect.ae); upload the documents through Our website under make a claim section or Walk-in: Deliver them in person to Liva branches across UAE

#### Dubai

Burj Al Salam No.2, Sheikh Zayed Road.

#### Abu Dhabi

Suite 2, Habib Bank Building, Hamdan Street

#### Sharjah

Suite 701, Al Mubarak Centre, Al Arouba Street

#### Step 3 - Towing and inspection

In case You have the 24 hours accident and breakdown recovery cover as per the Table of benefits and specified, and specified in your Insurance Policy, Liva shall arrange for the

Insured Vehicle to be towed or alternatively it could be driven by You to one of Our Approved Garages or the manufacturer's authorized agency if agency Repairs cover is specified in Your Policy Schedule.

**Our motor engineers may need to inspect Your vehicle to agree the repair cost with the garage, which should happen within two working days.**

#### Step 4 - Assessing and settling

In case the accident has been referred to the court, please get in touch with Liva immediately. Liva will reserve the right to appoint a legal representative in order for Liva to manage Your case through its lawyers.

In case the repair costs of Your vehicle exceeds 50% of the depreciated value of the Insured Vehicle (as per the depreciation Schedule described in this booklet), Your vehicle will be declared a total loss. For the procedure on total loss, You may contact Our claims team on: **800 774** or email [rsaclaims@ae.rsagroup.com](mailto:rsaclaims@ae.rsagroup.com) or fax to **+971 4 334 8851**

We will settle Your claim through repair or payment of reasonable cost of repair. The Excess and any other deductions that may apply would be communicated.

## HOW TO RAISE A COMPLAINT

**At Liva, We are committed to going the extra mile for Our customers and wherever possible, exceeding their expectations. We aim to resolve any complaint or dispute You may have as quickly as possible. The following steps are part of Our complaints and disputes procedures:**

### Step 1 - Talk to Us First – Notify

If You believe that We have not delivered the service You expected or You are concerned about any aspect of the service We have provided, then please let Us know by emailing Us at [feedback@ae.Livagroup.com](mailto:feedback@ae.Livagroup.com)

#### We promise to:

- Fully investigate Your complaint
- Keep You informed of progress
- Do everything possible to resolve Your complaint
- Learn from Our mistakes
- Use the information from Your complaint to pro actively improve Our service in the future
- Acknowledge Your complaint within 24 hours and try to resolve Your concerns within 48 hours

### Step 2 - Contact the Liva Senior Complaints Manager

If You continue to be unhappy with Our response, You may progress Your complaint to the Liva Senior Complaints Manager on [complaints.ae@livainsurance.com](mailto:complaints.ae@livainsurance.com) who will conduct a separate investigation and full review. We will issue

a letter acknowledging Your complaint and We will continue to keep You well informed of the further actions We will be taking to reach a suitable conclusion. You will receive a final response letter from Us to conclude the complaint.

### Step 3 - Seek an external review of the decision

If You are still not satisfied after the review, or You have not received a written offer of resolution within 8 weeks from the date We first received Your complaint, You may refer the complaint to the UAE Insurance Regulator.

#### Thank You for Your feedback

We value Your feedback and at the heart of Our brand We remain dedicated to treating Our customers as individuals and giving them the best possible service at all times. If We have fallen short of this promise, We apologise and aim to do everything possible to make things right.

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## YOUR POLICY COVER

### Section 1: Loss or Damage to the Insured Vehicle (If opted for Fire & Theft cover)

The Unified Motor Vehicle Insurance Policy Against Loss and Damage issued pursuant to the Regulation of Unified Motor Vehicle Insurance Policies according to the Insurance Authority Board of Directors Decision No. (25) of 2016

Whereas the Insured has applied to Liva Insurance Middle East B.S.C. (c) (hereinafter referred to as the "Company") for the insurance set herein below, and has agreed that the application is considered as the basis for and integral part of this Policy, and has paid or agreed to pay the applicable premium, and the Company has accepted and represented to pay compensation to the Insured in case of any damage to the Motor Vehicle subject to this insurance, whether it emerges from the use or parking of the Motor Vehicle in the UAE during the insurance period, whether the Insured caused the accident or was an injured party;

Therefore, this Policy was entered into to cover the damages that befall on the Insured Motor Vehicle in the UAE during the insurance period according to the terms, conditions and exclusions in or appended to this Policy.

#### Chapter One: General Conditions

1. The Policy and its schedules shall constitute one integral contract, and any Rider to this Policy shall constitute an integral part hereof, and every term or phrase to which a special meaning has been given in any part of the Policy or its schedules shall have the same meaning elsewhere, unless the context otherwise requires.
2. Any Notice or notification of an accident that is required by this Policy shall be served to the Company in writing by e-mail, facsimile or by hand delivery to the address designated in the Policy as soon as practically possible.
3. Any external agreement between the Insured and the Company that will reduce the coverages hereunder shall be deemed void.
4. In case of several insurances with more than one insurance company, the Company will only be committed to compensate damages in the percentage of the amount insured with it to the total insured amounts against the insured risk
5. The Company and the Insured may agree, using riders in return for an additional premium and within the scope of the terms and conditions herein, that the Company shall insure against the other damages not provided for in this Policy, in particular:

- a) Insurance against the damages to the properties of the Insured or the Motor Vehicle Driver at the time of the accident or the properties kept with them in trust, or in their guardianship or possession under a rider to this Policy or a separate policy.
  - b) Coverage of the damages or risks which occur outside the roads.
6. Notwithstanding the terms and conditions of this Policy, the Insurance Company may not refuse to compensate the Insured as a result of late notification of the accident if the delay is attributed to an acceptable excuse.
  7. With respect to a fleet insurance policy or any motor Vehicle insured under this Policy, the Company may not enter into any external agreement that may reduce the coverage provided under this Policy or depriving the insured or the Beneficiary of this policy from exercising the right to claim for compensation hereunder, including depriving a claim for compensation for any reason not related to the accident such as age, gender, or otherwise, or the agreement will be deemed void.
  8. a) If the Insured Motor Vehicle is a total loss, and the Company compensates the Insured on that basis, the salvage will be deemed property of the Company. The Insured may not be charged any expenses related to the transfer of the Motor Vehicle title or issuance of a certificate of ownership of the motor vehicle
  - b) The insured shall be liable to pay the dues arising on the vehicle before receiving the compensation and to submit the required papers and power of attorney and attend before the competent departments, if necessary in order to transfer the ownership of the Motor Vehicle to the Company. Whereas, in case there is mortgage, the Company shall undertake without delay the communication with the competent entity ( the owners of mortgages ) to obtain a non-objection letter to transfer the ownership of the salvage of the vehicle to the Company.
  9. The Company may, at its expense, assume the judicial and settlement proceedings to represent the Insured or the Motor Vehicle Driver through an attorney in any investigation or interrogation and before any court in any lawsuit or intervention in any phase of the lawsuit in relation to a claim or accident for which the Company may be held liable under this Policy and which may give rise to the payment of compensation according to this Policy. The Company may settle or enter into a reconciliation for such claim. The Insured shall provide every possible cooperation with the Company by signing a power of attorney to the attorney or otherwise to enable the Company to initiate any proceedings
  10. For the purpose of verifying the details of the Insured Motor Vehicle, all details in Schedule (5) of this Policy shall be an integral part hereof.
  11. No lawsuit arising from this policy may be filed after the elapse of three years after the occurrence which has given rise to the lawsuit or the related parties become aware of its occurrence.
  12. The courts of the United Arab Emirates shall be competent to determine any disputes arising from this Policy

13. In case of the entitlement to the loss of benefit allowance (substitute Motor Vehicle) and the Affected Third Party has insurance against loss and damage and Third Party Liability, he shall be entitled, for the purpose of obtaining the loss of benefit allowance (substitute Motor Vehicle) to claim directly against his Company, which has the right to claim the for same amount paid to the Insurance Company of the insured, who caused the accident and has insurance against Third Party Liability in accordance with the rules specified in the Third Party Liability policy
14. If the motor vehicle "chassis" whether can be replaced or irreplaceable is damaged or the durable parts, such as pillars are damaged and need cutting, tightening or welding as a result of the accident, the Motor Vehicle shall be considered a Total Loss and the Company shall make compensation according to the value agreed upon between the Company and the Insured in the Insurance policy

### Chapter Two: Obligations of the Insurance Company

1. The Company shall compensate the Insured for loss or damage that occurs to the Insured Motor Vehicle and its accessories while in the vehicle, including damaged parts and spare parts, in the following cases:
  - a) If loss or damage arises from an accidental runaway, collision, turnover, or incident, or as a result of an unexpected mechanical breakdown or as a result of wear and tear of parts by use;
  - b) If loss or damage arises from an external fire or explosion, spontaneous combustion or lightning;
  - c) If loss or damage arises from robbery or theft;
  - d) If loss or damage arises from a third party willful act;
  - e) If loss or damage occurs during land transport, inland water transport, elevators or lifting machinery including loading and unloading processes related to the aforementioned transport processes; and
  - f) Any additional coverage to be agreed upon under this Policy or special riders to it.
2. Upon the occurrence of an accident, the Company shall:
  - a) Repair the Motor Vehicle or any of its parts, accessories, or spare parts and restore the vehicle to its preaccident condition.
  - b) Pay the amount of loss or damage in cash to the Insured if this is agreed on with the Insured.
  - c) Replace the damaged Motor Vehicle in case of a total loss, unless the Insured requests the Company to pay them the amount in cash. In this case, the Company shall respond to the Insured's request.
3. If the Insured requests that new original parts are to be installed in lieu of the parts damaged during the accident or are to be paid for in cash, the Insured will bear the Depreciation Percentage set in Schedule (1) of the final value of the purchase invoice. In case of taxi vehicles, public transport vehicles and rental vehicles, the Insured will bear the Depreciation Percentage set in Schedule (2).
4. The Insured may assume the repair of damages that occur

to the Motor Vehicle as a result of an insured accident hereunder, provided that the estimated repair costs do not exceed the value of repair agreed upon in writing with the Company.

5. If the Insured Motor Vehicle is lost, proves to be irreparable, or that costs of repair exceed 50% of the Motor Vehicle value before the accident, the insured value of the Motor Vehicle agreed upon between the Insurer and the Insured on signing of the Insurance Policy will be the basis of calculation of the compensation of loss and damage insured hereunder after deduction of the Depreciation Percentage of 20% from the insured value, and taking into account the fraction of insurance period (i.e., the proportion of the period from the commencement date of the insurance period to the date of the accident to the total insurance period).
6. If the Motor Vehicle becomes unroadworthy due to loss or damage insured hereunder, the Company will bear the necessary costs of safeguarding and transporting the Motor Vehicle to the nearest repair
7. If the damaged Motor Vehicle is repaired with repair shops approved by the Company, the Company shall ensure that the Motor Vehicle is repaired properly, carefully and professionally and that the work is warranted by the repair shops. The Company shall ensure that the Insured is enabled to have the Motor Vehicle checked by any approved motor vehicle examination agency in the UAE to make sure that the Motor Vehicle has been properly repaired without affecting the technical examination of the damaged Motor Vehicle at the concerned official authorities. If it is found that the repairs are below required and recognized technical standards, the Company shall address the issue(s) with the repair shop until the Motor Vehicle is professionally repaired and delivered to the Insured.
8. In case of any conflict between the Company and the insured concerning the value of damages or the amount of compensation, the Authority shall appoint a licensed and registered Surveyor and Loss Adjuster, specialized in this matter, to determine the value of the damages or the amount of compensation at the Company's expense for the purpose of resolving the dispute.

### Chapter Three: Obligations of the Insured

1. To pay the Agreed upon Premium.
2. All reasonable precautions must be taken to keep and protect the Insured Motor Vehicle from loss or damage and maintain the same in a good working condition. In case of any accident or breakdown of the Motor Vehicle, the Insured may not leave the Insured Motor Vehicle or any part thereof without taking necessary precautions to prevent the aggravation of damages. If the Insured Motor Vehicle is driven before making necessary repairs by the Insured or the Motor Vehicle Driver, every increase of damage or every damage to the Insured Motor Vehicle arising from the same will not be the responsibility of the Company pursuant to this Policy.
3. The Insured shall remain the sole owner of the Insured Motor Vehicle throughout the Insurance Period, and may not lease the vehicle to any third party or sign any contract which may restrict their absolute ownership and possession of the Motor Vehicle without the prior written

consent of the Company.

4. In case of any accident which may give rise to a claim according to the provisions of this Policy, the Insured shall immediately notify the concerned official authorities, and shall promptly notify the Insurer and furnish all information related to the accident without unjustifiable delay. The Insured shall furnish the Insurer as soon as possible for every claim, notice or judicial papers once they receive them.
5. The Company shall be notified as soon as practically possible once they become aware of any lawsuit, investigation or detections concerning the accident. In case of theft or any other criminal act which may give rise to a claim according to this Policy, the Insured shall notify the police and the Company promptly and as soon as practically possible and cooperate with the Company in this respect.
6. The Insurer may charge the Insured that has caused the accident with a deductible amount to be deducted from the due amount of compensation due with respect to any accident which is caused by them personally or by the person authorized by them to drive the Motor Vehicle or cases that are deemed committed by an unknown person, according to Schedule (3).
7. In addition to the deductible amounts set in Schedule (3), the Insurer may charge the Insured who caused an accident an additional deductible as follows:
  - a) Maximum 10% of the amount of compensation if the Motor Vehicle Driver is below the age of 25 years.
  - b) Maximum 10% of the amount of compensation in case of taxi and public transport vehicles.
  - c) Maximum 15% of the amount of compensation of sports cars and modified vehicles.
  - d) Maximum 20% of the amount of compensation of vehicles modified outside the factory.
  - e) Maximum 20% of the amount of compensation of rental vehicles.
8. For application of paragraph (7) of this Chapter, application of Deductible Percentages shall apply the highest percentage in the case of several deductibles for one accident.
9. In case of Total Loss of the Motor Vehicle, the Deductible Percentages shall not be applied.

#### Chapter Four: Exclusions

The Company will not pay any compensation for the following issues:

1. Indirect losses that occur to the Insured or devaluation of the Motor Vehicle as a result of its use, breakdown, defect or breakage of the mechanical or electrical devices.
2. The damage arising as a result of overload or excess of the limits of permissible width, length or height or the excess of the number of passengers beyond the licensed number, provided that it is proved that this is the proximate cause of damage.

3. The damage of tires if it does not occur at the same time as damage to the Insured Motor Vehicle.
4. The loss or damage which occurs to the Motor Vehicle with respect to accidents resulting from:
  - a) Use of the Motor Vehicle for purposes other than those mentioned in the Insurance Application attached to this Policy.
  - b) Violation of laws if the violation implies an intentional felony or misdemeanor according to the definition mentioned in the applicable Federal Penal Code.
5. If it is proven that the Motor Vehicle has been used or utilized in a speed race or test, provided that this is proved to be the proximate cause of
6. The damage to the Motor Vehicle from the accidents which occur during the Motor Vehicle being operated by a driver who is not licensed to drive according to the Traffic Laws or without obtaining a driving license for the kind of the Motor Vehicle according to the Traffic Laws and Regulations and the provisions of this Policy, or the driver holding an expired Driver's License who fails to renew it within thirty days from the date of the accident, or the license granted to them has been suspended by the court or competent authorities or according to the Traffic Regulations. This exclusion shall not apply in case the motor vehicle is intended for rental, as long as the leasing contract is concluded with a person who holds a valid driving license
7. Loss or damage that occurs to the Motor Vehicle, or any part thereof, with respect to accidents while the Motor Vehicle is being driven under the influence of narcotics, alcohol or drugs that undermine the driver's ability to control the Motor Vehicle if this is proven to the competent authorities or confessed by the Motor Vehicle Driver. This exclusion does not apply in case of rental vehicles.
8. Loss or damage that occurs to the Motor Vehicle outside the geographical territory set out in this Policy, unless a rider is issued to extend coverage to this territory.
9. The accidents that have occurred, caused, resulted or are related directly or indirectly to natural disasters such as floods, tornadoes, hurricanes, volcanoes, earthquakes and quakes.
10. Invasion, foreign enemy hostilities or warlike operations, whether war is declared or not, civil war, strike, civil commotion, insurrection, revolution, coup d'état, usurped power, confiscation, nationalization, radioactive substances and radioisotopes, atomic or nuclear explosions, or any factor directly or indirectly related to any of the foregoing causes.
11. Loss or damage that occurs to the Insured Motor Vehicle if the Company loses the right of subrogation to the damage caused due to the Insured's declaration of being responsible for the accident, which they have not caused. If this is proven after payment of compensation to the Insured, the Company may have recourse to it for recovery of amounts paid to them.
12. Loss or damage that occurs to the Motor Vehicle off the road, as defined, unless a rider is issued extending

coverage to drive outside the road.

### Chapter Five: Recourse against the Insured

The Company may have recourse to the Insured or the Motor Vehicle Driver or both, as the case may be, in the amount of compensation paid in the following cases:

1. If it is proven that the insurance was concluded based upon the Insured's misrepresentation and nondisclosure of material facts that affect the acceptance by the Company to cover the risks or insurance rate.
2. If following payment of compensation, it is proven that the Motor Vehicle was used for purposes other than those set out in the Insurance Application attached to this Policy, or the maximum number of passengers was exceeded, or the Motor Vehicle was overloaded, or its loading was not secured correctly or exceeds the limits of permissible width, length or height, provided that this is proven to be the proximate cause of the accident.
3. If following payment of the compensation it is proven that there is a violation of the law, if the violation involves a willful felony or misdemeanor, as defined in the UAE's applicable penal code.
4. If it is proven that loss or damage that occurred to the Motor Vehicle, or any part thereof, arose from driving the motor vehicle by a person who is not authorized to drive in accordance with the Traffic Law or without obtaining a driving license, or his driving license has expired, or the Insured or any other person allowed to drive it is driving under the influence of narcotics, alcohol or drugs that undermine the driver's ability to control the Motor Vehicle, if this is proven to the concerned authorities or confessed by the Motor Vehicle Driver. In case of rental vehicles, recourse will be against the Motor Vehicle Driver (renter).
5. If the accident is proven to have occurred intentionally by the Insured or the Motor Vehicle Driver.
6. If the trailer, half-trailer or semi-trailer causes an accident, and the Insured has not agreed with the Company on the existence of such a trailer.
7. If loss or damage that occurs to the Motor Vehicle is a result of theft or robbery, recourse will be against the thief.

### Chapter Six: Policy Termination

1. The Company may terminate this Policy on the condition that there are serious grounds for termination during the Policy Period by a notice in writing to be sent to the Insured via e-mail, facsimile, hand delivery or registered letter thirty days prior to the fixed date of termination to the latest address of the Insured known by the Company. The Insurance Authority shall be advised of the grounds of such termination. In this case, the Company shall refund to the Insured the paid premium after deducting a portion in proportion to the period during which the Policy has remained in effect.
2. The Insured may terminate this Policy by a notice in writing to be sent to the Company, via e-mail, facsimile, hand delivery or registered letter seven days prior to the fixed date of termination. In this case the Company shall refund to the Insured the paid premium after deducting

a portion in proportion to the period during which the Policy has remained in effect subject to the Short Rate Schedule No. (4), provided that there is no compensation paid to the Insured or pending claims in relation to this Policy during the period of time the Policy is valid, if the Insured has caused the accident or in cases that are deemed committed by unknown persons.

3. This Policy shall be considered terminated in case of a total loss to the Motor Vehicle, provided that its registration is deleted with a report issued by the Road and Traffic Department confirming that it is unroadworthy, and the Company shall compensate the Insured according to the provisions of this Policy

### Schedule No. (1)

Depreciation Percentages, Except for Taxi Vehicles, Public Transport Vehicles and Rental Vehicles, According to the Date of First Registration and Use

Year	Percentage
First	-
Second	5%
Third	10%
Fourth	15%
Fifth	20%
Sixth and above	30%

### Schedule No. (2)

Depreciation Percentages for Taxi Vehicles, Public Transport Vehicles and Rental Vehicles, According to the Date of First Registration and Use

Year	Percentage
Last six months of the first year	10%
Second	20%
Third	25%
Fourth	30%
Fifth	35%
Sixth and above	40%



### Schedule No. (3)

#### Deductibles

Motor Vehicle	Deductible
Private vehicles where the permissible number of passengers does not exceed (9) passengers; and the value of which does not exceed AED 50,000	Maximum AED 350/ per accident
Private vehicles where the permissible number of passengers per accident does not exceed (9) passengers; and the value of which exceeds AED 50,000 and not exceeding AED 100,000	Maximum AED 700/ per accident
Private vehicles where the permissible number of passengers does not exceed (9) passengers; and the value of which exceeds AED 100,000 and not exceeding AED 250,000	Maximum AED 1,000/ per accident
Private vehicles where the permissible number of passengers does not exceed (9) passengers; and the value of which exceeds AED 250,000 and not exceeding AED 500,000	Maximum AED 1,200/ per accident
Private vehicles where the permissible number of passengers does not exceed (9) passengers; and the value of which exceeds AED 500,000	Maximum AED 1,400/ per accident
Private vehicles where the permissible number of passengers exceeds (9) passengers; and does not exceed (12) passengers	Maximum AED 1,500/ per accident
Private vehicles where the permissible number of passengers exceeds (12) passengers, rental vehicles and trucks where the tonnage does not exceed (3) tons	Maximum AED 1,700/ per accident
Trucks where the tonnage exceeds (3) tons, passenger buses and industrial per accident vehicles for construction and agricultural works	Maximum AED 4,500/ per accident.

### Schedule No. (4)

#### Short Rate Schedule - Percentages of Recoverable Premium

Policy Validity Period	Recoverable Premium
A period not exceeding one month	80%
A period exceeding one month and not exceeding four months	70%
A period exceeding four months and not exceeding six months	50%
A period exceeding six months and not exceeding ten months	30%
A period exceeding ten months	Nil

### Schedule No. (5)

#### Schedule of Details of the Insured Motor Vehicle in the Insurance Policy against Loss and Damage

Details of Motor Vehicle		
Country of Manufacture	Plate Number	Make, Model & Color
Motor Vehicle Classification	Registration Type	Purpose of use
Manufacturing Year	Tonnage or Weight	Number of Passenger with Driver

Engine Number:

Chassis Number:

Liva Insurance Middle East B.S.C. (c) Company declares that the Motor Vehicle detailed above in this Schedule is insured with it according to the provisions of this Policy.

Issued By:

Issuance Date:

The term of insurance begins at ..... on .../.../....., and expires at ..... on .../.../.....

Agreed upon premium:

Issuance date: .../.../.....

Insured's Details		Company's Details	
Insured's Name :		Company's Name:	
Address:		Address:	
E-mail:		E-mail:	
Postal Address:		Postal Address:	
Identification Number :			
Phone:		Phone	
Name and Signature of the Insured or their representative:		Signature and stamp of the Company:	

### Motor Vehicle Insurance Application

Applicant's Details				
Name according to ID	First	Second	Third	Family Name
Date of Birth		P.O. Box		Postal code:
ID Number			E-mail	
Home Phone		Office Phone		Mobile
Address/ Emirate				
Profession			Employer	
Driving License Number			Expiration Date	
(Trade Name if any)			Commercial Register Number	
Head Office				



Insurance Service Details					
Registration Mark	Truck	Small Truck	Large Truck	Other	
Model / Use	Private	Commercial	Rental	Driving Education	Other
Body Number			Engine Number		
Chassis Number			Engine Capacity (CC)		
No. of Passengers			Manufacturing Year		
Current Value without Accessories			Current Value, including Accessories (to be elaborated)		
Insurance Period			Insurance Type		
Insured / Representative			Signature		

## YOUR MAIN POLICY COVER

### Section 2: Third Party Liability

The Unified Motor Insurance Vehicle Insurance Policy Against Third Party Liability issued pursuant to the Regulations of Unifying Motor Vehicle Insurance Policies according to Insurance Authority Board of Directors Decision No. (25) of 2016

Whereas the Insured has applied to Liva Insurance Middle East B.S.C. (c) (hereinafter referred to as the "Company") for the insurance set herein below, and has agreed that the application is considered as the basis for and integral part of this Policy, and has paid or has agreed to pay the applicable premium, and the Company has accepted and represented to pay compensation to a Third Party/ Injured Party in case of any accident subject to this insurance, whether it emerges from the use or parking of the Motor Vehicle in the UAE during the insurance period;

Therefore, this Policy was entered into to cover liability towards a Third Party/ Injured Party caused by the Insured Motor Vehicle to the Third Party/ Injured Party according to the terms, conditions and exclusions in or appended to this Policy for the amounts the Insured or the Motor Vehicle Driver must pay against:

- Bodily Injury to a Third Party, either inside or outside the Motor Vehicle
- Property Damages to a Third Party.

#### Chapter One: General Conditions

1. The Policy and its schedules shall constitute one integral contract, and any Rider to this Policy shall constitute an integral part hereof, and every term or phrase to which a

special meaning has been given in any part of the Policy or its schedules shall have the same meaning elsewhere, unless the context otherwise requires.

2. This Policy does not apply outside the State.
3. The Company may not assert to the Injured Third Party that it is not liable for compensation as a result of any argument that can be used against the Insured.
4. The Third Party/ Injured Party may submit a claim to the Company for compensation for damages caused to them by the Insured Motor Vehicle
5. a) In case of death of a family member of the Insured or the Motor Vehicle Driver, the Company's liability will be limited to an amount of AED 200,000 (Two Hundred Thousand Arab Emirates Dirhams) per person. In case of injury, the Insurer's liability will be further limited to the percentage of disability per person.
- b) In case of death of the driver of a rental vehicle, public transport vehicle and a vehicle used to teach driving, the Company's liability will be limited to an amount of AED 200,000 (Two Hundred Thousand Arab Emirates Dirhams) per person. In case of injury, the Insurer's liability will be further limited to the percentage of disability per person.
6. Any notice or notification of an accident that is required by this Policy shall be served to the Company in writing by e-mail, facsimile or by hand delivery to the address designated in the Policy as soon as practically possible.
7. a) With respect to a fleet insurance policy or any Motor Vehicle insured under this Policy, the Company may not enter into any agreement that

may reduce or prevent the coverage of its full Third Party Liability arising from death, bodily injuries or property damages covered under this Policy or reduce the limits of liability of the Company or reduce the coverage contemplated under this Policy, including depriving a claim for compensation for any reason not related to the accident such as age, gender, or the date of acquiring the driving license, or otherwise, or the agreement will be deemed void.

- b) However, new coverage not provided for in the Policy maybe agreed upon or the limits of such liabilities and coverages maybe increased under a separate policy or an additional rider.
8. The Company may, at its expense, assume the judicial and settlement proceedings to represent the Insured or the Motor Vehicle Driver through an attorney in any investigation or interrogation and before any court in any lawsuit or intervention in any phase of the lawsuit in relation to a claim or accident for which the Company may be held liable under this Policy, and which may give rise to the payment of compensation according to this Policy. The Company may settle or enter into a reconciliation for such claim. The Insured shall provide every possible cooperation with the Company by signing a power of attorney to the attorney or otherwise to the Company to initiate any proceedings.
  9. Without prejudice to the rights emerging from Life insurance policies and personal accident insurance policies, and in case of the existence of several compulsory policies against Third Party Liability emerging from the use of the Motor Vehicle issued by more than one Company:
    - a) Compensation shall be divided equally between Insurers in case of death and/or injuries. If the liability is shared (between the Insured and the Third Party/ Injured Party) based on the degree of negligence, then the percentage of participation in the negligence shall be taken into account.
    - b) Pay the market value of the damaged Motor Vehicle if the value of damages exceeds (50%) of the market value of the Motor Vehicle at the time of the accident, provided that the Company's liability does not exceed an amount of Two Million Arab Emirates Dirhams per accident according to Paragraph (c) of Clause (1) of Chapter Two: Obligations of the Insurance Company.
  10. On the occurrence of an accident, the Company shall:
    - a) Repair the damaged Motor Vehicle or any of its parts, accessories or spare parts and restore the Motor Vehicle to its pre-accident condition.
    - b) Pay the market value of the damaged Motor Vehicle if the value of damages exceeds (50%) of the market value of the Motor Vehicle at the time of the accident, provided that the Company's liability does not exceed an amount of Two Million Arab Emirates Dirhams per accident according to Paragraph (c) of Clause (1) of Chapter Two: Obligations of the Insurance Company.
    - c) Replace the damaged Motor Vehicle in case of total loss, for another Motor Vehicle with the same make, model, additions and pre-accident condition unless the Third Party/ Injured Party requests that the Company pay them amount in cash; in which case, the Company shall accept the Insured's request.
  - d) The Company shall pay in cash to the Injured Party, upon their request, the amount of damages (loss or damage) of the damaged parts of the Motor Vehicle in whole any of its parts, accessories or spare parts and including the charges for installation and replacement of lost or damaged parts at the time of the accident in order to restore the pre-accident condition of the Motor Vehicle.
  11. The damaged parts of the Motor Vehicle, for which the first registration and use of which is less than one year, shall be replaced with new original parts with no deduction of a Depreciation Percentage for the Injured Party
  12. If it is agreed with the Injured Third Party to repair the damaged Motor Vehicle, the Insurance Company shall Repair the damaged Motor Vehicle at the agency repair shop for the motor vehicle if it is in its first year of registration and use.
  13. Upon the lapse of more than one year after registration and use, the Company shall repair the damaged Motor Vehicle at suitable repair shops for the type and year of manufacture of the vehicle and the damaged parts may be replaced by other than original parts of the same grade. The Company shall ensure that repair works are carried out according to technical standards and that the work is warranted by the repair shops. The Company shall ensure that the Injured Third Party is able to have the Motor Vehicle checked by any approved Motor Vehicle examination agency in the State to make sure that the Motor Vehicle has been properly repaired in accordance with the technical licensing conditions for endurance and safety and any other condition without affecting the technical examination of the Motor Vehicle affected by the accident at the concerned official authorities. If it is found that the repairs are below required and recognized technical standards, the Company shall address the issue(s) until the Third Party's Motor Vehicle is professionally repaired as soon as practically possible.
  - b) For the damaged Motor Vehicle, insured against loss and damage at an Insurance Company with the condition of repair within the Agency the repair shall be carried out within the Agency's repair shops pursuant to this condition. The Insurance Company insuring the loss and damage has the right of recourse against the Third Party Liability Insurance Company in accordance with the following reimbursements basis:
    - (i) The reimbursement for the Motor Vehicle that has passed more than one year from its first registration or its use and until the end of the second year shall be after deduction of 15% of the value of the final repair bill.
    - (ii) The reimbursement for the Motor Vehicle that has passed more than two years from its first registration or its use and until the end of the third year shall be after deduction of 30% of the value of the final repair bill.
    - (iii) In case more than three years have lapsed since

the first registration or use of the Motor Vehicle, the Company shall abide by repairing the damaged vehicle at suitable repair shops for the type and year of manufacture of the vehicle. The damaged parts shall be replaced with original parts of the same standard, provided that, if the agreement between the Loss and Damage Insurance

(iv) The existing rights between companies prior to the implementation of this regulation shall be observed.

14. If the Injured Third Party requests that new parts are to be installed in lieu of the parts damaged during the accident, they have to bear the Depreciation Percentage set in Schedule (1) of the final value of the purchase invoice. In case of taxi vehicles, public transport vehicles and rental vehicles, the Depreciation Percentage set in Schedule (2) of the final value of the purchase invoice will be applied
15. Neither depreciation may be deducted nor used parts be installed if the parts are within the list set out in Schedule (4) of this Policy.
16. The Injured Third Party may repair the damages that occur to the Motor Vehicle as a result of the accident, provided that the estimated repair costs do not exceed the value of repair agreed upon with the Company. The Company may require, if it wishes so, a proof that the Motor Vehicle repairs have been completed.
17. If the motor vehicle "chassis" whether can be replaced or irreplaceable is damaged or the durable parts, such as pillars are damaged and need cutting, tightening or welding as a result of the accident, the Motor Vehicle shall be considered a Total Loss and the Company shall make compensation according to the market value of the Motor Vehicle at the time of the accident.
18. If the Motor Vehicle is considered as total loss, and the Company compensates the Injured Third Party on that basis, the salvage will be deemed property of the Company. The Injured Third Party may not be charged any expenses related to the transfer of the Motor Vehicle title or issuance of a certificate of ownership of the Motor Vehicle, provided that the Motor Vehicle is free of any obligations against third party such as traffic fines or otherwise.
19. In case of any conflict between the Company and the Injured Third Party concerning the value of damages, the amount of compensation or determination of the market value of the damaged Motor Vehicle, the Authority shall appoint a licensed and registered Surveyor and Loss Adjuster, specialized in this matter, to determine the value of the damages or the amount of compensation at the Company's expense for the purpose of resolving the dispute.
20. In case of an agreement to insure the Insured himself, the Motor Vehicle Driver or any person excluded from the coverage under this Policy, the amount of the death benefit will be determined not less than (AED 200,000) Two Hundred Thousand Arab Emirates Dirhams at a minimum.
21. The Company may not refuse to compensate the Insured as a result of late notification of the accident, if lateness

is attributed to an acceptable excuse.

22. The provisions of this Policy cover the damages to a Third Party caused by a trailer or semi-trailer as long as it is pulled by the vehicle.
23. Neither this Policy nor any rider hereto undermines the right of any person to claim for compensation or recovery of any amount payable under the provisions of any applicable legislation.

## Chapter Two: Obligations of the Insurance Company

1. In case of any accident that results from the use of the Motor Vehicle, the Company shall compensate the Injured Third Party within the scope of its limits hereunder for all amounts which the Insured or the Motor Vehicle Driver is committed to pay as compensation for:
  - a) **First:** Death or any bodily injury caused to any person, including the Motor Vehicle Passengers, except for the Insured and the Driver of the Motor Vehicle that has caused the accident, and the passengers employed by the Insured if they are injured during and because of work. A person is considered a passenger if they are inside, getting in or out of the Motor Vehicle. The Maximum Liability of the Company for any claim or total claims arising from one accident is the value judicially awarded without any limit whatsoever.
 

**Second:** In case of death of a spouse, a parent or a child, the maximum limit shall 200,000 AED ((Two Hundred Thousand Arab Emirates Dirhams) per each deceased person. In case of disability, the compensation shall be adjusted by the percentage of disability to the amount of AED 200,000 (Two Hundred Thousand Arab Emirates Dirhams), in addition to medical treatment expenses.

**Third:** In all cases, and in the event of injury, the Company shall pay all treatment expenses towards the provider of any of the medical services, including all government and private hospitals, pharmacies, and any treatments necessary for the case. And, in case the treatment is not completed, the Insurance Company shall issue a letter of commitment directed to entity that will provide the treatment.
  - b) Subject to paragraph (a) above, the liability of the Insurance Company shall be the value judicially awarded of any amount whatsoever, including the Third Party's judicial expenses and charges, except for fines. The Company shall pay compensation to the Third Party once the judgment becomes enforceable.
  - c) As to the damages to items and properties (except for those owned by the Insured) or the Motor Vehicle Driver at the time of the accident or the properties kept with them in trust or in their guardianship or possession, the insured amount of any claim or total claims arising from one accident is AED 2,000,000 (Two Million Arab Emirates Dirhams) regardless of the number of the persons whose properties are damaged, inclusive of necessary costs of movement of the damaged Motor Vehicle to the agency shop or other repair shops according to this Policy, as the case may be.

- d) The Injured Third Party (the owner of a private motor vehicle) is entitled to a loss of benefit (use) allowance (Substitute Motor Vehicle) as follows:

**First:** If the Injured Third Party chooses cash compensation, no loss of benefit allowance shall be paid.

**Second:** If the damaged Motor Vehicle is to be repaired at a repair shop, as the case may be, the period of loss of benefit allowance shall be calculated in days from the date of delivery of the damaged Motor Vehicle, the accident report and deed of title to the Company.

**Third:** The liability of the Company for loss of benefit allowance shall be calculated per day per damaged Motor Vehicle according to the rental fare of a similar Motor Vehicle rental of the same make, considering the prevailing and common price in the vehicle rental market in that Emirate, not to exceed three hundred dirhams per day. The Maximum period for loss of loss of benefit allowance fifteen days.

**Fourth:** If the Company chooses not to pay the amount at prevailing price, the Company shall provide –to the injured party residency location- a similar substitute Motor Vehicle of the same make of the damaged motor vehicle in very good working condition for road traffic.

**Fifth:** In case of the entitlement to the loss of benefit allowance and the Injured Third Party has insurance against loss and damage and Third Party Liability, he shall be entitled, for the purpose of obtaining the loss of benefit allowance (substitute motor vehicle) to claim directly to his company, which has the right of recourse for same amount paid against the insurance company of the insured, who caused the accident and has insurance against Third Party Liability.

2. The Company may not apply any deductible from the Injured Third Party compensation.
3. In case of the death of a person covered by the insurance provided for hereunder, the company shall pay the benefit due as a result of the accident to their heirs according to the terms and conditions hereof.
4. The Company shall abide by any settlement between the Insured and the Injured Third Party if it is done with its written consent.
5. The Insurance provided for under this Chapter shall be extended, subject to the terms and conditions hereof, to the liability of every licensed driver while they are driving the Insured Motor Vehicle.
6. The Company shall pay an amount of AED 6,770 (Six Thousand Seven Hundred and Seventy Dirhams) to the provider of ambulance services and medical transportation to hospitals. The amount is per each injured person that suffers from a bodily injury or death and is being given first aid and transported to a hospital as a result of an accident caused by a Motor Vehicle insured by the Company against Third Party Liability. This obligation shall include all the deceased or injured from those accidents, including those excluded from the covered risks in paragraph (a) of clause (1). The capacity and readiness of the ambulance and the

medical transportation to handle more than one injured person shall be taken into consideration in determining the amount of the ambulance allowance and medical transportation.

### Chapter Three: Obligations of the Insured

1. In case of any accident that gives rise to a claim according to the provisions of this Policy, the Insured or the Motor vehicle driver shall notify the concerned official authorities and the Insurer within a reasonable period of time after occurrence of the accident and furnish all documents and details pertaining to the accident, unless the delay is attributed to an acceptable excuse. The Insured shall furnish the Company as soon as possible a copy of every claim, notice or judicial document once they receive them.
2. The Insured or the Motor Vehicle Driver shall notify the Company as soon as practically possible once they Become aware of any lawsuit, investigation or findings concerning the accident, unless the delay is attributed to an acceptable excuse. In case of theft or any other criminal act which may give rise to a claim according to this Policy, the Insured shall promptly notify the concerned authorities and the Company as soon as practically possible and cooperate with the Company in that regard.
3. Neither the Insured nor any person acting on their behalf may declare acceptance of liability, offer, promise or payment of any amount without the written consent of the Company.

### Chapter Four: Exclusions

This Insurance does not cover the Third Party Liability arising or emerging from accidents that are caused by the Insured Motor Vehicle in the following cases:

1. The accidents that occur outside the borders of the State.
2. The accidents that have occurred, caused, resulted or are related directly or indirectly to natural disasters such as floods, tornadoes, hurricanes, volcanoes , earthquakes or quakes.
3. Invasion, foreign enemy hostilities or warlike operations, whether war is declared or not, civil war, strike, riot, civilcommotion, mutiny, rebellion, revolution, insurrection, or ionizing radiation contamination by radioactivity from any nuclear fuel, power, usurpation, confiscation or nationalization, radioactive substances and radioisotopes,atomic or nuclear explosions, or any element related directly or indirectly with the above mentioned causes.
4. The accidents that occur to the Insured, the Motor VehicleDriver or the persons employed by the Insured if they areinjured during and because of work, unless they have obtained additional coverage under a rider or another policy.

### Chapter Five: Recourses against the Insured

The Company may have recourse to the Insured, the Motor Vehicle Driver or the person responsible for the Accident,as the case may be, within the limit of the amount of compensation paid in the following cases:



1. If it is proven that the insurance was concluded based upon the Insured's misrepresentation or nondisclosure of material facts that affect the acceptance by the Company to cover the risks or determination of the premium.
2. If the Motor Vehicle is proven to have been used for purposes other than those set out in the Insurance Application attached to this Policy or the maximum number of passengers is exceeded or the Motor Vehicle was overloaded or its loading was not secured correctly or exceeds the limits of permissible width, length or height, provided that this is proven to be the proximate cause of the accident.
3. If it is proven that the Motor Vehicle was used in a speed race or test cases (in impermissible cases), provided that this is proven to be the proximate cause of the accident.
4. If following payment of the compensation it is proven that there is a violation of the laws, if the violation involves a willful felony or misdemeanor, as defined in the UAE's applicable penal code.
5. If it is proven that the Motor Vehicle was driven without obtaining the driving license for the type of Motor Vehicle according to the Traffic Laws and Regulations and the provisions of this Policy, or that the license granted to the Insured or the Motor Vehicle Driver was suspended by a court's order or by the concerned authorities or by virtue of traffic regulations, or that Motor Vehicle driving license was expired at the time of the accident, unless the driver manages to renew it within thirty days from the date of accident.
6. If it is proven that the Motor Vehicle Driver, or another person allowed by them to drive the Motor Vehicle caused the accident while being in an abnormal condition due to being under the influence of narcotics or alcohol that undermine the driver's ability to control the Motor Vehicle or medical drugs for which driving is medically prohibited. In case of rental vehicles, recourse will be made against the Motor Vehicle Driver (renter).
7. If it is proven that the accident occurred intentionally by the Insured or the Motor Vehicle Driver.
8. If the trailer, half-trailer or semi-trailer caused the accident and the Insured has not agreed with the Company to include it in the policy.
9. If the Motor Vehicle is used outside the road, as defined in this Policy, without any additional coverage.
10. If damages occur to the Injured Third Party as a result of theft or robbery of the Insured Motor Vehicle, recourse will be against the thief only.

#### Chapter Six: Policy Termination

1. Neither the Company nor the Insured may terminate this Policy during its term as long as the Motor Vehicle license is valid.
2. However, the Policy may be terminated before its expiration on the grounds of:
  - a) Cancellation of the Motor Vehicle license;
  - b) Submission of a new Policy due to change of the Motor Vehicle details; or

- c) Transfer of the Motor Vehicle title by virtue of a certificate issued by the concerned authority.

In this case, the Company must refund to the Insured the paid premium after deducting a portion in proportion to the period during which the Policy has remained in effect according to the Short Rate Schedule No. (3) set out in this Policy, provided that there are no paid claims or outstanding claims where the Insured has caused the accident.

3. This policy shall be considered terminated in case of a total loss to the Motor Vehicle, Provided that its registration is deleted with a report issued by the Road and Traffic Department confirming that it is unroadworthy, and the Company and the Insured shall remain bound by its Provisions before termination.

#### Chapter Seven: General Provisions

1. The Company shall include all details in Schedule (5) of this Policy, and this Schedule shall be part of this Policy.
2. Any lawsuits arising from this Policy may not be filed after the lapse of three years from the date of the accident or the Injured Party and related parties become aware of the damage and the person liable for it.
3. The quotes of the State shall be competent to determine any dispute arising in connection with this Policy.

#### Schedule No. (1)

Depreciation Percentages for Parts of Private Motor Vehicles

Year	Percentage
First	-
Second	5%
Third	10%
Fourth	15%
Fifth	20%
Sixth and above	30%

### Schedule No. (2)

Depreciation Percentages for Parts of Taxi Vehicles, Public Transport Vehicles and Rental Vehicles

Year	Percentage
Last six months of the first year	10%
Second	20%
Third	25%
Fourth	30%
Fifth	35%
Sixth and above	40%

### Schedule No. (3)

Short Rate Schedule - Percentages of Recoverable Premium

Policy Validity Period	Recoverable Premium
A period not exceeding one month	80%
A period exceeding one month to the end of the fourth month	70%
A period exceeding four months to the end of the sixth month	50%
A period exceeding six months to the end of the eighth month	30%
A period exceeding eight months	Nil

The term of insurance begins at ..... on .../.../....., and expires at ..... on .../.../.....

Agreed upon premium:                      Issuance date: .../.../.....

### Insured's Details

Insured's Name :

Address:

E-mail:

Postal Address:

Identification Number :

Phone:

Name and Signature of the Insured or their representative:

### Company's Details

Company's Name:

Address:

E-mail:

Postal Address:

Phone

Signature and stamp of the Company:

### Schedule No. (4)

List of the parts damaged by a traffic accident which must be replaced for new ones without deduction for any depreciation

Glass

Brake master cylinders

Brake wheel cylinders

Brake calipers

Brake cables (conduit type)

Brake hoses

Brake diaphragms

Steering boxes

Steering rakes

Steering ball joints and swivels

Seat belts



**Schedule No. (5)**

Schedule of Details of the Insured Motor Vehicle in the Insurance Policy against Third Party Liability

Details of Motor Vehicle		
Country of Manufacture	Plate Number	Make, Model & Color
Motor Vehicle Classification	Registration Type	Purpose of use
Manufacturing Year	Tonnage or Weight	Number of Passenger with Driver

Engine Number:

Chassis Number:

Liva Insurance Middle East B.S.C. (c) Company declares that the Motor Vehicle detailed above in this Schedule is insured with it according to the provisions of this Policy.

Issued By:

Issuance Date:

**Motor Vehicle Insurance Application**

Applicant's Details				
Name according to ID	First	Second	Third	Family Name
Date of Birth		P.O. Box		Postal code:
ID Number			E-mail	
Home Phone		Office Phone		Mobile
Address/ Emirate				
Profession			Employer	
Driving License Number			Expiration Date	
(Trade Name if any)			Commercial Register Number	
Head Office				

## Motor Vehicle Insurance Application

Insurance Service Details					
Registration Mark	Truck	Small Truck	Large Truck	Other	
Model / Use	Private	Commercial	Rental	Driving Education	Other
Body Number			Engine Number		
Chassis Number			Engine Capacity (CC)		
No. of Passengers			Manufacturing Year		
Current Value without Accessories			Current Value, including Accessories (to be elaborated)		
Insurance Period			Insurance Type		
Insured / Representative			Signature		

## YOUR POLICY COVER

### Section 3: Enhanced Motor Protection

Insuring You for Additional Incidents	Personal Accident & Emergency
Your Vehicle Repairing Options	Value - Add

### I. Insuring You for Additional Incidents

Covers	What We Cover	What We Don't Cover
Fire & Theft Cover	<p>The cover is extended, subject to an additional premium, to include loss of or damage to the Insured Vehicle, In-Car Accessories and spare parts whilst thereon:</p> <ul style="list-style-type: none"> <li>a) By fire, lightning, explosion, or</li> <li>b) Theft or attempted theft to Your Car</li> </ul> <p>All terms and conditions of Section 1 and 2 shall be applicable as per the policy wording.</p>	

## II. Your Vehicle Repairing Options

Covers	What We Cover	What We Don't Cover
Liva Approved Garages (Non-Agency) (If opted for Fire & Theft Cover)	The coverage under this Policy includes repairs of the Insured Vehicle at one of Our certified Approved Garages.	

Covers	What We Cover	What We Don't Cover
24 Hours Accident And Breakdown Recovery	<p>The coverage under the Policy is extended to include the services provided by an Liva service provider as below:</p> <ol style="list-style-type: none"> <li>1. Accident Towing Service: In case of an accident the Insured Vehicle will be towed to the agency workshop, nearest garage or to any garage of Your choice within the city limits in which the accident has taken place, subject to being presented with the police report.</li> <li>2. Breakdown Towing Service* : In case of a breakdown the Insured Vehicle will be towed to the agency workshop, nearest garage or to any garage of Your choice within the city limits in which the incident has taken place.</li> <li>3. Battery Boost Service* : If the Insured Vehicles battery fails, We will jump start the Insured Vehicle which will enable You to carry on with Your journey. We will not be providing a new battery or replacement of battery.</li> </ol>	

Covers	What We Cover	What We Don't Cover
24 Hours Accident And Breakdown Recovery (Cont.)	<p>4. 4.Emergency Fuel Service* : We will deliver emergency fuel directly to You. The fuel delivery service will be provided complimentary,</p> <p>5. Flat Tyre Service* :We will change the flat tyre with Your spare tyre. If no spare tyre is available, We will tow the Insured Vehicle to the nearest garage within the city limits in which the incident has taken place. No new tyre or replacement will be provided by Us.</p>	

- The maximum number of services that can be availed in a year is limited to 2 only, whether against a single benefit or a combination of them.

### III. PERSONAL ACCIDENT & EMERGENCY

Covers	What We Cover	What We Don't Cover
Personal Accident Benefit - Driver	<p>BenThe coverage under this Policy is extended to include, compensation as per the scale provided below for death or bodily injury sustained by You whilst getting in or getting out from or travelling in the Insured Vehicle and caused by violent, accidental, external and visible means which independently of any other cause shall within three calendar months of the occurrence of such injury result in: Refer to Personal Accident Table of Benefits.</p>	
Personal Accident Benefit - Passengers	<p>The coverage under this Policy is extended to include, compensation as per the scale provided above for death or bodily injury sustained by the passengers, whilst getting in or getting out from or travelling in the Insured Vehicle and caused by violent, accidental, external and visible means which independently of any other cause shall within three calendar months of the occurrence of such injury result in: Refer to Personal Accident Table of Benefits.</p>	

## PERSONAL ACCIDENT TABLE OF BENEFITS

1. Death	AED 200,000
2. Total irrecoverable loss of sight in both eyes	AED 200,000
3. Total loss by physical severance at or above the wrist or ankle, of both hands or both feet or of one hand together with one foot	AED 200,000
4. Total loss by physical severance at or above the wrist or ankle of one hand or one foot together with the total and irrecoverable loss of sight in one eye	AED 200,000
5. Total and irrecoverable loss of sight in one eye	AED 100,000
6. Total loss by physical severance at or above the wrist or ankle	AED 100,000
7. Permanent partial disability not mentioned in the table here-	The value of compensation will be specified for the person as a percentage of the insurance amount AED 200,000 based on the permanent partial disability approved by the medical board

## PERSONAL ACCIDENT BENEFIT CONDITIONS

1. Compensation shall be payable under only one of items 1 to 7 above in respect of each person arising out of any one occurrence and Our total liability shall not in the aggregate exceed the sum of AED 200,000 during any one Period of Insurance per person.	a) To harm oneself intentionally or by committing suicide or by attempting suicide or physical defect or mental weakness	representative whose receipt shall be a full discharge in respect of the injury to such person.
2. We are not liable to pay any compensation for death or physical injury which occurs either directly or indirectly, totally or partially as a result of the following reasons:	b) As a consequence of person demanding compensation himself from addiction to drugs or liquor	4. Number of vehicle passengers should not exceed (as per seating capacity) persons including the driver at the time of accident.
3. Such compensation shall be payable only with the approval of the Insured and directly to the injured person or his/her legal		These conditions are subject to the terms, exceptions and conditions of the Policy.

## Covers

## What We Cover

## What We Don't Cover

Ambulance Cost	The coverage under the Policy is extended to include liability payable as per the Table of Benefits, per injured person against cost of ambulance service incurred, following a road traffic accident to the Insured Vehicle. All payments under this cover will be made directly to the provider of the ambulance and medical evacuation services to hospitals.	
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## Trust, makes life beautiful

Liva Insurance has been trusted by businesses and individuals in the UAE for its unique solutions combining global insurance excellence and local market expertise.

Offering comprehensive insurance solutions across home, motor, travel, property, marine and other portfolio of products in the UAE, Liva believes in helping customers grow and cherish life's most beautiful moments.

## IV. VALUE - ADD

Covers	What We Cover	What We Don't Cover
Territory Extended to Oman	<p>The Territorial Limits under Your Policy are extended to include the Sultanate of Oman.</p> <p>The coverage under the Policy is extended to include a discount off Your next motor vehicle insurance premium, for each claim free Period of Insurance You will accumulate. The discount amount will be in accordance with the no claims discount scale applicable at the time of renewal.</p>	
No Claims Discount	<p>If a claim is made or becomes apparent, Your no claims discount may be reduced at the next renewal in accordance with the no claims discount scale applicable at the time of renewal.</p> <p>Your no claims discount is not transferable to any other person.</p>	

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