

Comprehensive Motor Insurance Policy Terms & Conditions

1. Limits of Liability

a) Third Party Liability (Physical Damages and Material Damages)	10,000,000
b) Protection and Removal	2,500
c) Medical Expenses	2,000
d) Authorised Repair Limit	NIL
e) Personal Accident Benefit (Optional)	100,000

2. Authorized Driver(s)

Named driver(s) are only covered unless 'Un-named Driver > 18 years' extension is opted in which case anyone above 18 years with a valid driving license can drive the vehicle

3. Authorized Driver(s)

If Authorized Driver at the time of accident is below 21 years of age, or with less than 12 months of driving experience, or covered under 'Un-named Driver > 18 years' extension, double excess will be applicable on such claims.

4. Excess

Excess will not be collected in case you are not at fault and there is a recovery available from Third Party.

5. Depreciation

Comprehensive motor insurance policy "Depreciation Clause" is being amended as follows:

In respect of Partial Loss:

If the lost or damaged spare parts are replaced with new ones or paying the new replacement value thereof, the Company will apply the depreciation as per the following scale to the value of new parts replacement:

Vehicle Age since the Manufacturing Year	Depreciation %
One year	NIL
Two Years	15
Three Years	25
Four Years	35
Five Years or more	50

In case of replacement of new tires, wheels and/or wheel caps by new ones, the depreciation deduction will be 25% per each year or a part thereof, but up to 50% of the new replacement value thereof.

The "Depreciation Clause" will not be applied to the windscreen, rear screen and doors screen.

In respect of Total Loss:

If the claim is settled on the basis of total loss of the Insured Motor Vehicle, the liability of the Company shall not exceed the lesser of the following two amounts:

The Insured Value of the motor vehicle estimated by the Insured as stated in the Schedule, less 1.5% per month or portion thereof from the insurance effective date under the Policy or latest renewal thereof (maximum of 18% per annum), or the reasonable market value of the Motor Vehicle at the happening of loss or damage.

No depreciation will be applicable within 6 months of purchase of new vehicle.

6. Perils of Nature

Damage to vehicle due to the natural calamities is covered. That includes damage due to Rain, Flood, Hail, and Torrent but excluding sandstorm.

7. Police / Najm report

Police / Najm report is required for all claims.

8. Passenger Accident Benefits

Personal Accident (if opted) is for Death benefit only and is for Insured Person(s) only between the Lower Age Limit and Upper Age Limit of 16 years and 65 years respectively.

9. Geographical Extension

Geographical extension (optional) is only for Own Damage. Optional additional benefits are also not available outside KSA. If not stated otherwise, single trip outside KSA must not exceed 14 days. Any claims under this extension will be subject to double of the excess stated in the Policy Schedule.

10. Temporary Rent a Car

Temporary Rent a Car extension (optional): Maximum rental period is 10 days and will be extended to only one accident during the policy period (customer to decide). Reimbursement will be on actual basis subject to a maximum daily limit of SAR100

11. Other Terms and Conditions

All other terms and conditions are as per the Company's Comprehensive Motor Insurance Policy wording.

