

Additional Covers for RAK Motor Full Option

Agency Repairs

This cover is extended to include accidental damage repairs of the insured vehicle at the manufacturer's authorised dealers within the UAE, based on it being specified in the Policy Schedule. This cover is applicable only up to 3rd year from the year of purchase from vehicle dealer / agency and is opted by the Policyholder. Subject to no Discount offering.

Dyna Trade Repairs

This cover is extended to include accidental damage repairs of the insured vehicle at the authorised outlets of Dyna Trade, based on it being specified in the Policy Schedule. This cover is applicable only up to the 3rd year from the year of purchase from vehicle dealer / agency and is opted by the Policyholder.

Premium Garage Repairs

This cover is extended to include accidental damage repairs of the insured vehicle at the premium garages listed for Motor privilege product, based on it being specified in the Policy Schedule. Below are the list of Premium Garages. This cover is applicable only up to the 5th year from the year of purchase from vehicle dealer / agency as opted by the Policyholder.

3 rd year Repair Option	3 rd and 4 th year Repair premium garages	5 th year Repair premium garages
Dyna Trade	- Dyna Trade - Technical Resources - Aarya Auto Repairs - Cars Garage - Orient Motors	- Technical Resources - Aarya Auto Repairs - Cars Garage - Orient Motors

Note: 3rd, 4th and 5th year mentioned above are calculated from year of first purchase from the agency/dealer.

Replacement of Locks

If the car keys or lock transmitter of the insured vehicle is lost or stolen, the Company will pay the cost of replacing up to the limit stated in the Policy schedule:

1. The door locks and boot lock
2. The ignition and steering lock
3. The lock transmitter and central locking system

As long as the Company is satisfied that the identity or garaging address of the insured vehicle is known to the person who may have insured vehicle keys or transmitter. No Claims Discount will not be affected even if a claim is made under this section. The Company will not pay the cost of replacing any alarms or other security devices used in connection with the insured vehicle.

Strike, Riot and Civil Commotion (SRCC)

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, and subject to the Policyholder having paid the agreed extra premium, this Policy shall be extended to cover loss or damage due to strike, riot and civil commotion which for the purpose of this Endorsement shall mean (subject always to the special conditions hereinafter contained) loss of or damage to the property insured directly caused by:

1. the act of any person taking part together with others in any disturbance of the public peace (whether in connection with a strike or lockout or not) not being an occurrence mentioned in item 2 of the special conditions hereof,
2. the action of any lawfully constituted authority in suppressing or attempting to suppress any such disturbance or in minimising the consequences of any such disturbance,
3. the willful act of any striker or locked-out worker performed in furtherance of a strike or in resistance to a lockout,
4. the action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimising the consequences of any such act, provided that it is hereby further expressly agreed and declared that

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- (a) all the terms, exclusions, provisions and conditions of the Policy shall apply in all respects to the insurance granted by this extension save in so far as the same are expressly varied by the following special conditions, and any reference to loss or damage in the wording of the Policy shall be deemed to include the perils hereby insured against,
- (b) the following special conditions shall apply only to the insurance granted by this extension, and the wording of the Policy shall apply in all respects to the insurance granted by the Policy as if this Endorsement had not been made thereon.

Special Conditions

1. This Policy shall not cover
 - a. loss or damage resulting from total or partial cessation of work or the retarding, interruption or cessation of any process or operation,
 - b. loss or damage occasioned by permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority,
 - c. loss or damage occasioned by permanent or temporary dispossession of any building resulting from the unlawful occupation by any person of such building,
 - d. consequential loss or liability of any kind or description, any payments over and above the indemnity for the material damage as provided herein.

Provided nevertheless that the Company is not relieved under b or c above of any liability to the Policyholder in respect of physical damage to the insured vehicle occurring before dispossession or during temporary dispossession.

2. This Policy shall not cover any loss or damage occasioned by or through or in consequence, directly or indirectly, of any of the following occurrences, namely
 - a. war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war,
 - b. mutiny, civil commotion assuming the proportion of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power,
 - c. any act of any person acting on behalf of or in connection with any organization with activities directed toward the overthrow by force of the government de jure or de facto or to the influencing of it by terrorism or violence.

In any action, suit or other proceeding, where the Company allege that by reason of the provisions of this condition any loss or damage is not covered by this Policy, the burden of proving that such loss or damage is covered shall be upon the Policyholder.

3. This Policy may at any time be terminated by the Company on notice to that effect being given by registered post at the Policyholder's last known address, in which case the Company shall be liable to repay a rateable proportion of the premium for the unexpired term from the date of termination.
4. The limit of indemnity any one occurrence as stated below shall be understood to limit the indemnity for all loss or damage covered by this Endorsement during a consecutive period of 168 hours.

The aggregate liability of the Company during the period of cover of this Policy shall be limited by twice the limit of indemnity any one occurrence.

Personal Belongings

The Company will pay the Policyholder for the value of loss or damage caused to personal belongings by fire, theft or accident while the belongings are in Policyholder's insured vehicle and if mentioned in the police report. In the event of a dispute, Policyholder will be required to provide proof of valuation and/or purchase.

The maximum amount payable under this benefit shall not exceed the limit stated in the Policy Schedule in respect of any one claim or series of claims resulting from one accident. There will be an amount deducted for wear, tear and depreciation or pay the market value of the loss, whichever is lesser.

Valet Parking theft

The Company undertakes to indemnify the Policyholder for Loss of or Damage to the insured vehicle, its accessories and spare parts whilst there on by burglary or theft including valet parking theft.

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Motor Trade Road Risks

It is agreed that the coverage under this policy apply to any damages arising out of road risks whilst the vehicle in the care, custody or control of Motor Trader. This cover is excluding any sort of garage in-keeping liability.

Windscreen Damage

The Company shall cover the cost of replacing or repairing broken or damaged windscreens, windows or glass in the sun- roof of the insured vehicle, and scratches to the body work caused by the glass breaking.

It being understood that any claim payment in respect thereof shall not be subject to any deductible where there is no loss or damage other than the windscreen damage.

Any claim made under this cover will not affect the Policyholder's No-Claims Discount.

Off-Road Cover

This Policy is extended to cover loss or damage to the insured vehicle whilst being driven off road. This is applicable to four wheel drives only and excluding safari activities.

Auto GAP Insurance

This cover is applicable if the vehicle is new and less than 12 months from the date of registration. If this vehicle is declared a total loss, the Company will pay for a brand new replacement model within the duration as stated in the Policy Schedule and depending on the availability of the insured vehicle's model.

No Claim Discount

If during the period of insurance specified in the Policy, the Policyholder shall have no claim against the Company which has been indemnified or is indemnifiable hereon, the Company agrees to return 5% of the premium payable. This return of premium will be paid against renewal with the Company provided that the renewal premium after such return is not less than the minimum premium applicable.

GCC Cover

The territorial limit for Section A is extended to include own damage cover for Bahrain, Saudi Arabia and Kuwait if stated in the Policy Schedule, provided that the Policyholder has opted to buy Orange Card.

Exceptions to this cover:

1. The maximum duration of any single trip shall not exceed 30 days.
2. The maximum total number of days shall not exceed 90 days in any 12 months period.