



## Car Insurance Promotion Terms and Conditions (November 2023 – 30 April 2024)

### Eligibility:

This promotion is valid for new Car insurance policies purchased directly from Ras Al Khaimah National Insurance Company (P.S.C) [‘RAKINSURANCE’] between November 16, 2023, and April 30, 2024. Open to individuals aged 18 and above.

### Coverage Details:

The promotion applies to Car insurance policies issued by RAKINSURANCE only and does not apply to any other type of insurance. Coverage includes Comprehensive or Third-Party Liability as per the terms of the Unified Motor Insurance Policy issued by the Insurance Authority (now the Central Bank of the UAE).

### Discounts and Benefits:

Enjoy a 15% discount on the annual premium for the first year of coverage. This offer can be redeemed once by using a unique promo code on the voucher and must be presented prior to payment.

### Policy Duration:

The promotional coverage is valid for a 13-month period from the policy start date.

### Renewal Conditions:

Customers may renew their policies at standard rates after the promotional period. No guaranteed renewal discounts apply.

### Claims Process:

All claims must be reported promptly through the provided channels. Claims will be subject to standard policy terms and conditions.

### Payment Terms:

Premium payments must be made in full at the time of policy purchase. No instalment plans are available for the discounted premium.

### Cancellation Policy:

Policies can be cancelled in accordance with the policy terms and conditions only.

### Compliance and Regulations:

All policies must comply with local motor insurance regulations. After applying the discount, the insurance premium shall not be lower than the minimum insurance premium rates approved by the Central Bank of the UAE. The promotion is subject to regulatory approval and may be modified or withdrawn if necessary.

### Miscellaneous:

The promotion cannot be combined with any other ongoing offers or discounts. The offer is not inclusive of any applicable taxes including but not limited to V.A.T. (as applicable). RAKINSURANCE reserves the right to amend or terminate the promotion at any time without prior notice. By purchasing a policy during this promotion, you agree to abide by these terms and conditions. For further details, please refer to the full policy document.

**DRIVE MORE, PAY LESS**

- Get 15% discount on your Car Insurance premium!

Call or WhatsApp  
**800 7254**

