

## Comprehensive Motor Full Option Policy - Frequently Asked Questions

- 1. Why do I need to insure my motor vehicle?**  
Your vehicle is probably one of the most expensive things you own. Motor insurance provides financial protection and helps you to cope with probable losses caused by accident, damage or theft of your vehicle. This also covers your legal liability to your passengers, your fellow drivers, other people's property and pedestrians.
- 2. What is RAKINSURANCE Comprehensive Motor Policy?**  
RAKINSURANCE Comprehensive Motor Policy offers a set of benefits to meet the insurance protection needs of your privately-owned vehicles.
- 3. Is there any territorial limit for the coverage offered?**  
The coverage is offered in United Arab Emirates (UAE)
- 4. Who is eligible to buy?**  
The applicant should be the legal owner of the private motor vehicle registered in the UAE. The driver/owner should possess a valid UAE driving license and the vehicle should not be more than 12 years with car value above AED 10,000.
- 5. What are the key benefits of buying Motor Policy online from RAKINSURANCE?**  
Motor Policy online offers the following benefits:
  - Quick online quote
  - Get your policy documents delivered to your email
  - Exclusive customer portal to access multiple services offered once you sign in
- 6. What is covered under Own Damage section?**  
The Company undertakes to compensate the Policyholder for loss of or damage to the insured vehicle, its accessories and spare parts against the specific incidents listed in the Policy Terms and Conditions document (Section Two).
- 7. What is covered under Third Party Liability section?**  
Third Party Liability section covers death, bodily injury and property damage to a third person who is not a party to the policy, arising out of an accident.
- 8. What is Personal Accident cover?**  
The Company will pay compensation for the death, disability or bodily injury sustained by the policyholder and/or the employees of the Policyholder due to an unfortunate accident.

**9. What is an Agency repair?**

RAKINSURANCE Comprehensive Motor Policy covers accidental damage repairs of the insured vehicle at the manufacturer's authorised dealers within the UAE.

**10. What is the Orange Card (Oman Third Party Liability) Cover?**

This is a unified insurance scheme, which is required by vehicles traveling from UAE to Oman. It covers Third Party Liability (TPL) as per the prevailing laws of the country where the accident has taken place. This is offered as an optional cover subject to additional premium being paid. If Orange card is opted, own damage cover in Oman will be included in your Policy. To get the Orange card document you can visit any of our branches.

**11. What is Roadside Assistance? How do I avail of the benefits?**

Roadside assistance is a service that provides you with the necessary help in case you are stranded on the road when your car breaks down. This is offered as an optional benefit. For Roadside Assistance please call IMC on 4101 800. The service is available 7/24 and 365 days a year.

**12. How do I register Claim?**

In the event of any claim, you can register your claim through the online customer portal where you will need to complete the information or documents requested on the circumstances of your claim and attach the police report. You can also contact RAKINSURANCE on 800 RAKI (7254) or email us on [motorclaims@rakinsurance.com](mailto:motorclaims@rakinsurance.com).

**13. When can I cancel the Policy?**

Policy cancellations can be made subject to the following:

- Transfer of ownership of the vehicle/export out of the UAE
- Cancellation of the vehicle's permit
- Total loss