

## Motor Policy Third Party Liability (TPL) - Frequently Asked Questions

**1. What is RAKINSURANCE Third Party Liability Motor Policy?**

Third party liability insurance is a basic compulsory insurance coverage for motor vehicles mandated as per UAE law. RAKINSURANCE Third Party Liability Motor policy provides cover against death or bodily injury to any third party as well as property damage caused by the insured vehicle. The policy does not cover damage to the insured vehicle.

**2. Is there any territorial limit for the coverage offered?**

The coverage is offered in United Arab Emirates (UAE).

**3. Who is eligible to buy?**

The applicant should be the legal owner of the private or commercial motor vehicle registered in UAE. The driver/owner should possess a valid UAE driving license.

**4. 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 client portal to access multiple services offered once you sign in

**5. Are there any factors that would make me eligible for availing discount in the premium amount?**

Yes, you can be eligible for a discount if:

- You are 25 years of age or older
- You have a driving license that is more than 1 year old
- You are an existing RAKINSURANCE Motor customer without claims
- The manufacturing year of your vehicle is 1995 and above
- You are a new customer with a “no-claims certificate”

**6. 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.

**7. What is Personal Accident to Driver and Passenger cover?**

The Company will pay compensation for the death, disability or bodily injury sustained by the Driver or the employees of the Policyholder due to an unfortunate accident. The coverage is up to AED 200,000 for driver and passenger respectively. This is an optional cover.

**8. 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 Sultanate of Oman where the accident has taken place. This is an optional cover.

**9. What is the Tool of trade cover?**

This provides cover to the Insured against claims made for loss or damage to Third party property or bodily injury to persons arising out of an accident in connection with any equipment used as a tool of trade when the insured vehicle is used inside closed or open sites. This is an optional cover available only for commercial vehicles.

**10. 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. Please refer to our Motor Policy brochure for more information. For Roadside Assistance please call **IMC on 4101 800**. The service is available 7/24 and 365 days a year. This is an in-built cover.

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

In the event of any claim, you can register your claim through the online client 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**.

**12. When can I cancel the Motor Policy?**

Policy cancellations can be made subject to the following:

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