

car insurance

# Policy Handbook Motor Perfect



**what you need to know**



رؤية جديدة / للتأمين  
redefining / insurance





# Contents

Section	Page No.	Description
<b>1. Welcome to AXA Insurance</b>	1	
<b>2. Policy Cover Summary</b>	2	
<b>3. Definitions</b>	3	
<b>4. Covers</b>	5	
	Section 1	Loss of damage to your car
	Section 2	Third party liability
	Section 3	Personal injury
	Section 4	Medical expenses
	Section 5	Personal belongings
	Section 6	No-claim discount
	Section 7	Windscreen damage
	Section 8	Personal accident benefit
	Section 9	Agency repairs
	Section 10	Hire car benefit
	Section 11	Accident/Breakdown recovery and roadside assistance
	Section 12	GCC cover
	Section 13	Pick up and Delivery Service
	Section 14	RTA Inspection Service
<b>5. Automatic Cover Extensions</b>	15	
<b>6. General Exceptions</b>	17	
<b>7. War and Terrorism Exclusion</b>	18	
<b>8. General Conditions</b>	19	
<b>9. Claims</b>	24	
<b>10. Complaints Procedure</b>	27	
<b>11. Frequently Asked Questions</b>	29	

## 1. Welcome to AXA Insurance

Thank you for choosing us for your motor insurance.

Now that You have chosen Us for Your motor insurance, You can be sure that We will be there for You whenever You need Us. We pride ourselves on Our customer centricity and superior claims service.

### The Contract of Insurance

This Policy booklet forms part of Your legal contract with Us and explains exactly what You are covered for. Your Schedule shows the level of cover You have chosen. The Policy booklet, the Schedule, the certificate of motor insurance and any endorsements that accompany it form the Contract of Insurance between You, the Policyholder, and Us, AXA Insurance (Gulf) B.S.C. (c).

We have relied on the information that You have provided to Us. For this contract to be valid, all the information You have given Us must be true and complete. If there are any changes in circumstances which may affect Your Policy, You must tell the intermediary who arranged the Policy for You, or Us, as soon as is reasonably possible.

In consideration of Your Premium, We will provide the cover shown in the Schedule for accident, injury, loss or damage which happens within the territorial limits during the Period of Insurance.

### Law

The law of United Arab Emirates will apply to this contract.

### Policy wording

The wordings of the following Sections are provided by the Insurance Authority – Abu Dhabi (UAE):

- Section 1
- Exceptions to section 1
- Section 2
- General exceptions
- General conditions

AXA has extended the cover stated in the above Sections. Please refer to the automatic cover extensions page 16 and Sections 3 to 7. Sections 8 to 15 are optional covers and only apply if specified in Your Policy Schedule.

## 2. Your Policy Cover Summary

Please note your policy schedule will define the covers applicable to you.

Section. No.	Cover	Motor Perfect
1.	Loss or damage to your car	Applicable
2.	Third party liability	Applicable
3.	Personal Injury	Up to AED 20,000
4.	Medical Expenses	Up to AED 3,500 Per Person
5.	Personal Belongings	Up to AED 4,000
6.	No-Claim Discount	Applicable
7.	Windscreen damage	Applicable
8.	Personal Accident Benefit	Optional*
9.	Agency Repairs	Up to 2 years
10.	Hire Car Benefit	Optional*
11.	Accident/Breakdown recovery and roadside assistance	Applicable
12.	GCC Cover	Optional*
13.	Pick up and Delivery Service	Optional*
14.	RTA Inspection Service	Applicable

\*Cover is applicable only if specifically stated on your Policy Schedule.

Types of Cover	Available Sections
Comprehensive	Sections 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14 & 15
Third Party Liability/ Third Party Fire & Theft	Sections 2, 6, 8 (optional) and 11

Please read all the exceptions and conditions that apply to each Section of Your Policy.

### 3. Definitions

Words with special meanings are defined here or in the part of the Policy where they are used. Any word or expression that appears in this Definitions Section has the same meaning wherever it appears.

Words that use the masculine gender include the feminine and vice versa. Words using the singular include the plural and vice versa.

#### **Accessories**

Parts originally installed in the vehicle by the vehicle manufacturers and included in the original price such as radios, stereo equipment, telephones and other items, the make and values of which are specifically declared to the Company and stated in the Schedule.

#### **Agency Repairs**

If agency repairs are included in Your Policy, as shown in Your Schedule, You have the option of having Your vehicle repaired at the manufacturers authorized dealers. If You do not have this Cover We shall select one of Our own approved garages to undertake the repairs.

#### **Approved Garages**

If agency repairs are not included in Your Policy, as shown in Your Schedule, the insured vehicle will be repaired at one of Our approved garages.

#### **Bodily injury**

Physical bodily harm, including sickness, disease or death that results from a covered loss.

#### **Certificate of motor insurance**

The current document that proves You have the motor insurance You need by law which is duly signed by Our authorized representative.

#### **Damages**

The sum that is paid or is payable to satisfy a claim settled by Us or resolved by judicial procedure or by a compromise We agree to in writing.

#### **Endorsement / Memoranda**

Changes in the terms of your Policy. These are shown in the Schedule or issued separately and form a part of Your Policy.

#### **Excess**

The amount You will have to bear towards each and every non-recoverable claim.

#### **Family member**

Any member of Your household who resides with You.

#### **Incident**

A loss or an accident, which occurs during the Period of Insurance and results in bodily injury or property damage.

#### **Insured Value**

The amount stated as such in the Policy Schedule. In the event of a total loss claim, the insured value will be depreciated by the amount shown in the depreciation scale mentioned in page 6.

### **Licensed driver**

The insured or any person driving with his permission provided that the person driving holds a valid driver's license for the vehicle in accordance with the traffic laws and regulations and has not had his driver's license withdrawn by order of a court of law or traffic regulations.

### **Medical expenses**

Reasonable and necessary charges for first aid, dental, prosthetic devices, ambulance, hospital, rehabilitation, medical, surgical, x-ray and professional nursing services.

### **Period of Insurance**

The period of time covered by this Policy, as shown in the Schedule, and any further period that We agree to insure You.

### **Schedule/Policy Schedule**

The document which gives details of You, Us, the vehicle, the Cover You have and any other specific condition(s).

### **Territorial limits**

United Arab Emirates and any other area stated in Your Policy Schedule.

### **The Company/ We/ Us/ Our/ Ours**

Mean the insurance company named on the Schedule and certificate of motor insurance; AXA Insurance (Gulf) B.S.C (c)/AXA.

### **Your Car /Vehicle/Insured Vehicle**

Any vehicle described in the Schedule.

### **The Insured/ You/Your/Yours**

Refer to the person(s) named as the Policyholder specified in:

- a. Your certificate of motor insurance; and
- b. Your Schedule

## 4. Covers

### SECTION 1 - LOSS OF OR DAMAGE TO YOUR CAR

1. The Company undertakes to indemnify the Insured for loss of or damage to the Insured Vehicle, its accessories and spare parts in the following cases:
  - a. By accident or accidental collision or overturning consequent upon mechanical breakdown or consequent upon wear and tear.
  - b. By fire, external explosion, self-ignition lightning or thunderbolt.
  - c. By burglary or theft.
  - d. By malicious act of any third party.
  - e. Whilst in transit within the territorial limit specified under the Policy Schedule (including the process of loading and unloading incidental to such transit) by road, rail, inland waterway, lift or elevator relating to the said transportation.
  
2. The Company shall pay in cash the amount of loss or damage to the Insured or shall repair, reinstate or replace the motor vehicle or any part thereof including its accessories or spare parts and the liability of the Company shall not exceed the replacement value of the parts lost or damaged and the reasonable cost of fitting or fixing such parts, unless the Insured requests the Company to pay him the amount in cash. In this case the Company shall respond to the Insured's request.

In case the Insured requests new parts instead of the damaged parts due to an accident or prefers receiving its value in cash, this should be considered. The Insured is liable for the depreciation percentages as mentioned in Table No. (1).

Regarding taxi and rental vehicles, the Insured shall be liable for the depreciation percentages as mentioned in Table no. (2).

#### Spare Parts depreciation percentages 'Excluding Taxis and Rent A Car vehicles'

**Table No. (1)**

Year	Percentage
1 <sup>st</sup> year	-
2 <sup>nd</sup> year	5%
3 <sup>rd</sup> year	10%
4 <sup>th</sup> year	15%
5 <sup>th</sup> year	20%
6 <sup>th</sup> year	30%

#### Spare Parts depreciation percentages 'Taxis and Rent A Car vehicles'

**Table No. (2)**

Year	Percentage
1 <sup>st</sup> year	10%
2 <sup>nd</sup> year	20%
3 <sup>rd</sup> year	25%
4 <sup>th</sup> year	30%
5 <sup>th</sup> year	35%
6 <sup>th</sup> year	40%

3. The Insured has the right to repair the damage due to an accident covered under the policy provided the total cost of such repair does not exceed the authorized repair limit mentioned in the Schedule attached to this Policy, and the Insured should forward to the Company without delay a detailed estimate of the cost.
  - 10% as from the beginning of 4th month until the end of the 6th month.
  - 15% as from the beginning of 7th month until the end of the 9th month.
  - 20% as from the beginning of 10th month until the end of the 12th month
  
4. If the Insured Vehicle sustains loss or damage to the extent that the estimated repair cost, as estimated by a loss adjustor appointed by Us, shall exceed 50% of its value at the time of accident it will be considered a total loss and the insured value, which was declared between the Insured and the Company at the time of inception of the insurance, shall constitute the basis for calculation of the indemnity for the loss or damage after deducting depreciation at 20% per annum of the insured value as stated in the Schedule for the first year of the Vehicle's life on the road. For a part of the year this shall be calculated on a pro rata basis. As from the second year of the life of the Vehicle from the date of its first registration as new, a depreciation rate not exceeding 20% shall be deducted from the Vehicle's insured value as stated in the Schedule and the depreciation will be calculated as follows:
  - 5% as from the beginning of 1st month until the end of the 3rd month.
  
5. If the Vehicle is immobilized by reason of loss or damage insured under this Policy, the Company will bear the reasonable cost of protection and removal to the nearest repairers and delivery to a garage within the country where the loss or damage was sustained.

**Excess**

If Your Vehicle is lost, stolen or damaged and there is no identified responsible Third Party, You are responsible for paying the Excess shown on Your Schedule no matter how the loss or damage happened. You will be charged one Excess per incident.

If at the time of an accident, the Vehicle is found to have been driven by anyone under 25 years of age (completed age), then the Insured shall bear 10% of the claim amount in addition to the normal Policy Excess.

**EXCEPTIONS TO SECTION 1**

**THE COMPANY SHALL NOT BE LIABLE TO PAY ANY COMPENSATION IN RESPECT OF:**

- a. **CONSEQUENTIAL LOSS AFFECTING THE INSURED VEHICLE OR DECREASE IN THE**

VEHICLE'S VALUE THROUGH USAGE, IMPAIRMENT OR FAILURE OR BREAKDOWN OF MECHANICAL OR ELECTRICAL EQUIPMENT.

- b. DAMAGE RESULTING FROM OVERLOADING OR CARRIAGE AT ANY ONE TIME OF A GREATER NUMBER OF PASSENGERS THAN THE NUMBER FOR WHICH THE VEHICLE IS LICENSED BY THE CONCERNED AUTHORITIES, PROVIDED THAT THE OVERLOADING OR EXCESS PASSENGERS WERE THE CAUSE OF THE ACCIDENT WHICH RESULTED IN THE LOSS OR DAMAGE TO THE VEHICLE.
- c. DAMAGE TO TYRES, UNLESS IT OCCURS AT THE SAME TIME AS THE DAMAGE TO THE INSURED VEHICLE. YOU WILL BE ASKED TO BEAR 50% OF THE TYRES VALUE.
- d. LOSS OF OR DAMAGE CAUSED TO THE INSURED VEHICLE AS A RESULT OF THE FOLLOWING:
  - i. USED FOR PURPOSES OTHERWISE THAN IN ACCORDANCE WITH THE LIMITATIONS OF USE;
  - ii. VIOLATION OF LAWS IF IT INVOLVES A CRIMINAL ACT OR SIMILAR WILLFUL ACT ACCORDING TO ARTICLES (28) AND (29) OF THE CRIMINAL LAW SPECIFIED IN FEDERAL LAW NO. (3) OF 1987.
- e. DAMAGE RESULTING TO THE INSURED VEHICLE FROM ACCIDENTS WHICH OCCUR WHILE IT IS BEING DRIVEN

BY AN UNLICENSED PERSON IN ACCORDANCE WITH THE TRAFFIC REGULATIONS, OR IN CASE HIS LICENSE HAS BEEN SUSPENDED BY THE CONCERNED AUTHORITY, COMPETENT COURT OR IN ACCORDANCE WITH TRAFFIC REGULATIONS.

- f. LOSS OR DAMAGE TO THE INSURED VEHICLE OR ANY PART THEREOF ARISING OUT OF ANY ACCIDENT OCCURRING DUE TO ITS BEING DRIVEN WHILST UNDER THE INFLUENCE OF ALCOHOL, DRUGS OR NARCOTIC DRUGS WHICH AFFECTED THE DRIVER'S CONTROL OVER THE VEHICLE, IF SUCH HAS BEEN ESTABLISHED BEFORE THE CONCERNED AUTHORITIES OR IF ADMITTED BY THE DRIVER OF THE VEHICLE.

## **SECTION 2 - THIRD PARTY LIABILITY**

---

1. The Company shall be liable to compensate the Insured in the event of accident caused by or arising out of the use of the Vehicle subject to the limits specified in this Policy against all sums which the Insured shall become legally liable to pay as compensation for:
  - a. Death of or bodily injury to any person including the passengers in the Vehicle except the Insured or the driver at the time of the accident and their families, spouse, parents and children and the employees of the Insured if they are injured during work hours or as a result of their

work; and they are to be considered as passengers whether inside the vehicle or mounting or dismounting from it.

- b. Damages for materials and property, except those owned by the Insured or the driver at the time of the accident or property held in trust or in their custody or control.
  - c. Accidents which are caused by the Insured or the driver whilst driving the Insured Vehicle off road, according to the definition of the road as being "all passage ways open for public traffic", unless the parties agreed otherwise in the Policy.
2. The insurance mentioned in this Section is extended, in accordance with the provisions and conditions herein, to cover the liability of each duly licensed driver while driving the Insured Vehicle provided that he fulfils and complies with the Terms and Conditions of this Policy and obeys it as if he was the Insured himself.
  3. Subject to the Limits specified in the attached Schedule to this Policy, the Company shall be liable to pay court orders or judgments in whatever amount is awarded to the plaintiff including judicial expenses and charges (except penalties and/or fines); the Company shall pay compensation to the rightful claimant.
  4. In the event of death of any person entitled to indemnity under

this Section, the Company will in respect of the liability towards such person, indemnify his heirs in accordance with the terms, conditions and exceptions of this Policy, provided that such heirs shall as though they were the insured, observe, fulfill and be subject to the terms of this Policy in so far as applicable.

5. In the event of any accident involving indemnity under this Section to more than one person the limits of liability specified in the attached Schedule to this Policy shall apply to the aggregate amount of indemnity due to all persons.
6. The Company will pay all costs and expenses incurred with its prior consent.
7. The Company may arrange for representation of the Insured at any inquest or inquiry in respect of any accident which may be subject of indemnity under this Section, and undertakes to defend the Insured in any Court of Law in respect of any event which may be the subject of indemnity under this Section.
8. **Ambulance Cost:** If at the time and due to a road traffic accident caused by Your car an ambulance to transfer the injured person/people to the hospital is required, the company shall pay for the cost of the Ambulance Services up to the amount of AED 6770 paid directly to the provider, per injured person including the driver and all passengers both the insured vehicle and the Third Party vehicle(s).

### **SECTION 3 - PERSONAL INJURY**

---

The Company will pay AED 20,000 to the Insured and/or spouse (or in the event of death, to their legal personal representatives) if the Insured and/or spouse suffer accidental bodily injury in direct connection with the use of the Car. The injury must be sustained independently of any other cause and resulted in the following within three calendar months:

- a. Death.
- b. Total irrecoverable loss of sight in one or both eyes.
- c. Total loss by physical severance of one or more limbs at or above the wrist or ankles or permanent loss of one or both hands or legs.

#### **EXCEPTIONS TO SECTION 3**

- a. THIS SECTION DOES NOT APPLY WHEN SECTION 8 IS COVERED.
- b. THIS SECTION APPLIES ONLY IN RESPECT OF PRIVATE MOTOR VEHICLES INSURED IN THE NAME OF AN INDIVIDUAL AND DOES NOT COVER:
  - i. DEATH OR INJURY ARISING FROM SUICIDE OR ATTEMPTED SUICIDE.
  - ii. ANYONE WHO IS OVER 70 YEARS OF AGE AT THE TIME OF THE ACCIDENT.
- c. IF ANYONE CLAIMING IS CONVICTED IN CONNECTION WITH THE ACCIDENT OF A DRINK-DRIVING OFFENCE OR OF DRIVING UNDER THE INFLUENCE OF DRUGS.

### **SECTION 4 - MEDICAL EXPENSES**

---

The Company will pay to the Insured and/or any other occupant of the Insured Vehicle the reasonable cost of medical expenses incurred in connection with any accidental bodily injury as the direct and immediate result of an accident to the Insured Vehicle. 'Immediate' means treatment commencing within 24 hours of the time and of the accidental bodily injury.

#### **EXCEPTIONS TO SECTION 4**

- a. SECTION 4 SHALL APPLY ONLY IN RESPECT OF PRIVATE MOTOR VEHICLES INSURED IN THE NAME OF AN INDIVIDUAL.
- b. THE LIABILITY OF THE COMPANY SHALL NOT EXCEED THE SUM OF AED 3,500 PER PERSON IN RESPECT OF ANY ONE ACCIDENT.

### **SECTION 5 - PERSONAL BELONGINGS**

---

We will pay You (or if You prefer, the owner) for the value of loss or damage caused to personal belongings by fire, theft or accident while the belongings are in Your Insured Vehicle and if mentioned in the police report. In the event of a dispute, You will be required to provide proof of valuation and/or purchase.

The maximum amount payable under this benefit shall not exceed AED 4,000 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.

### **EXCEPTIONS TO SECTION 5**

**WE WILL NOT PAY FOR LOSS OR DAMAGE TO THE FOLLOWING:**

- a. **MONEY, STAMPS, TICKETS, DOCUMENTS OR CARDS OF EVERY KIND AND DESCRIPTION.**
- b. **THEFT OF ANY PROPERTY CARRIED IN AN OPEN TOP OR CONVERTIBLE VEHICLE UNLESS IN A LOCKED BOOT OR LOCKED GLOVE COMPARTMENT**
- c. **GOODS OR SAMPLES CARRIED IN CONNECTION WITH ANY TRADE.**
- d. **ANY SUCH PROPERTY INSURED UNDER ANY OTHER INSURANCE POLICY.**

### **SECTION 6 - NO CLAIM DISCOUNT**

If You do not claim during the current Period of Insurance, We will include a discount in Your renewal Premium. The discount amount will be in accordance with the No-Claims Discount scale applicable at the time of renewal.

If a claim has been made or arisen, Your no claims discount may be reduced at the next renewal in accordance with the step back scale applicable at the time of renewal.

Your No-Claim Discount is not transferable to any other person.

### **SECTION 7 - WINDSCREEN DAMAGE**

We will cover the cost of replacing or repairing broken or damaged windscreens, windows or glass in the sunroof of Your 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 Excess provided that the replacement of such windows or windscreens does not exceed the sum of AED 5,000.

- Any claim made under this Cover will not affect Your No-Claims Discount.

### **SECTION 8 - PERSONAL ACCIDENT BENEFIT**

It is agreed and acknowledged against payment of additional Premium, as thus the Company has agreed and acknowledged to pay compensation in accordance with the table stated herein-under about death or any physical injuries sustained by Insured's and/or driver's family members (spouse, parents and children) and/or employees while ascending or descending from the Vehicle as a result of severe remarkable accidental incident that leads in an independent manner away from any other reason (except for medical or surgical treatment needed) to any of these injuries stated in the table here-in-under during the following three months from the date of accident.

**Scale of Compensation**

1	Death or permanent total disablement	AED 200,000
2	Total and incurable loss of all vision in both eyes	AED 200,000
3	Total loss by physical severance at or above the wrist or ankle of both hands or both feet or of one hand together with one foot	AED 200,000
4	Total loss by physical severance at or above the wrist or ankle of one hand or one foot together with the total and incurable loss of one eye vision	AED 200,000
5	Total and incurable loss of one eye vision	AED 100,000
6	Total loss by physical severance at or above the wrist or ankle of one hand or one foot	AED 100,000
7	Total disablement from engaging in or given any attention to such person's occupation, AED 1,500 per week for a period not exceeding 26 weeks	The value of the compensation will be specified for the person on the basis of percentage for the permanent partial disability approved by medical board multiplied by insurance amount (AED 200,000)
8	Temporary total disability preventing the injured person from engaging in his occupation	As may be agreed (on weekly basis up to 26 weeks)

**PROVIDED ALWAYS THAT:**

a. COMPENSATION WHICH THE COMPANY IS COMMITTED TO PAY WILL BE RESTRICTED ACCORDING TO ONE ARTICLE ONLY OF THESE ARTICLES FOR ARTICLE ONE TO SIX HERE-IN- ABOVE MENTIONED OR AS PER ARTICLE SEVEN SEPARATELY OR BY ADDING TO IT EITHER ARTICLE FIVE OR SIX ACCORDING TO THE CONDITIONS

OF ANY OF THOSE PERSONS INJURED AS A RESULT OF ANY SINGLE ACCIDENT PROVIDED THAT TOTAL LIABILITY OF THE COMPANY WILL NOT EXCEED FOR COMPENSATION AMOUNT AED 200,000 FOR THE PERSON INJURED DURING ANY SINGLE PERIOD OF INSURANCE.

b. AT THE INSURED'S REQUEST, THE COMPANY WILL PAY WEEKLY COMPENSATION FOR TEMPORARY TOTAL DISABILITY PREVENTING THE INJURED PERSON FROM ENGAGING IN HIS OCCUPATION (AS PER ARTICLE (8) OF THE ABOVE TABLE) FOR A PERIOD NOT EXCEEDING 26 CONSECUTIVE WEEKS. THE WEEKLY COMPENSATION AMOUNT AND THE AGGREGATE AMOUNT SHALL BE IN ACCORDANCE WITH THE AGREEMENT BETWEEN THE PERSON DEMANDING INSURANCE AND THE COMPANY.

c. THE COMPANY IS NOT LIABLE TO PAY ANY COMPENSATION FOR DEATH OR PHYSICAL INJURY WHICH OCCURS EITHER DIRECTLY OR INDIRECTLY, TOTALLY OR PARTIALLY AS A RESULT OF THE FOLLOWING REASONS:

i. TO HARM ONESELF INTENTIONALLY OR BY COMMITTING SUICIDE OR BY ATTEMPTING SUICIDE OR PHYSICAL DEFECT OR MENTAL WEAKNESS.

ii. IN RESPECT OF A PERSON DEMANDING COMPENSATION HIMSELF BEING ADDICTED TO DRUGS OR LIQUOR.

d. SUCH COMPENSATION SHALL BE PAYABLE ONLY WITH THE APPROVAL OF THE INSURED AND DIRECTLY TO THE INJURED PERSON OR HIS/HER LEGAL REPRESENTATIVE WHOSE RECEIPT SHALL BE A FULL

DISCHARGE IN RESPECT OF THE INJURY TO SUCH PERSON.

e. NUMBER OF VEHICLE PASSENGERS AT THE TIME OF THE ACCIDENT SHOULD NOT EXCEED THE AUTHORISED SEATING CAPACITY OF THE VEHICLE.

## SECTION 9 - AGENCY REPAIRS

Section 1 of the Policy is extended to include accidental damage repairs of the Insured Vehicle at the manufacturer's authorised dealers within the UAE.

Provided it is mentioned on Your Policy Schedule.

## SECTION 10 - HIRE CAR BENEFIT

Following an accident covered by Section 1 of Your Policy, We will provide a hire car for a maximum period of seven days. Where the Insured Vehicle is declared a total loss due to damage or theft, We will provide a hire car for up to seven days or until We make an offer to settle Your claim, whichever is earliest. This benefit is provided subject to Us accepting Your claim.

Use of any hire car mentioned under the covers set out above must commence within 48 hours of the Insured Vehicle becoming disabled, following an accident covered under Your Policy. The hire car can only be provided to the Insured and/or spouse.

In order to avail of a hire car, the Insured will need to provide an imprint

of a credit card & a valid UAE driving license to the rent-a-car company. The hire car must be collected by the Insured and returned either to the hire car company or the repairer where the Insured vehicle is being repaired.

Any other specific UAE restriction to vehicle rental shall apply.

**EXCEPTIONS TO SECTION 10**

- a. FUEL COSTS, PARKING COSTS OR ANY FINES.
- b. HIRE CAR CHARGES AFTER A PERIOD OF 7 DAYS.
- c. EXCESS APPLIED IN THE CASE OF AN ACCIDENT OCCURRED WHILE DRIVING A HIRED CAR.
- d. ANY KIND OF LEGAL LIABILITY ARISING OUT OF THE USE OF THE HIRE CAR

**SECTION 11 - ACCIDENT/  
BREAKDOWN RECOVERY AND  
ROADSIDE ASSISTANCE**

---

**Towing of the Insured Vehicle**

In the event of a breakdown or accident of the Insured Vehicle, AXA will arrange to tow or transport the Insured Vehicle to the nearest authorized proper workshop.

**Removal of the insured Vehicle**

If while driving on paved roads or off-road, the covered Vehicle were to be unable to move by its own means due to overturning or falling down a slope, the Company will arrange its removal, up to an agreed limit.

The maximum amount payable is AED 1,100 in respect of removal of the Insured Vehicle necessitating the use of a crane. Any additional expense would need to be borne by the Insured.

**Tyre replacement**

If Your Vehicle has a flat tyre, We will help to change the tyre, using an approved AXA technician.

THE SUPPLY OF PARTS &/OR TOOLS; SPARE TYRE, JACK AND OTHER TOOLS ARE NOT INCLUDED WITHIN THIS SPECIFIC COVER.

**Battery Service**

If the battery is 'dead', your Vehicle will be jump started to get it moving, using an approved AXA technician.

**Lockout Service**

If You are locked out of Your Vehicle, We will attempt to open the lock under the supervision of the appropriate authorities.

**SECTION 12 - GCC COVER**

---

The territorial limit for Section 1 is extended to include Oman, Bahrain, Saudi Arabia, Kuwait and Qatar. You will not be covered under Section 2, third party liability, as this Cover must be purchased separately at the border (except Oman).

**EXCEPTIONS TO SECTION 12**

- a. THE MAXIMUM DURATION OF ANY SINGLE TRIP SHALL NOT EXCEED 30 DAYS.

- b. THE MAXIMUM TOTAL NUMBER OF DAYS SHALL NOT EXCEED 90 DAYS IN ANY 12 MONTHS PERIOD.

### **SECTION 13 - PICK UP AND DELIVERY SERVICE**

---

If, as a result of loss or damage due to a covered claim, the Insured vehicle needs pick-up and/or delivery to and from location of request, We will provide this service as an extension of cover, against payment of an additional premium.

### **SECTION 14 - RTA INSPECTION SERVICE**

---

If You need to register the insured vehicle, We will pick up the vehicle from the location of your request and complete the vehicle registration. The Insured vehicle will be taken for registration only once. If due to any reason the customer has to take the vehicle more than once, the Insured will be charged an extra fee. It is the Insured's responsibility to check all the fines due and pay in advance.

## 5. Automatic Cover Extensions

The following extensions automatically apply to Your Policy:

### c. Riot, strikes, storm & flood

If You have a comprehensive Policy, the Cover under Section 1 extends to indemnify the Insured in respect of loss of or damage to the Insured Vehicle caused by:

- Riot, strike & civil commotion, which does not assume the proportions of or amount to a popular uprising
- Flood, storm, typhoon, cyclone, tornado, volcanic eruption, earthquake or other convulsions of nature.

### d. Passengers and Family Members

The Cover under Section 2 is extended to:

- Death of or bodily injury to passengers (including family members) whilst in or getting in or getting out of the Insured Vehicle.
- Any person who is getting in or getting out of the Insured Vehicle against their legal liability for injury or property damage to others.
- The Insured whilst traveling as a passenger in the Insured Vehicle.

### e. Loading and Unloading

Section 2 (Third Party Liability) is extended to cover accidental death of or bodily injury to any person or accidental damage to third party property arising out of loading and unloading of the Insured Vehicle

### f. Driving Other Vehicles

The Cover under Section 2 is extended to any other private motor car driven by You, with the owner's express consent, within the Territorial Limits. This Cover does not apply if:

- The Car belongs to You, or is hired to You under a hire-purchase agreement.
- Your Car belongs to, or is hired by, the employer or business partner.
- Your liability is covered under another insurance policy.
- You are a corporate organisation or firm.

### g. Replacement Locks

In the event of damage to locks on the Insured Vehicle or in the case of the theft of keys, ignition card or lock transmitter of the Insured Vehicle We will pay for the necessary replacement cost of:

- all external locks of the Insured Vehicle;
- the ignition/steering lock if this is operated by the same key; and
- The lock transmitter and/or central locking interface.
- Any claim under this Section will not affect Your No Claims Discount. No Excess applies to this Cover.

h. Motor Trade and Valet Parking

If You have a comprehensive Policy, We will indemnify You for loss of or damage to the Insured Vehicle whilst in the custody or control of:

- A motor garage or other similar business, which the You do not own, which has the Insured Vehicle for the purpose of maintenance, repair, testing or servicing.
- A hotel, restaurant or similar business, which the you do not own, where the Insured Vehicle has been parked by their authorized driver.

**PROVIDED THAT:**

- i. THE VEHICLE IS HANDED OVER ONLY TO THE AUTHORIZED PERSON AFTER DUE VERIFICATION
- ii. THE PERSON IS A LICENCED DRIVER
- iii. THIS IS NOT COVERED BY ANY OTHER POLICY.

i. New Car Replacement

If Your Car is under 6 months old and is declared a total loss, We will pay for either a brand new replacement model or for the value of the Car when You bought it, whichever is the lowest.

j. Off Road Cover

If You have a comprehensive Policy, Your Policy is extended to cover loss or damage to the Insured Vehicle whilst being driven off road.

**PROVIDED THAT:**

- i. YOUR CAR HAS FOUR WHEEL DRIVE CAPABILITY
- ii. YOU ARE NOT PARTICIPATING IN A COMPETITIVE EVENT OR RACE OF ANY KIND

The automatic extensions are subject otherwise to the terms, conditions and exclusions of the policy.

## 6. General Exceptions

1. THIS POLICY DOES NOT COVER LOSS OR DAMAGE OR THIRD PARTY LIABILITY ARISING FROM ACCIDENTS INVOLVING THE INSURED VEHICLE IN THE FOLLOWING CASES:
  - a. ACCIDENTS WHICH TAKE PLACE OUTSIDE THE GEOGRAPHIC AREA SPECIFIED IN THIS POLICY.
  - b. ACCIDENTS WHICH HAPPEN DIRECTLY OR INDIRECTLY, PROXIMATELY OR REMOTELY OCCASIONED BY, CONTRIBUTED TO BY OR TRACEABLE TO OR ARISING OUT OF OR IN CONNECTION WITH IONISING RADIATION, CONTAMINATION BY RADIOACTIVITY FROM ANY NUCLEAR FUEL OR FROM ANY NUCLEAR WASTE FROM THE COMBUSTION OF NUCLEAR FUEL DIRECT OR INDIRECT WITH ANY OF THE AFOREMENTIONED CAUSES.
  - c. ACCIDENTS INVOLVING THE INSURED OR ANY DRIVER OF A VEHICLE WHILST DRIVING THE VEHICLE OUTSIDE THE PUBLIC ROAD AS PER THE DEFINITION OF ROAD AS EVERY PASSAGE OPEN TO PUBLIC TRAFFIC UNLESS OTHERWISE BEEN AGREED IN THE INSURANCE POLICY.
2. THIS INSURANCE DOES NOT COVER ANY LIABILITY DUE TO AN AGREEMENT MADE BY THE INSURED WHERE NO LIABILITY WOULD ARISE BUT FOR THAT AGREEMENT.
3. POLICY EXCLUDES LIABILITY ARISING OUT OF USAGE OF VEHICLE AGAINST RACING, RALLIES AND/OR SPEED TRIALS.

## 7. War and Terrorism Exclusion

WE WILL NOT PAY FOR ANY ACCIDENT, LOSS, DAMAGE OR INJURY WHICH IS THE DIRECT OR INDIRECT RESULT OF ANY OF THE FOLLOWING, WHETHER OR NOT CONTRIBUTED TO BY ANY OTHER CAUSE:

- WAR;
- INVASION;
- ACTIVITIES OF A FOREIGN ENEMY;
- HOSTILITIES OR WARLIKE OPERATIONS (WHETHER WAR HAS BEEN DECLARED OR NOT);
- CIVIL WAR;
- REVOLUTION, REBELLION OR INSURRECTION (THAT IS, PEOPLE RISING UP AND CHANGING THE GOVERNMENT BY FORCE OR ATTEMPTING TO DO SO);
- CIVIL COMMOTION WHICH IS OF SUCH SEVERITY OR MAGNITUDE THAT IT CAN BE LIKENED TO A POPULAR UPRISING;
- MILITARY POWER (EVEN IF PROPERLY AUTHORISED BY THE DULY ELECTED GOVERNMENT); OR
- USURPED POWER (THAT IS POWER TAKEN BY FORCE BY ANY PERSON OR GROUP (INCLUDING ARMED FORCES) NOT BEING THE DULY ELECTED GOVERNMENT);
- ANY ACT OF TERRORISM FOR THE PURPOSE OF THIS EXCLUSION, AN ACT OF TERRORISM MEANS

AN ACT, WHETHER INVOLVING VIOLENCE OR THE USE OF FORCE OR NOT OR THE THREAT OR THE PREPARATION THEREOF, BY A PERSON OR GROUP(S) OF PERSONS, WHETHER ACTING ALONE OR ON BEHALF OF OR IN CONNECTION WITH ANY ORGANIZATION(S) OR GOVERNMENT(S), COMMITTED FOR POLITICAL, RELIGIOUS IDEOLOGICAL OR SIMILAR PURPOSES INCLUDING THE INTENTION TO INFLUENCE ANY GOVERNMENT AND/OR TO PUT THE PUBLIC OR ANY SECTION OF THE PUBLIC IN FEAR.

LOSS, DAMAGE OR INJURY WHICH IS THE DIRECT OR INDIRECT RESULT OF ANY ACTION TAKEN IN CONTROLLING, PREVENTING, SUPPRESSING OR IN ANY OTHER WAY RELATING TO ANY OF THE CAUSES LISTED ABOVE IS ALSO NOT COVERED.

IF THE COMPANY ALLEGES THAT BY REASON OF THIS EXCLUSION ANY LOSS, DAMAGE, COST OR EXPENSE IS NOT COVERED, THE BURDEN OF PROVING THE CONTRARY SHALL BE UPON THE INSURED.

IN THE EVENT ANY PORTION OF THIS EXCLUSION IS FOUND TO BE INVALID OR UNENFORCEABLE THE REMAINDER SHALL REMAIN IN FULL FORCE AND EFFECT.

## 8. General Conditions

1. This Policy and the Schedule shall be considered as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy and the Schedule shall bear such specific meaning wherever it may appear.
2. Every notice or communication to be given or made under this Policy shall be delivered to the Company in writing.
3. The Insured shall take all reasonable steps to safeguard the Insured Vehicle from loss or damage and to maintain the Insured Vehicle in a roadworthy condition. The Company shall have at all times the right of free and full access to examine such Vehicle or any part thereof. In the event of any accident or breakdown such Vehicle shall not be left unattended without proper precautions being taken to prevent further loss or damage and if such Vehicle be driven before the necessary repairs are effected, any extension of the damage or any further damage to such Vehicle shall be excluded from the scope of indemnity granted by this Policy.
4. The Insured shall remain throughout the validity of this Policy the sole and absolute owner of the Vehicle and shall not make any agreement to let out upon hire the Insured Vehicle or enter into any agreement restricting his absolute control and possession of the Insured Vehicle without the written permission of the Company having first been obtained.
5. In the event of any occurrence of event(s) which may give rise to a claim under this Policy, the Insured shall give immediate notice to the competent authority and the Company, with all relevant information. Every letter, claim, writ, summons and process shall be notified or forwarded to the Company, unanswered immediately on receipt.  
  
Notice shall also be given to the Company immediately if the Insured shall have knowledge of any impending prosecution or investigation into a fatal accident in connection with any such occurrence. In case of theft or other criminal act which may give rise to a claim under this Policy the Insured shall give immediate notice to the Police and cooperate with the Company in securing the conviction of the offender.
6. No admission, offer, promise or payment shall be made by or on behalf of the Insured without the written consent of the Company which shall be entitled if it so desires to take over and conduct in the name of the Insured the defence or settlement of any claim or to prosecute in its name for its own benefit any claim for indemnity / damages or otherwise and shall have full discretion in the conduct of any proceedings and in the settlement of any claim and the

Insured shall give such information and assistance as the Company may require.

7. At any time after the happening of any event giving rise to a claim or series of claims under Clause 1(b) of Section 2 of this Policy the Company may pay to the Insured the full amount of the Company's liability under the above mentioned Clause and relinquish the conduct of any defence, settlement or proceedings and the Company shall not be responsible for any damage alleged to have been caused to the Insured in consequence of any alleged action or omission of the Company in connection with such defence, settlement or proceedings, or of the Company relinquishing such conduct. Also the Company shall not be liable for any cost or expenses whatsoever incurred by the Insured or any claimant or other person after the Company shall have relinquished such conduct.
8.
  - a. The Company may cancel Section 1 - Loss or Damage to Your Car insured under this Policy, provided that there are substantial reasons supporting such cancellation during the validity of the Policy, by sending thirty days prior written notice to the Insured by registered letter at his last known address, and inform the Insurance Authority about the reasons for this cancellation. In such event the Company will return to the Insured the Premium paid less the pro-rata portion thereof for the period the Policy has been in force.
  - b. The Insured may cancel Section 1 - Loss or Damage by sending seven days prior written notice to the Insurer, provided that no claim has arisen during the current Period of Insurance. The Insured shall be entitled to a return of Premium paid after deducting the short term scale of the Premium for the period during which the Policy was in force.
  - c. Neither the Company nor the Insured has the right to cancel Section 2- third party liability of this Policy during its period of validity as long as the vehicle's licence is valid. In case the Policy is cancelled before its expiry date because of cancellation of the vehicle's licence, or presentation of a new Policy due to change in details of the Vehicle or transfer of its ownership, the Company will refund to the Insured the paid Premium after deducting the short term scale of the Premium for the period during which the Policy was in force, provided no claim arose during the validity period of the Policy.

- d. The Company shall pay to the Insured the refund Premium due for the period of cancellation of the Policy before its termination.
9. If at the time when any claim arises under this Policy there be any other insurance covering the same loss damage or liability the Company shall not be liable to pay or contribute more than its ratable proportion of any such loss or damage or compensation or costs or expenses.
10. The due observance and fulfillment of the terms and conditions of this Policy insofar as they relate to anything to be done or not to be done by the Insured and the truth of all statements and declarations expressed by the Insured in the Proposal shall be conditions precedent to any liability of the Company to make any payment under the Policy. Furthermore, any notice of claim is to be fully in accordance with the requirements of Clauses 2 and 5 of the General Conditions of this Policy.
11. The Company may claim back the value of what has been paid as Compensation by the Company in the following cases:
  - a. If it is proved that the insurance contract has been made on the basis of false statements by the Insured or if he has concealed relevant information which affects the acceptance of his insurance by the Company or otherwise affects the Premium or the Terms of this Policy.
  - b. Using the Vehicle for purposes other than those stipulated in the Policy or exceeding the permitted number of passengers or overloading more than the permitted limit or the load not stowed correctly or exceeding the dimensions of width or length or height permitted.
  - c. If the Driver disobeys the law involving a criminal act or felony.
  - d. If the Driver is either the Insured or any other person driving with his consent - not possessing the driving licence according to the traffic rules or his licence has been cancelled by virtue of Court order or in accordance with the concerned rules of any other Competent Authority or Traffic Department.
  - e. If it is proved that the accident death or bodily injury has resulted from an intentional act by the Insured.
  - f. If it is proved that the accident has resulted from the Insured or a person driving with his permission under the influence of narcotics or alcoholic drinks or any other medicines which shall affect his ability to control the Vehicle. The right of recourse for the Company under this

General Conditions as per the Terms and Conditions of this Policy will not affect the rights of third parties towards the Insured.

12. Nothing in this Policy or any endorsement on it will affect the rights of any person entitled to compensation by virtue of this Policy or any other person's right to recover any amount due by virtue of the law.
13. Any claim under this Policy shall be time barred if not submitted to the Company within three years from the date of accident; even, if the Insured had knowledge of such accident or event, no claim will be accepted.
14. It is possible that the Company and the Insured by virtue of additional endorsements attached to this Policy and within the limits of its provision and conditions may agree that the Company will cover other damages and injuries which are not mentioned in this Policy especially the following:
  - a. insurance against accidents which may occur to the Insured or his family and the driver at the time of accident and persons working for the Insured including the medical expenses due to bodily injury to any one of them.
  - b. Insurance against damage of property owned by the Insured or the driver at the time of the accident

or whatever is under their custody and control.

15. Any dispute arising out of this Policy falls within the jurisdiction of United Arab Emirates Courts.
16. You must not act in a fraudulent manner. If You or anyone acting for You:
  - Makes a claim under the Policy knowing the same to be false or
  - fraudulently exaggerated in any respect
  - Makes a statement in support of a claim knowing the statement to be false in any respect
  - Submits a document in support of a claim knowing the document to be forged or false in any respect
  - Makes a claim in respect of any Bodily Injury, Illness, loss or damage caused by Your willful act or with Your connivance

Then

- We shall not pay the claim
- We shall not pay any other claim which has been or will be made under the Policy
- We shall be entitled to recover from You the amount of any claim already paid under the Policy
- We shall not make any return of Premium
- We may inform the Police of the circumstances.

17. The Insurer shall not be liable for any losses if the Insured Vehicle is not securely locked and the ignition key removed whilst the Insured (Driver) is not in the Vehicle.
- 18. In case of any difference between English and Arabic text, the Arabic text will prevail.**

## 9. Claims

### What to do in case of an accident?

As per the regulations, in case of an accident You must obtain a police report. The police report is required by AXA to process Your claim but even more importantly is required by the workshop to carry out the repairs on Your vehicle. In case various parties are involved in the accident, the police, based on the accident scene will define the responsibility of each party in the accident. These responsibilities are mentioned on the police report along with a brief description and sketch of the damages occurred to the vehicle(s). Accordingly in case of an accident You should immediately contact the traffic police department and wait for the police to attend the scene of the accident.

However, please ensure that You are not blocking the traffic to avoid any penalty imposed by the traffic police department.

In the unfortunate case of any bodily injury incurred to You or any of Your passengers, even a minor one, or in case of damage to personal items You should make sure that details are mentioned in the police report in order to get full entitlement of all the benefits described in this booklet.

The workshop which will repair Your Vehicle will only repair the damages mentioned on the police report.

Accordingly We advise You to ensure that these damages are properly mentioned on the Vehicle sketch.

In case You wish to repair several damages at the same time, which were caused by several accidents or incidents, You will need to provide separate police reports for each accident/incident that generated the damages on Your vehicle. Based on these police reports, AXA will apply the adequate number of excess. Please bear in mind that the excess mentioned on Your Policy Schedule is applicable for each separate accident/incident generating a damage for which there is no identified responsible third party by the police department.

### How to report a claim?

No need to come to Our offices anymore, or even call Our call center to repair Your Vehicle resulting from an accident, because through Our network of service partners you can register the claim and repair process will start immediately.

Just follow these simple steps:

1. Get the police report. You should ensure that all details are correct on the police report.
2. Go with Your driving license, registration card of Your Car and the police report to one of Our approved workshops (you'll find information about Our network of workshops through Our website)
3. You will find the AXA desk inside the workshop where one of Our staff will take Your documentation and register the claim.
4. The repair process of Your Car will start immediately since one of

Our surveyors will be permanently available at the workshop to take care of Your Car during all the repair process.

5. If You have Hire Car coverage, We will arrange to provide You the replacement car in the workshop itself so that You will be able to drop the Car there and leave with the hire car.

Of course if You prefer to contact AXA through Our call center to report Your claim, We will be happy to assist You 24 hours a day on Our toll free number 8004845

For Your convenience, You can also file Your claim through Our website ([www.axa-gulf.com](http://www.axa-gulf.com)) where You will need to logon in Our system with information on Your Policy, complete the information requested on the circumstances of Your claim and attach the police report. The system will provide Your claim number at the end of the process and Our claims department professionals will be put to work immediately to give the required service.

During the process of managing Your claim, You will have complete information about it again by accessing Our website ([www.axa-gulf.com](http://www.axa-gulf.com)) or by calling Our call center by phone 800 4845 (select query claims) during business hours Sunday to Thursday from 8:00 a.m. to 10:00 p.m. and Saturdays from 8 a.m to 5 p.m. Additionally, We will provide You with regular updates via SMS and Email on Your claims status.

### **What happens in case of a Total Loss?**

In case the repair costs of Your Vehicle exceeds 50% of the depreciated value of Your Vehicle (as per depreciation Schedule described in this booklet), Your Vehicle will be declared a Total Loss.

You will be responsible for transferring the ownership of the Vehicle to AXA and to provide AXA with the official ownership transfer letter issued by the traffic department. Upon receipt of this letter AXA will reimburse You the depreciated value of Your Vehicle minus applicable Excess'.

AXA takes all necessary measures to issue its settlement within 5 working days upon receipt of the official transfer letter issued by the traffic department.

### **What happens in case of a court judgment?**

On some occasions the police might decide to refer the accident case to the court. This mainly happens in case of a death or bodily injury or in case one of the drivers has infringed the UAE legislations.

In such cases, the matter will be referred to the court. You will be the sole accredited party to attend the court.

AXA will take all the required actions to have Your Vehicle repaired within the shortest period of time; however, AXA will not be able to have Your Vehicle released from the repairer unless the final court judgment is issued.

In case the accident is referred to the court, You need to contact AXA immediately. AXA will reserve the right to appoint a legal representative in order for AXA to manage Your case through its lawyers.

**What happens in case You want to give a comment on the way We have managed Your claim?**

We have designed a specific quality control procedure to assess Our services at the time of the management of Your claim.

In case You wish to raise a comment after We have managed a claim, please visit Our website [www.axa-gulf.com](http://www.axa-gulf.com)

You can register Your comment within the section 'Contact us'; it will be immediately escalated to the relevant manager in order to assess Our quality of service.

We are committed to acknowledge receipt of Your comments within 1 working day, to revert back to You with a fair assessment of the situation within 2 working days and to propose a solution if technically required and justified within 3 weeks from Your posting on Our website.

## 10. Complaints Procedure

We are committed to providing You with an exceptional level of service and customer care. We do realise that things can sometimes go wrong, and when this happens, We would like to hear about it.

### Our promise to You

- a. We will acknowledge complaints promptly.
- b. We will investigate quickly and thoroughly.
- c. We will keep You informed of progress.
- d. We will do everything possible to resolve Your complaint.
- e. We will learn from Our mistakes.
- f. We will use the information from complaints to continuously improve Our service.

Telephone calls may be recorded for training and monitoring purposes.

If it is about Your Policy or Claim or any other matter, please call Your insurance adviser or, if none has been appointed by You, please contact Us directly.

### To help us assist You, We request that You:

- Attach relevant supporting documents if you deem it necessary;
- Ask the questions You would like us to answer; &
- Tell us what You think would be a reasonable response to Your complaint.

Support and assistance is available for the process of making complaints and/or interpreting the complaints procedure. Our internal complaints management policy and procedure include the provision of remedies that reflect what is fair and reasonable in the circumstances.

We would like to assure You that all matters are dealt with seriously, impartially and in a confidential manner.

### Your complaint can be made in any of the following ways:

1. Visit our Website [www.axa-gulf.com](http://www.axa-gulf.com) - select Country 'UAE' and select 'Complaints' under 'AXA & You' (at the bottom of the webpage) and register your complaint. An auto email will be received by You providing the reference number which should be quoted in all future communications.

Alternatively, should you not have an email address or access to the internet:

2. Send a letter to the management at AXA Insurance (Gulf) BSC (c), PO Box 5862, Dubai, United Arab Emirates; or
3. Transmit a fax to +971 44392188; or
4. Telephone Us on +971 44476111 and request our Customer Service Staff to register Your complaint; or
5. Walk into Our office and request Our Customer Service Staff to register Your complaint.

In these situations, and on Your behalf, the complaint will be registered by Our Staff and a Reference Number generated and provided to You which please quote in all future communications.

Whilst all efforts will be made to revert back within 7 working days, if our final response will be delayed beyond 15 working days or if more time is needed for investigation, we will inform you when we will be able to contact you again about the complaint.

If you are dissatisfied with our final response or dissatisfied with the delay in our response (beyond 15 working days) you may refer the complaint to the Insurance Regulator.

You may do so by sending details of your complaint, stating the AXA Complaint Reference Number, to the Insurance Regulator:

Insurance Authority

P.O.Box 113332, Abu Dhabi - United Arab Emirates

Telephone: +971 2499 0111

Fax: +971 2557 2111

Email: [contactus@ia.gov.ae](mailto:contactus@ia.gov.ae)

Website for registering Complaints:  
<https://eservices.ia.gov.ae/Wirestorm/Pages/Render.aspx?page=Complaints&layout=NewAnonymousComplaint>

## 11. Frequently Asked Questions

### **Why can't the insurance and registration be in two different names?**

The Policy holder should normally be both the main driver of the Vehicle and the registered owner. The Policy holder must have a financial interest in the Vehicle. The traffic department will only register a vehicle in the name stated on the certificate of motor insurance.

### **How do You calculate my insurance premium?**

A number of factors are used to calculate Your insurance Premium. Amongst these factors are the age of the driver, length of driving experience, claims history, location, value of the Vehicle and type.

### **Why can't the insurance be transferred when the vehicle is sold?**

As the insurance Premium is affected by the profile of the driver, it is not possible to simply transfer insurance cover from one driver to another. The existing Policy must be cancelled. The new owner will then be given a new insurance Policy that is required for registration purposes.

### **Which garages will You use to repair my Car?**

If You have selected Agency Repairs then Your Vehicle will be repaired at

the Vehicle's authorised dealership. Otherwise AXA will select one of its own authorised repairers. We only use garages that adhere to Our strict quality controls. Garages must have experienced, qualified personnel and access to sophisticated repair equipment. For this reason We are able to offer a 6-month guarantee on mechanical repair and 12-month guarantee on body repairs and paint jobs.

### **How does AXA's motor insurance differ from other insurance companies in the market?**

AXA provides one of the highest levels of motor protection in the Middle East, combined with the security and service standards of a large international operation, 24-hour accident recovery, guaranteed repairs and extended opening hours. If You are being offered insurance cover from another source at a lower Premium, please make sure You do a cover to cover comparison and not just a Premium one.

### **Can I choose which garage I want to take my Vehicle to?**

If You have opted for Agency Repairs then Your Vehicle will be repaired at the main authorised dealership. Otherwise AXA will select one of its authorised repairers. The garage We choose will depend on the Vehicle type, nature of damage and availability.

### What is the short period scale?

The short period scale applied is as per the below table:

<b>Period of Insurance</b>	<b>Short Period Premium</b>	<b>Short Period Refund</b>
<b>Of the annual / charged Premium</b>		
1 day to 1 week	12.5 %	87.5 %
1 week to 1 month	25 %	75 %
1 month to 2 months	37.5 %	62.5 %
2 months to 3 months	50 %	50 %
3 months to 4 months	62.5 %	37.5 %
4 months to 6 months	75 %	25 %
6 months to 9 months	87.5 %	12.5 %
Over 9 months	100 %	No Refund





AXA Agent

With more than 102 million customers around the globe, AXA is one of the world's largest insurance providers. We offer a wide range of insurance products to meet your personal and business needs.

car insurance  
health insurance  
home insurance  
travel insurance  
yacht insurance  
relocation insurance  
golf insurance  
motorcycle insurance  
personal accident insurance

**800 4845**  
**www.axa-gulf.com**