



Policy handbook

Ride Easy

MOTORCYCLE INSURANCE

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Welcome to the GIG Ride Easy Wording

This booklet includes the Own Damage & Third Party wordings. The wording is broken down into four distinct chapters.

1 Is the Unified Own Damage Policy Wording issued by the Insurance Authority. This is the minimum level of cover that can be offered for the Own Damage portion of your Motor Insurance Policy. This Wording is mandated by the Insurance Authority and cannot be reduced or contested.

2 Is the Unified Third Party Policy Wording issued by the Insurance Authority. This is the minimum level of cover that can be offered for the Third Party portion of your Motor Insurance Policy. This Wording is mandated by the Insurance Authority and cannot be reduced or contested.

3 Contains the GIG enhancements to your Policy Wording, divided into Automatic Extensions, Optional Covers and General Exclusions. The extensions and optional covers build upon the compulsory mandated portions from the Insurance Authority and ensure that you have the widest coverage for your Motor Vehicle.

4 Contains GIG's claims, complaints procedures and frequently asked questions.

5 Contains GIG's complaints procedures

Your Policy at a glance

COVER	RIDE EASY (COMP)	RIDE EASY (THIRD PARTY)
Loss or damage (own damage)	Covered	N/A
Third Party liability	Applicable	Applicable
Medical Expenses	Covered (Up to AED 2,500/)	N/A
Helmet & Protective Clothing	Covered (Up to AED 2,500/)*	N/A
Circuit school day	Covered**	N/A
Accident and breakdown recovery	Covered (up to AED 1,000/-)	Covered (up to AED 1,000/-)
Accessories	Optional (Up to AED 2,500/-)*	N/A
Agency Repair	Applicable for the first registration year and optional up to 3 years	N/A
GCC Cover	Optional	N/A

* Additional Excess of AED 150 applicable.

** Additional Excess of AED 500 applicable.

1 Unified Own Damage Wording

The Unified Motor Vehicle Insurance Policy Against Loss and Damage issued pursuant to the Regulation of Unified Motor Vehicle Insurance Policies according to Insurance Authority Board of Directors' Decision No. (25) of 2016.

Whereas the Insured has applied to GIG Gulf (hereinafter referred to as the "Company") for the insurance set herein below and has agreed that the application is considered as the basis for and integral part of this Policy, and has paid or agreed to pay the applicable premium, and the Company has accepted and represented to pay compensation to the Insured in case of any damage to the Motor Vehicle subject to this insurance, whether it emerges from the use or parking of the Motor Vehicle in the UAE during the insurance period, whether the Insured caused the accident or was victim/claimant party

Therefore, this Policy was entered into to cover the damages that befall the Insured Motor Vehicle in the UAE during the insurance period according to the terms, conditions and exclusions in or appended to this Policy.

Definitions

The following terms and phrases shall have the meanings indicated beside each of them unless the context provides otherwise:

Policy:

The Unified Motor Vehicle Insurance Policy against Loss and Damage and any rider to it, which governs the relationship between the Insured and the Company, and whereby the Company undertakes to compensate the Insured, on the occurrence of the damage hereby covered, in return of the premium paid by the Insured.

Company (Insurer) / We / Us / Our / Ours:

The insurance company that is licenced to operate inside the Emirate according to the laws and regulations issued in the Emirate and accepts to insure the Motor Vehicle and has issued the Policy. In this booklet means Gulf Insurance Group (Gulf) B.S.C.(c)/GIG.

Insured:

The person that has applied for insurance, entered into an insurance contract with the Company, and paid or has agreed to pay the premium.

Motor Vehicle Driver (Licenced Driver):

The Insured or any person who drives the Motor Vehicle by the permission or order of the Insured, provided that they are licenced to drive according to the Motor Vehicle category pursuant to the Traffic Laws and other laws and regulations, and that the granted licence has not been cancelled by a court's order or by virtue of the Traffic Laws and its Executive Regulations. This definition includes the driver whose driving licence has expired if they manage to renew it within 30 days from the date of accident.

Motor Vehicle:

A mechanical machine, motorcycle or any other device that works through a mechanical force, with its specifications described in the Policy.

Insurance Application:

The application that includes the details of the Insured, the details of the Motor Vehicle and the type of required coverage, which is filled in by or with the knowledge of the Insured electronically or in writing.

Rider:

Every additional cover agreed between the parties

in supplement to the basic coverages under this Policy.

Premium:

The money that is paid or undertaken to be paid by the Insured in return for insurance coverage.

Basic Deductible:

The amount paid by the Insured according to the Schedule of Deductibles attached to this Policy per accident.

Ancillary Deductible:

The amount paid by the Insured according to the Policy in addition to the Basic Deductible.

Natural Disaster:

Any general phenomenon that arises from nature such as floods, tornados, hurricanes, volcanoes, earthquakes and tremor that leads to extensive and widespread damage, and in respect of which a decree is issued by the concerned authority in the country.

Flood:

An overflow of a large amount of water beyond its normal limits within the concept of Natural Disasters.

Road:

Every road open and

available to the public without the need to get special permission, and every place that is made available for the crossing of motor vehicles, and is made available to the public by a permission or licence from a concerned authority or otherwise, for or without consideration according to the definition mentioned in the applicable Traffic Laws.

Depreciation Percentage:

The percentage payable by the victim/claimant party on the occurrence of an accident, when they insist on new parts replacement instead of the used parts in case of partial loss according to the schedules of depreciation.

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.

Family Member:

Any member of Your household who resides with You.

Period of Insurance:

The period of time of motor vehicle insurance up to the end of the thirteenth month from the commencement of the insurance or as shown in the schedule, and any further period that we agree to insure you.

Territorial Limits:

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

Licenced Driver:

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

Chapter One: General Conditions

1. The Policy and its schedules shall constitute one integral contract, and any Rider to this Policy shall constitute an integral part hereof, and every term or phrase to which a special meaning has been given in any part of the Policy or its schedules shall have the same meaning

elsewhere, unless the context otherwise requires.

2. Any notice or notification of an accident that is required by this Policy shall be served to the Company in writing by e-mail, facsimile or by hand delivery to the address designated in the Policy as soon as practically possible.
3. Any external agreement between the Insured and the Company that will reduce the coverage hereunder shall be deemed void.
4. In case of several insurances with more than one insurance company, the Company will only be committed to compensate damages in the percentage of the amount insured with it to the total insured amounts against the insured risk.
5. The Company and the Insured may agree, using riders in return for an additional premium within the scope of the terms and conditions herein, that the Company shall insure against the other damages not provided for in this Policy, in

particular:

- a. Insurance against damages to properties of the Insured or Motor Vehicle Driver at the time of the accident or to properties kept with them in trust, or in their guardianship or possession under a rider to this Policy or a separate policy.
 - b. Coverage of the damages or risks which occur outside the roads.
6. Notwithstanding the terms and conditions of this Policy, the Insurance Company may not refuse to compensate the Insured as a result of late notification of the accident, if the delay is attributed to an acceptable excuse.
 7. With respect to a fleet insurance policy or any Motor Vehicle insured under this Policy, the Company may not enter into any external agreement that may reduce the coverage provided under this Policy or depriving the Insured or the Beneficiary of this Policy from exercising the right to

claim for compensation hereunder, including depriving a claim for compensation for any reason not related to the accident such as age, gender, or otherwise, or the agreement will be deemed void.

8. a. If the Insured Motor Vehicle is a total loss, and the Company compensates the Insured on that basis, the salvage will be deemed property of the Company. The Insured may not be charged any expenses related to the transfer of the Motor Vehicle title or issuance of a certificate of ownership of the Motor Vehicle.
- b. The insured shall be liable to pay the dues arising on the vehicle before receiving the compensation and to submit the required papers and power of attorney and attend before the competent departments, if necessary in order to transfer the ownership of

the motor vehicle to the company. whereas, in case there is mortgage, the company shall undertake without delay the communication with the competent entity (the owners of the mortgages) to obtain a non-objection letter to transfer the ownership of the salvage of the vehicle to the company.

9. The Company may, at its expense, assume the judicial and settlement proceedings to represent the Insured or the Motor Vehicle Driver through an attorney in any investigation or interrogation and before any court in any lawsuit or intervention in any phase of the lawsuit in relation to a claim or accident for which the Company may be held liable under this Policy and which may give rise to the payment of compensation according to this Policy. The Company may settle or enter into a reconciliation for such claim. The Insured shall provide every possible cooperation with the

Company by signing a power of attorney or otherwise to enable the Company to initiate any proceedings.

10. For the purpose of verifying the details of the Insured Motor Vehicle, all details in Schedule (5) of this Policy shall be an integral part hereof.
11. No lawsuit arising from this Policy may be filed after the elapse of three years after the occurrence which has given rise to the lawsuit or the related parties become aware of its occurrence.
12. The courts of the United Arab Emirates shall be competent to determine any disputes arising from this Policy.
13. In case of the entitlement to the loss of benefit allowance (substitute motor vehicle) and the affected Third part has insurance against loss and damage and third party liability, he shall be entitled, for the purpose of obtaining the loss of benefit allowance (substitute motor vehicle) to claim directly against his company, which has

the right to claim the for same amount paid to the insurance against third party liability in accordance with the rules specified in the third party liability policy.

14. In the event that the vehicle base (chassis) is damaged, whether it is replaceable or not, or the fixed parts of the vehicle such as the columns have been damaged, and these parts need a process of cutting, tightening, or welding as a result of the accident, then the vehicle is considered to be in a state of total loss and the company is obligated to compensate according to the value agreed upon in the policy between the company and the insured.

Chapter Two: Obligations of the Insurance Company

1. The Company shall compensate the Insured for loss or damage that occurs to the Insured Motor Vehicle and its accessories while in the vehicle, including damaged parts and spare parts, in the following cases:

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| <p>a. If loss or damage arises from an accidental run-over, collision, turnover, or incident, or as a result of an unexpected mechanical breakdown or as a result of wear and tear of parts by use;</p> <p>b. If loss or damage arises from an external fire or explosion, spontaneous combustion or lightning;</p> <p>c. If loss or damage arises from robbery or theft;</p> <p>d. If loss or damage arises from a third party wilful act;</p> <p>e. If loss or damage occurs during land transport, inland water transport, elevators or lifting machinery including loading and unloading processes related to the aforementioned transport processes;</p> <p>f. Any additional coverage to be agreed upon under this Policy or special riders to it.</p> | <p>2. Upon the occurrence of an accident, the Company shall:</p> <p>a. Repair the Motor Vehicle or any of its parts, accessories, or spare parts and restore the vehicle to its pre-accident condition;</p> <p>b. Pay the amount of loss or damage in cash to the Insured if this is agreed on with the Insured;</p> <p>c. Replace the damaged Motor Vehicle in case of a total loss, unless the Insured requests the Company to pay them the amount in cash. In this case, the Company shall respond to the Insured's request.</p> <p>3. If the Insured requests that new original parts are to be installed in lieu of the parts damaged during the accident or are to be paid for in cash, the Insured will bear the Depreciation Percentage set in Schedule (1) of the final value of the purchase invoice. In case of taxi vehicles, public transport vehicles and rental vehicles, the Insured will bear the</p> | <p>Depreciation Percentage set in Schedule (2).</p> <p>4. The Insured may assume the repair of damages that occur to the Motor Vehicle as a result of an insured accident hereunder, provided that the estimated repair costs do not exceed the value of repair agreed upon in writing with the Company.</p> <p>5. If the Insured Motor Vehicle is lost, proves to be irreparable, or that costs of repair exceed 50% of the Motor Vehicle value before the accident, the insured value of the Motor Vehicle agreed upon between the Insurer and the Insured on signing of the Insurance Policy will be the basis of calculation of the compensation of loss and damage insured hereunder after deduction of the Depreciation Percentage of 20% from the insured value, and taking into account the fraction of insurance period (i.e., the proportion of the period from the commencement date of the insurance period to the date of the accident to the total insurance period).</p> | <p>6. If the Motor Vehicle becomes unroadworthy due to loss or damage insured hereunder, the Company will bear the necessary costs of safeguarding and transporting the Motor Vehicle to the nearest repair shop, in order to deliver it to the Insured after repair.</p> <p>7. If the damaged Motor Vehicle is repaired with repair shops approved by the Company, the Company shall insure that the Motor Vehicle is repaired properly, carefully and professionally by a garage suitable for the type, make and year of car, and that the work is warranted by the repair shops. The Company shall ensure that the Insured is enabled to have the Motor Vehicle checked by any approved motor vehicle examination agency in the UAE to make sure that the Motor Vehicle has been properly repaired without affecting the technical examination of the damaged Motor Vehicle at the concerned official authorities. If it is found that the repairs are below required and</p> | <p>recognised technical standards, the Company shall address the issue(s) with the repair shop until the Motor Vehicle is professionally repaired and delivered to the Insured.</p> <p>8. In the event of any dispute between the company and the insured regarding the value of the damages or the amount of compensation, the Authority shall appoint an expert in detecting and assessing damages specialized in this field and is licensed and registered with the authority to determine the value of these damages or the amount of compensation at the expense of the company for the purposes of dispute settlement.</p> <p>9. In the event that the insured, upon contracting, wants to repair his vehicle inside the agency's workshops after the first three years of the vehicle's running on the road, the insurance company may respond to the request and set the appropriate installment that does not exceed the maximum tariff.</p> | <p>Chapter Three:
Obligations of the Insured</p> <p>1. To pay the Agreed upon Premium.</p> <p>2. All reasonable precautions must be taken to keep and protect the Insured Motor Vehicle from loss or damage and maintain the same in a good working condition. In case of any accident or breakdown of the Motor Vehicle, the Insured may not leave the Insured Motor Vehicle or any part thereof without taking necessary precautions to prevent the aggravation of damages. If the Insured Motor Vehicle is driven before making necessary repairs by the Insured or the Motor Vehicle Driver, every increase of damage or every damage to the Insured Motor Vehicle arising from the same will not be the responsibility of the Company pursuant to this Policy.</p> <p>3. The Insured shall remain the sole owner of the Insured Motor Vehicle throughout the Insurance Period, and may not lease the vehicle to any third party</p> |
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- or sign any contract which may restrict their absolute ownership and possession of the Motor Vehicle without the prior written consent of the Company.
4. In case of any accident which may give rise to a claim according to the provisions of this Policy, the Insured shall immediately notify the concerned official authorities, and shall promptly notify the Insurer and furnish all information related to the accident without unjustifiable delay. The Insured shall furnish the Insurer as soon as possible for every claim, notice or judicial papers once they receive them.
 5. The Company shall be notified as soon as practically possible once they become aware of any lawsuit, investigation or detections concerning the accident. In case of theft or any other criminal act which may give rise to a claim according to this Policy, the Insured shall notify the police and the Company promptly and as soon as practically possible and cooperate
- with the Company in this respect.
6. The Insurer may charge the Insured that has caused the accident with a deductible amount to be deducted from the due amount of compensation due with respect to any accident which is caused by them personally or by the person authorized by them to drive the Motor Vehicle or cases that are deemed committed by an unknown person, according to Schedule (3).
 7. In addition to the deductible amounts set in Schedule (3), the Insured may charge the Insured who caused an accident an additional deductible as follows:
 - a. Maximum 10% of the amount of compensation if the Motor Vehicle Driver is below the age of 25 years.
 - b. Maximum 10% of the amount of compensation in case of taxi and public transport vehicles.
 - c. Maximum 15% of the amount of

- compensation of sports cars and modified vehicles.
- d. Maximum 20% of the amount of compensation of vehicles modified outside the factory.
 - e. Maximum 20% of the amount of compensation of rental vehicles.
 8. For application of paragraph (7) of this Chapter, application of Deductible Percentages shall apply the highest percentage in the case of several deductibles for one accident.
 9. In the event of total vehicle loss, it is taken into account not to apply any of the excess ratios.

Chapter Four: Exclusions

The Company will not pay any compensation for the following issues:

1. Indirect losses that occur to the Insured or devaluation of the Motor Vehicle as a result of its use, breakdown, defect or breakage of the mechanical or electrical devices.
2. The damage arising

3. The damage of tyres if it does not occur at the same time as damage to the Insured Motor Vehicle.
4. The loss or damage which occurs to the Motor Vehicle with respect to accidents resulting from:
 - a. Use of the Motor Vehicle for purposes other than those mentioned in the Insurance Application attached to this Policy.
 - b. Violation of laws if the violation implies an intentional felony or misdemeanour according to the definition mentioned in the applicable Federal Penal Code.
5. If it is proven that the

- Motor Vehicle has been used or utilised in a speed race or test, provided that this is proved to be the proximate cause of the accident.
6. The damage to the Motor Vehicle from the accidents which occur during the Motor Vehicle being operated by a driver who is not licenced to drive according to the Traffic Laws or without obtaining a driving licence for the type of the Motor Vehicle according to the Traffic Laws and Regulations and the provisions of this Policy, or the driver holding an expired Driver's Licence who fails to renew it within thirty days from the date of the accident, or the licence granted to them has been suspended by the court or competent authorities or according to the Traffic Regulations.

This exception does not apply in the case of the vehicle intended for rental as long as the leasing contract is concluded with a person holding a valid

- driver's license
7. Loss or damage that occurs to the Motor Vehicle, or any part thereof, with respect to accidents while the Motor Vehicle is being driven under the influence of narcotics, alcohol or drugs that undermine the driver's ability to control the Motor Vehicle if this is proven to the competent authorities or confessed by the Motor Vehicle Driver. This exclusion does not apply in case of rental vehicles.
 8. Loss or damage that occurs to the Motor Vehicle outside the geographical territory set out in this Policy, unless a rider is issued to extend coverage to this territory.
 9. The accidents that have occurred, caused, resulted or are related directly or indirectly to natural disasters such as floods, tornados, hurricanes, volcanoes, earthquakes and quakes.
 10. Invasion, foreign enemy hostilities or warlike operations, whether war is declared or

not, civil war, strike, civil commotion, insurrection, revolution, coup d'état, usurped power, confiscation, nationalisation, radioactive substances and radioisotopes, atomic or nuclear explosions, or any factor directly or indirectly related to any of the foregoing causes.

11. Loss or damage that occurs to the Insured Motor Vehicle if the Company loses the right of subrogation to the damage causer due to the Insured's declaration of being responsible for the accident, which they have not caused. If this is proven after payment of compensation to the Insured, the Company may have recourse to it for recovery of amounts paid to them.

12. Loss or damage that occurs to the Motor Vehicle off the road, as defined, unless a rider is issued extending coverage to drive outside the road.

Chapter Five: Recourses/recovery from the insured

The Company may have

recourse to the Insured or the Motor Vehicle Driver or both, as the case may be, in the amount of compensation paid in the following cases:

1. If it is proven that the insurance was concluded based upon the Insured's misrepresentation and non-disclosure of material facts that affect the acceptance by the Company to cover the risks or insurance rate.
2. If following payment of compensation, it is proven that the Motor Vehicle was used for purposes other than those set out in the Insurance Application attached to this Policy, or the maximum number of passengers was exceeded, or the Motor Vehicle was overloaded, or its loading was not secured correctly or exceeds the limits of permissible width, length or height, provided that this is proven to be the proximate cause of the accident.
3. If following payment of the compensation it is proven that there is a violation of the law, if the violation

involves a wilful felony or misdemeanour, as defined in the UAE's applicable Penal Code.

4. If it is proven that the loss or damage to the vehicle or any of its parts resulted from driving the vehicle by a person who is not authorized to drive in accordance with the Traffic Law, or without obtaining a driver's license or his driving license has expired, or the insured or another person allowed to drive falls under the influence of drugs or alcoholic beverages, or medications that affect the driver's ability to control the vehicle, if this is proven by the competent authorities or by the confession of the vehicle driver, but if the vehicle is intended for rental, then refer to the vehicle driver (the renter)
5. If the accident is proven to have occurred intentionally by the Insured or the Motor Vehicle Driver.
6. If the trailer, half-trailer or semi-trailer causes an accident, and the Insured has not agreed with the Company on the existence of such a trailer.

7. If loss or damage that occurs to the Motor Vehicle is a result of theft or robbery, recourse will be against the thief.

Chapter Six: Policy Termination/ Cancellation

1. The Company may terminate this Policy on the condition that there are serious grounds for termination during the Policy Period by a notice in writing to be sent to the Insured via e-mail, facsimile, hand delivery or registered letter thirty days prior to the fixed date of termination to the latest address of the Insured known by the Company. The Insurance Authority shall be advised of the grounds of such termination. In this case, the Company shall refund to the Insured the paid premium after deducting a portion in proportion to the period during which the Policy has remained in effect.
2. The Insured may terminate this Policy by a notice in writing to be sent to the Company via e-mail, facsimile, hand delivery or registered letter seven days prior to the fixed date of termination. In this case, the Company shall refund to the Insured the paid premium after deducting a portion in proportion to the period during which the Policy has remained in effect subject to the Short Rate Schedule No. (4), provided that there is no compensation paid to the Insured or pending claims in relation to this Policy during the period of time the Policy is valid, if the Insured has caused the accident or in cases that are deemed committed by unknown persons.
3. This Policy shall be considered terminated in case of a total loss to the Motor Vehicle, provided that its registration is deleted with a report issued by the Road and Traffic Department confirming that it is unroadworthy, and the Company shall compensate the Insured according to the provisions of this Policy.

Schedule No. (1)

Depreciation Percentages, Except for Taxi Vehicles, Public Transport Vehicles and Rental Vehicles, According to the Date of First Registration and Use

YEAR	PERCENTAGE
First	-
Second	5%
Third	10%
Fourth	15%
Fifth	20%
Sixth and above	30%

Schedule No. (2)

Depreciation Percentages for Taxi Vehicles, Public Transport Vehicles and Rental Vehicles According to the Date of First Registration and Use

YEAR	PERCENTAGE
First	10%
Second	20%
Third	25%
Fourth	30%
Fifth	35%
Sixth and above	40%

Schedule No. (3) Deductibles

MOTOR VEHICLE	DEDUCTIBLE
Private vehicles where the permissible number of passengers of which does not exceed (nine) passengers and its value does not exceed AED 50,000	Maximum AED 350/per each accident
Private vehicles where the permissible number of passengers of which does not exceed (nine) passengers and value of which exceeds AED 50,000 and not exceeding AED 100,000	Maximum AED 700/per each accident
Private vehicles where the permissible number of passengers of which does not exceed (nine) passengers and value of which exceeds AED 100,000 and not exceeding AED 250,000	Maximum AED 1,000/per each accident
Private vehicles where the permissible number of passengers of which does not exceed (nine) passengers and value of which exceeds AED 250,000	Maximum AED 1,200/per each accident
Private vehicles where the permissible number of passengers of which does not exceed (nine) passengers and value of which exceeds AED 500,000	Maximum AED 1,400/per each accident
Private vehicles where the permissible number of passengers of which exceeds (nine) passengers does not exceed (12) passengers	Maximum AED 1,500/per each accident
Private vehicles the permissible number of passengers of which exceeds (12) passengers, rental vehicles, and trucks where the tonnage of which exceeds (three) tons	Maximum AED 1,700/per each accident
Trucks where the tonnage of which exceeds (three) tons and passenger buses and industrial vehicles for construction and agricultural works	Maximum AED 4,500/per each accident

Schedule No. (4)

Short Rate Schedule - Percentages of Recoverable Premium

POLICY VALIDITY PERIOD	RECOVERABLE PREMIUM
A period not exceeding one month	80%
A period exceeding one month and not exceeding four months	70%
A period exceeding four months and not exceeding six months	50%
A period exceeding six months and not exceeding ten months	30%
A period exceeding ten months	Nil

2 Unified Third Party Policy

The Unified Motor Vehicle Insurance Policy against Third Party Liability issued pursuant to the Regulation of Unifying Motor Vehicle Insurance Policies according to Insurance Authority Board of Directors' Decision No. (25) of 2016.

Whereas the Insured has applied to GIG Gulf (hereinafter referred to as the "Company") for the insurance set herein below, and has agreed that the application is considered as the basis for and integral part of this Policy, and has paid or agreed to pay the applicable premium, and the Company has accepted and represented to pay compensation to a Third Party/Victim/claimant Party in case of any accident subject to this insurance, whether it emerges from the use or parking of the Motor Vehicle in the UAE during the insurance period.

Therefore, this Policy was entered into to cover liability towards a Third Party/victim/claimant Party caused by the Insured Motor Vehicle to the Third Party/victim/claimant Party according to the terms, conditions and exclusions in or appended to this Policy for the amounts the Insured or the Motor Vehicle Driver

must pay against:

- Any Bodily Injury to a Third Party, either inside or outside the Motor Vehicle.
- Property Damages to a Third Party.

Definitions

The following terms and phrases shall have the meanings indicated beside each of them unless the context provided otherwise:

Policy:

The Unified Motor Vehicle Insurance Policy Against Third Party Liability whereby the Company undertakes to compensate the victim/claimant third party, on the occurrence of the damage hereby covered, and any endorsement to it, which governs the relationship between the parties, in return of the premium paid by the Insured.

Company (Insurer) / We / Us / Our / Ours:

The insurance company that is licenced to operate inside the Emirate according to the laws and regulations issued in the Emirate and accepts to insure the Motor Vehicle and has issued the Policy. In this policy means Gulf Insurance Group (Gulf B.S.C.(c)/GIG.

Insured:

The person that has applied for insurance, entered into an insurance contract with the Company, and paid or has agreed to pay the premium.

Motor Vehicle Driver:

The Insured or any person who drives the Motor Vehicle by the permission or order of the Insured, provided that they are licenced to drive according to the Motor Vehicle category pursuant to the Traffic Laws and other laws and regulations, and that the granted licence has not been cancelled by a court's order or by virtue of the Traffic Laws and its Executive Regulations. This definition includes the driver whose driving licence has expired if they manage to renew it within 30 days from the date of accident.

Injured Third Party:

1. Any natural or corporate person, or their properties, which have suffered an injury or damage as a result of the accident, excluding the Insured, the Motor Vehicle Driver and passengers employed by the Insured if they are injured during and because of work.

2. The family members of the Insured and the Motor Vehicle Driver (spouse, parents and children) who caused the accident.
3. The driver of a Motor Vehicle allocated for rent, public transportation or a vehicle used to teach driving.

Insurance Application:

The application that includes the details of the Insured, the details of the Motor Vehicle and the type of required coverage, which is filled in by or with the knowledge of the Insured electronically or in writing.

Premium:

The consideration that is paid or undertaken to be paid by the Insured in return for insurance coverage

Accident:

Any incident that causes harm to a Third Party/victim/claimant Party as a result of use, explosion, combustion, scattering, drop of things from, movement, spontaneous movement or parking of the Motor Vehicle.

Bodily Injury:

Death and/or physical injuries to a Third Party,

including permanent disability or temporary total or partial disability.

Property Damage:

Damage to a Third Party's property.

Motor Vehicle:

A mechanical machine, motorcycle or any other device that works through a mechanical force, with its specifications described in the Policy.

Trailer:

A vehicle designed to be pulled behind a Motor Vehicle, truck or towing vehicle, including lightweight trailer (camper trailer), the weight of which does not exceed 750kg and it so licensed according to the applicable Traffic Laws.

Semi-Trailer:

A trailer without a front axle and is towed in such a way that a large part of its weight and tonnage is carried by the towing vehicle or the mechanical vehicle (locomotive).

Natural Disaster:

Any general phenomenon that arises from nature such as floods, tornados, hurricanes, volcanoes, earthquakes and quakes, that leads to extensive and

widespread damage, and in respect of which a decree is issued by the concerned authority in the Emirate.

Rider:

Any additional cover between the parties in supplement to the basic coverage under this Policy.

Personal Accidents Endorsement:

An additional insurance coverage against personal accidents to the Motor Vehicle Driver, the Insured and the passengers, excluded from the basic coverage in return for an additional premium.

Third Party Liability:

The liability for injuries and damages arising from the use of the Insured Motor Vehicle to a Third Party/victim/claimant/injured Party.

Road:

Every road open and available to public without the need to get special permission, and every place that is made available for the crossing of motor vehicles, and is made available to the public by a permission or licence from a concerned authority or otherwise, for or without consideration according to

the definition mentioned in the applicable Traffic Laws.

Depreciation Percentage:

The percentage payable by the victim/claimant party on the occurrence of an accident, when they insist on new parts replacement instead of the used parts in case of partial loss according to the schedules of depreciation.

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.

Family Member:

Any member of Your household who resides with You.

Licensed Driver:

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

regulations.

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.

Territorial Limits:

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

Chapter One: General Conditions

1. The Policy and its schedules shall constitute one integral contract, and any Rider to this Policy shall constitute an integral part hereof, and every term or phrase to which a special meaning has been given in any part of the Policy or its schedules shall have the same meaning elsewhere, unless the context otherwise requires.
2. This Policy does not apply outside the Emirate.
3. The Company may not assert to the victim/claimant Third Party that it is not liable for compensation as a result of any argument that can be used against the

Insured.

4. The Third Party/victim/claimant Party may submit a claim to the Company for compensation for damages caused to them by the Insured Motor Vehicle.
5.
 - a. In case of death of a family member of the Insured or the Motor Vehicle Driver, the Company's liability will be limited to an amount of AED 200,000 (Two Hundred Thousand Emirati Dirhams) per person. In case of injury, the Insurer's liability will be further limited to the percentage of disability per person.
 - b. In case of death of the driver of a rental vehicle, public transport vehicle and a vehicle used to teach driving, the Company's liability will be limited to an amount of AED 200,000 (Two Hundred Thousand Emirati Dirhams) per person. In case of injury, the Insurer's liability will be further limited to the percentage of

disability per person.

6. Any notice or notification of an accident that is required by this Policy shall be served to the Company in writing by e-mail, facsimile or by hand delivery to the address designated in the Policy as soon as practically possible.
7.
 - a. With respect to a fleet insurance policy or any Motor Vehicle insured under this Policy, the Company may not enter into any agreement that may reduce or prevent the coverage of its full Third Party Liability arising from death, bodily injuries or property damages covered under this Policy or reduce the limits of liability of the Company or reduce the coverage contemplated under this Policy, including depriving a claim for compensation for any reason not related to the accident such as age, gender, or the date of acquiring the driving licence, or otherwise, or the agreement will be deemed void.
8. The Company may, at its expense, assume the judicial and settlement proceedings to represent the Insured or the Motor Vehicle Driver through an attorney in any investigation or interrogation and before any court in any lawsuit or intervention in any phase of the lawsuit in relation to a claim or accident for which the Company may be held liable under this Policy, and which may give rise to the payment of compensation according to this Policy. The Company may settle or enter into a reconciliation for such claim. The Insured shall provide every possible cooperation with the Company by signing a power of attorney or otherwise to the Company to initiate any proceedings.
9. Without prejudice to the

- b. However, new coverage not provided for in the Policy may be agreed upon or the limits of such liabilities and coverages may be increased under a separate policy or an additional rider.

rights emerging from Life insurance policies and personal accident insurance policies, and in case of the existence of several compulsory policies against Third Party Liability emerging from the use of the Motor Vehicle issued by more than one Company:

- a. Compensation shall be divided equally between Insurers in case of death and/or injuries. If the liability is shared (between the Insured and the Third Party/victim/claimant Party) based on the degree of negligence, then the percentage of participation in the negligence shall be taken into account.
- b. Compensation for property damages shall be divided based on the percentage of the insured amount set out in each policy to total insured amounts in all policies, after the percentage of participation in the negligence is taken into account.

10. On the occurrence of an accident, the Company shall:

- a. Repair the damaged Motor Vehicle or any of its parts, accessories or spare parts and restore the Motor Vehicle to its pre-accident condition.
- b. Pay the market value of the damaged Motor Vehicle if the value of damages exceeds (50%) of the market value of the Motor Vehicle at the time of the accident, provided that the Company's liability does not exceed an amount of AED 2,000,000 per accident according to Paragraph (c) of Clause (1) of Chapter Two: Obligations of the Insurance Company.
- c. Replace the damaged Motor Vehicle in case of total loss, for another Motor Vehicle with the same make, model, additions and pre-accident condition unless the Third Party/victim/claimant

Party requests that the Company pay them the amount in cash; in which case, the Company shall accept the Insured's request.

- d. The Company shall pay in cash to the victim/claimant Party, upon their request, the amount of damages (loss or damage) of the damaged parts of the Motor Vehicle in whole or any of its parts, accessories or spare parts and including the charges for installation and replacement of lost or damaged parts at the time of the accident in order to restore the pre-accident condition of the Motor Vehicle.
11. The damaged parts of the Motor Vehicle, for which the first registration and use of which is less than one year, shall be replaced with new original parts with no deduction of a Depreciation Percentage for the victim/claimant Party.
12. If it is agreed with the victim/claimant Third

Party to repair the damaged Motor Vehicle, the Insurance Company shall repair the damaged Motor Vehicle at the agency repair shops for the Motor Vehicle if it is in its first year of registration and use.

13. a. Upon the lapse of more than one year after registration and use, the Company shall repair the damaged Motor Vehicle at a suitable repair shop for the type and year of manufacture of the vehicle and the damaged parts may be replaced by original parts of the same grade. The Company shall ensure that repair works are carried out according to technical standards and that the repairs are guaranteed by the repair shop. The Company shall ensure that the victim/claimant Third Party is able to have the car checked by any approved motor vehicle test and licensing agency in the state to make sure that the motor vehicle has been

properly repaired and it passes any road-worthy test. If it is found that the repairs are below required and recognized technical standards, the Company shall address the issue(s) until the Third Party's motor vehicle is professionally repaired as soon as practically possible.

- b. For the damaged motor vehicle, insured against loss and damage at an insurance company with the condition of repair within the agency, the repair shall be carried out within the agency's repair shops pursuant to this condition.

The insurance company insuring the loss and damage has the right of recourse against the third party liability insurance company in accordance with the following reimbursement basis:
 1. The reimbursement for the motor vehicle that has passed

more than one year from its first registration or its use and until the end of the second year shall be after deduction of 15% of the value of the final repair bill.

2. the reimbursement for the motor vehicle that has passed more than two years from its first registration or its use and until the end of the third year shall be after deduction of 30% of the value of the final repair bill.
3. in case more than three years have lapsed since the first registration or use of the motor vehicle, the company shall abide by repairing the damaged vehicle at suitable repair shops for the type and year of manufacture of the vehicle. the damaged parts shall be replaced with original parts of the same standard, provided that, if the agreement between the loss and damage insurance company and the insured has the condition

that "repair shall be within the agency", this condition shall remain effective.

4. the existing rights between companies prior to the implementation of the regulation shall be observed.
14. If the victim/claimant Third Party requests that new parts are to be installed in lieu of the parts damaged during the accident, they have to bear the Depreciation Percentage set in Schedule (1) of the final value of the purchase invoice. In case of taxi vehicles, public transport vehicles and rental vehicles, the Depreciation Percentage set in Schedule (2) of the final value of the purchase invoice will be applied.
15. Neither depreciation may be deducted nor used parts be installed if the parts are within the list set out in Schedule (4) of this Policy.
16. for the third party / injured person to undertake the repair of damages related to the vehicle as a result of the accident, provided that

the cost of the repair does not exceed the amount agreed upon with the company, and then the company must deliver the injured person the full value of the repair agreed upon, and the company shall, if it wishes, request to provide it with evidence that the repair process is complete.

17. In the event that the vehicle base (chassis) is damaged, whether it is replaceable or not, or fixed parts of the vehicle such as columns are damaged and these parts need to be cut, tightened, or welded as a result of the accident, the vehicle is considered to be in a state of total loss, and the company is obligated to compensate according to the market value of the vehicle at the time of the accident.

18. If the Motor Vehicle is considered as total loss, and the Company compensates the victim/claimant Third Party on that basis, the salvage will be deemed property of the Company. The victim/claimant Third Party may not be charged any expenses related to the transfer

of the Motor Vehicle title or issuance the of a certificate of ownership of the Motor Vehicle, provided that the Motor Vehicle is free of any obligations against Third Party such as traffic fines or otherwise.

19. In the event that there is any dispute between the company and the injured third party regarding the value of the damages, the amount of compensation, or the determination of the market value of the damaged vehicle, then the Authority shall appoint an expert to detect and assess the damages, a specialist in this field and is licensed and registered with the authority to determine the value of these damages or the amount of compensation or the market value at the expense of the company for the purposes of dispute settlement.

20. In case of an agreement to insure the Insured himself, the Motor Vehicle Driver or any person excluded from the coverage under this Policy, the amount of the death benefit will be determined not less

than AED 200,000 (Two Hundred Thousand Emirati Dirhams) at a minimum.

21. The Company may not refuse to compensate the Insured as a result of late notification of the accident, if lateness is attributed to an acceptable excuse.
22. The provisions of this Policy cover the damages to a Third Party caused by a trailer or semi-trailer as long as it is pulled by the vehicle.
23. Neither this Policy nor any rider hereto undermines the right of any person to claim for compensation or recovery of any amount payable under the provisions of any applicable legislation.

Chapter Two: Obligations of the Insurance Company

1. In case of any accident that results from the use of the Motor Vehicle, the Company shall compensate the Victim/claimant Third Party within the scope of its limits hereunder for all amounts which the Insured or the Motor Vehicle Driver is

committed to pay as compensation for:

- a. **First:** Death or any bodily injury inflicted on any person, including the occupants of the vehicle except for the insured, the driver of the vehicle causing the accident, and the passengers who work for the insured person, if they were injured during work, and because of it, and the person is considered a passenger of the vehicle, whether he is inside the vehicle, ascending to it, or descending from it, and the maximum liability of the company for any claim or set of claims arising from one accident is the value of what is ruled judicially, regardless of its value.

Second: In the event of the death of the husband, one of the parents, or one of the children are injured, the maximum limit is 200,000 dirhams for each deceased, but in the case of

injury with disability, the compensation is according to the percentage of disability attributable to an amount of 200,000 dirhams, in addition to the medical treatment expenses.

Third: In all cases, in the event of injury, the company is obligated to pay all treatment expenses towards any of the medical service providers including all government and private hospitals, pharmacies, and any treatments required by the case, and in the event the treatment is not completed, the insurance company shall issue a letter of commitment directed to the treating party.

- b. Subject to paragraph (a) above, the liability of the Insurance Company shall be the value judicially awarded of any amount whatsoever, including the Third Party's judicial expenses and

charges, except for fines. The Company shall pay compensation to the Third Party once the judgment becomes enforceable.

- c. As to the damages to items and properties (except for those owned by the Insured or the Motor Vehicle Driver at the time of the accident or the properties kept with them in trust or in their guardianship or possession), the insured amount of any claim or total claims arising from one accident is AED 2,000,000 (Two Million Emirati Dirhams) regardless of the number of the persons whose properties are damaged, inclusive of necessary costs of movement of the damaged Motor Vehicle to the agency shop or other repair shops according to this Policy, as the case may be.
- d. The injured third party owner of the private vehicle is entitled according

to what is indicated in the vehicle ownership certificate issued by the Traffic Department to benefit loss allowance (alternative vehicle) and according to the following details:

First: In the event that the injured third party chooses the monetary compensation, no allowance shall be calculated for the loss of the benefit.

Second: In the event that the damaged vehicle is chosen to be repaired in the repair shop as the case may be, the period of the loss of benefit allowance shall be calculated in days from the date of delivery of the damaged vehicle, the accident report and the ownership to the company.

Third: The liability of the insurance company for the lost benefit allowance is calculated each day for each damaged vehicle according to an alternative vehicle fare similar

to the type of the vehicle, considering the prevailing and common price in the car rental market in that emirate, not exceeding three hundred dirhams per day, and the maximum period for paying the benefit is ten days.

Fourth: In the event that the company chooses not to pay the amount at the common price, it must provide - to the residence place of the injured person - an alternative vehicle similar to the same type of the damaged vehicle for that period and in a very good condition to drive on the roads.

Fifth: In the event of entitlement to a benefit loss allowance, and the injured third party has insurance against loss, damage and civil liability, he may, for the purposes of obtaining the benefit loss allowance, directly claim his company, which has the right to claim the

company insuring who caused the civil liability to the amount it paid.

2. The Company may not apply any deductible from the Victim/claimant Injured Third Party compensation.
3. In case of the death of a person covered by the insurance provided for hereunder, the Company shall pay the benefit due as a result of the accident to their heirs according to the terms and conditions hereof.
4. The Company shall abide by any settlement between the Insured and the Victim/claimant Third Party if it is done with its written consent.
5. The insurance provided for under this Chapter shall be extended, subject to the terms and conditions hereof, to the liability of every licenced driver while they are driving the Insured Motor Vehicle.
6. The company shall pay an amount of 6770 dirhams, six thousand seven hundred and seventy dirhams, to the ambulance service provider and medical

transportation to hospitals for every "injured" person who is physically injured, or deceased, and is treated and transported to the hospital as a result of an accident occurring from a vehicle insured with the company against civil liability, and this obligation includes all the deceased or injured from those accidents, including those excluded by paragraph (a) of Clause (1) from the covered risks, taking into account when determining the amount of the ambulance and medical transportation allowances the capacity and readiness of the aid and the medical transport of more than one casualty.

Chapter Three: Obligations of the Insured

1. In case of any accident that gives rise to a claim according to the provisions of this Policy, the Insured or the Motor Vehicle Driver shall notify the concerned official authorities and the Insurer within a reasonable period of time after occurrence of the accident and

furnish all documents and details pertaining to the accident, unless the delay is attributed to an acceptable excuse. The Insured shall furnish the Company as soon as possible a copy of every claim, notice or judicial document once they receive them.

2. The Insured or the Motor Vehicle Driver shall notify the Company as soon as practically possible once they become aware of any lawsuit, investigation or findings concerning the accident, unless the delay is attributed to an acceptable excuse. In case of theft or any other criminal act which may give rise to a claim according to this Policy, the Insured shall promptly notify the concerned authorities and the Company as soon as practically possible and cooperate with the Company in that regard.
3. Neither the Insured nor any person acting on their behalf may declare acceptance of liability, offer, promise or payment of any amount without the written consent of the Company.

Chapter Four: Exclusions

This Insurance does not cover the Third Party Liability arising or emerging from accidents that are caused by the Insured Motor Vehicle in the following cases:

1. The accidents that occur outside the borders of the Emirate.
2. The accidents that have occurred, caused, resulted or are related directly or indirectly to natural disasters such as floods, tornados, hurricanes, volcanoes or earthquakes or quakes.
3. Invasion, foreign enemy hostilities or warlike operations, whether war is declared or not, civil war, strike, riot, civil commotion, mutiny, rebellion, revolution, insurrection, or ionising radiation contamination by radioactivity from any nuclear fuel, power usurpation, confiscation or nationalization, radioactive substances and radioisotopes, atomic or nuclear explosions, or any element related directly or indirectly with the

above mentioned causes.

4. The accidents that occur to the Insured, the Motor Vehicle Driver or the persons employed by the Insured if they are victim/claimant during and because of work, unless they have obtained additional coverage under a rider or another policy.

Chapter Five: Recourses /Recovery from the Insured

The Company may have recourse to the Insured, the Motor Vehicle Driver or the person responsible for the Accident, as the case may be, within the limit of the amount of compensation paid in the following cases:

1. If it is proven that the insurance was concluded based upon the Insured's misrepresentation or non-disclosure of material facts that affect the acceptance by the Company to cover the risks or determination of the premium.
2. If the Motor Vehicle is proven to have been used for purposes other than those set out in the

Insurance Application attached to this Policy or the maximum number of passengers is exceeded or the Motor Vehicle was overloaded or its loading was not secured correctly or exceeds the limits of permissible width, length or height, provided that this is proven to be the proximate cause of the accident.

3. If it is proven that the Motor Vehicle was used in a speed race or test (in impermissible cases), provided that this is proven to be the proximate cause of the accident.
4. If following payment of the compensation it is proven that there is a violation of the laws, if the violation involves a wilful felony or misdemeanour, as defined in the UAE's applicable Penal Code.
5. If it is proven that the Motor Vehicle was driven without obtaining the driving licence for the type of Motor Vehicle according to the Traffic Laws and Regulations and the provisions of this Policy, or that the licence granted to the Insured or the

Motor Vehicle Driver was suspended by a court's order or by the concerned authorities or by virtue of traffic regulations, or that Motor Vehicle driving licence was expired at the time of the accident, unless the driver manages to renew it within thirty days from the date of accident.

6. If it is proven that the Motor Vehicle Driver, or another person allowed by them to drive the Motor Vehicle, caused the accident while being in an abnormal condition due to being under the influence of narcotics or alcohol that undermine the driver's ability to control the Motor Vehicle or medical drugs for which driving is medically prohibited. In case of rental vehicles, recourse will be made against the Motor Vehicle Driver (renter).
7. If it is proven that the accident occurred intentionally by the Insured or the Motor Vehicle Driver.
8. If the trailer, half-trailer or semi-trailer caused the accident and the Insured has not agreed with the Company to

include it in the policy.

9. If the Motor Vehicle is used outside the road, as defined in this Policy, without any additional coverage.
10. If damages occur to the Victim/claimant Third Party is a result of theft or robbery of the Insured Motor Vehicle, recourse will be against the thief only.

Chapter Six: Policy Termination / Cancellation

1. Neither the Company nor the Insured may terminate this Policy during its term as long as the Motor Vehicle licence is valid.
2. However, the Policy may be terminated before its expiration on the grounds of:
 - a. Cancellation of the Motor Vehicle licence;
 - b. Submission of a new policy due to change of the Motor Vehicle details; or
 - c. Transfer of the Motor Vehicle title by virtue of a certificate issued by the concerned authority.

In this case, the Company must refund to the Insured the paid premium after deducting a portion in proportion to the period during which the Policy has remained in effect according to the Short Rate Schedule No. (3) set out in this Policy, provided that there are no paid claims or outstanding claims where the Insured has caused the accident.

3. This Policy shall be considered terminated in case of a total loss to the Motor Vehicle, provided that its registration is deleted with a report issued by the Road and Traffic Department confirming that it is unroadworthy, and the Company and the Insured shall remain bound by its provisions before termination.

Chapter Seven: General Provisions

1. The Company shall include all details in Schedule (5) of this Policy, and this Schedule shall be part of this Policy.

2. Any lawsuits arising from this Policy may not be filed after the lapse of three years from the date of the accident or the Victim/claimant Party and related parties become aware of the damage and the person liable for it.
3. The courts of the Emirate shall be competent to determine any dispute arising in connection with this Policy

Schedule No. (1)

Depreciation Percentages for Parts of Private Motor Vehicles

YEAR	PERCENTAGE
First	-
Second	5%
Third	10%
Fourth	15%
Fifth	20%
Sixth and above	30%

Schedule No. (2)

Depreciation Percentages for Parts of Taxi Vehicles, Public Transport Vehicles and Rental Vehicles

YEAR	PERCENTAGE
Last six months of the first year	10%
Second	20%
Third	25%
Fourth	30%
Fifth	35%
Sixth and above	40%

Schedule No. (3)

Short Rate Schedule - Percentages of Recoverable Premium

POLICY VALIDITY PERIOD	RECOVERABLE PREMIUM
A period not exceeding one month	80%
A period exceeding one month to the end of the fourth month	70%
A period exceeding four months to the end of the sixth month	50%
A period exceeding six months to the end of the eighth month	30%
A period exceeding eight months	Nil

Schedule No. (4)

List of the parts damaged by a traffic accident which must be replaced for new ones without deduction of any depreciation

Glass
Brake master cylinders
Brake wheel cylinders
Brake calipers
Brake cables (conduit type)
Brake hoses
Brake diaphragms
Steering boxes
Steering rakes
Steering ball joints and swivels
Seat belts

3 GIG Automatic Extensions, Optional Covers and General Exclusions

MEDICAL EXPENSES

The Company will pay to the Insured the reasonable cost of Medical Expenses incurred in connection with any accidental bodily injury to the Insured or any passenger of the insured Motorcycle as the direct and immediate result of an accident to the insured Motorcycle.

Exceptions to Section 3

The Liability of the Company shall not exceed the sum of AED 2,500 - per person in respect of any one accident.

ACCIDENT AND BREAKDOWN RECOVERY

This Cover applies to the insured Motorcycle while it is being ridden by you or anyone else and to any private motorcycle you are riding.

Accident Recovery

If the Motorcycle is damaged and cannot be ridden due to an accident, it will be towed to an GIG approved garage as per instructions provided to the breakdown recovery Company.

Towing Service

If the Motorcycle does not start or requires mechanical repairs, the Motorcycle will

be towed to the dealer's garage or a garage of the Insured's choice.

Battery Boost

If the battery is 'dead', the Motorcycle will be jump-started to get it moving. If the Motorcycle still does not start it will be towed to the dealer's garage or a garage of the Insured's choice.

Flat Tyre Change

If the Motorcycle has a flat tyre, we will help to change the tyre using an approved GIG technician.

Petrol Delivery

If the Motorcycle cannot be ridden due to an empty petrol tank, we will deliver up to a maximum of 5 gallons of fuel. The Insured has to bear the cost of the fuel.

Off road recovery

If your Motorcycle breaks down or is unable to move by its own means due to overturning or failing down a slope or is 'stuck' off-road, we will arrange to have the Motorcycle towed to the dealer's garage or a garage of the Insured's choice, or to the nearest roadway.

This service is only provided during day light and only if the cause happened during

the normal course of driving. Vehicles participating in any desert event or rally are excluded.

Provided that:

1. The Motorcycle has off road capability and is used in accordance with its user guide.
2. The assistance does not endanger the lives of the person intending to provide the Assistance.

The Assistance will not be obligated in situation where the provision of assistance is impossible or due to circumstances applying or prevailing when the assistance is required.

In case we are not able to pullout the Motorcycle due to adverse situations, the insured should take the assistance of the police department.

HELMET AND PROTECTIVE CLOTHING INSURANCE

We will pay up to AED 1,000 single item and total limit of AED 2,500 if your helmet or any item of suitably approved protective clothing are damaged beyond economical repair. This must be as a result of

a motorcycle accident and valid claim under Section 1 of this Policy.

Payment will be based on the market value of the items but not exceeding AED 2,500. The claim level shown is prior to deduction of the applicable Policy excess. We may make a deduction for wear and tear when settling the claim. In the event of damage, your damaged helmet and leathers must be retained for inspection. If inspection is required, you will be responsible for any postage costs.

There is a AED 150 excess on any claim made.

Exceptions

- For damage caused by deterioration, wear and tear.
- For gloves and boots;
- For damage caused to any other personal belongings.
- For theft.
- For money, tickets, documents or securities.
- For goods or samples in connection with any trade or business.
- Unless you take reasonable steps to

protect your helmet and leathers from damage.

- For damage unless caused as a result of a motorcycle accident.
- If the property is insured under any other contract.
- If the damaged items are not available for inspection if required.

CIRCUIT SCHOOL DAY COVER

If you are already holding a valid riding license and wish to improve your riding skills, a Circuit School Day is defined as the following: 'A professionally organized event of an educational nature which is held at a closed track/circuit where the Insured's Motorcycle can be ridden by the Insured under the direct tuition of a qualified riding coach'. The course must have an organized syllabus that is designed to improve the rider's skills. The course should be operated by an organisation that is recognized by GIG. The course should provide a certificate of completion. Any other event is excluded.

Cover is provided for the attendance of a Circuit School Day on the day and for the rider and Motorcycle

specified on the Schedule issued for the event. Cover is provided for educational purposes only and not for racing or timed laps.

An additional accident damage excess of AED 500 will apply whilst attending the event.

Section 1 and 3 of this Policy are in operation, section 2 is not.

Exceptions

- This Cover is not applicable outside the GCC.
- This Cover is not valid if the Circuit School Days are taken or used in order to obtain a driving license.

ACCESSORIES

The Cover under this Section only applies if shown in your Policy Schedule. We will pay up to AED 1,000 single item and total limit of AED 2,500 if your accessories are damaged beyond economical repair. This must be as a result of a motorcycle accident and valid claim under Section 1 of this Policy.

Payment will be based on the market value of the items but not exceeding AED 2,500. The claim level shown

is prior to deduction of the applicable Policy excess. We may make a deduction for wear and tear when settling the claim.

In the event of damage, your damaged accessories must be retained for inspection. If inspection is required, you will be responsible for any postage costs.

Any damage consequent to misfitting or assembling of accessory will automatically result in cancellation of the own damage section of this Policy.

There is a AED 150 excess on any claim made.

Exceptions

- For damage caused by deterioration, wear and tear.
- For damage caused to any other personal belongings.
- For theft, unless theft of the entire Motorcycle.
- For money, tickets, documents or securities.
- For goods or samples in connection with any trade or business.
- Unless you take reasonable steps to protect your accessories

from damage.

- For damage unless caused as a result of a motorcycle accident;
- If the property is insured under any other contract.
- If the damaged items are not available for inspection if required.

AGENCY REPAIRS

The Cover under this Section only applies if shown in your Policy Schedule. Section 1 of this Policy is extended to include accidental damage repairs at the authorised agents of the manufacturers of the insured Motorcycle.

GCC COVER

The Cover under this Section only applies if shown in your Policy Schedule. The territorial limit under Section 1 of this Policy, loss or damage, is extended to include all GCC countries. You will not be covered under Section 2 (Third party Liability). This Cover will need to be purchased separately at the border. (except Oman).

All Automatic and optional Extensions are subject otherwise to the terms, conditions and exclusions of the policy.

Exceptions

The maximum duration of any single trip shall not exceed 30 days.

The maximum total number of days shall not exceed 90 days in any 12 months period.

General Exceptions to 3. GIG Automatic Extensions and Optional Covers.

1. This Policy does not cover loss or damage or Third Party liability arising from accidents involving the Insured Motorcycle 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 with any of the aforementioned causes.

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. Accidents involving the Insured or any rider of a motorcycle whilst riding the Motorcycle 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.
4. This Insurance Policy does not cover hiring, racing, competitions, rallies or trials (other than road safety rallies or treasure hunts), commercial traveling, business use, use for hire or reward as a courier, dispatch rider, fast food delivery, carrying passengers for hire and reward or for any purpose in connection with the motor trade.

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;

including but not limited to the use of force or person or group (s) of persons, whether acting alone or on behalf of or in connection with any organisation (s) or government (s), committed for political, religious or 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.

If the underwriters allege 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.

4 GIG Claims Procedure

A. Claims Procedure

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 GIG 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, GIG 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 centre 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 licence, 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 (www.giggulf.ae)
3. You will find the GIG 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 GIG through Our call centre to report Your claim, We will be happy to assist You 24 hours a day on Our toll free number 800292.

For Your convenience, You can also file Your claim through Our website (www.giggulf.ae) 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.giggulf.ae) or by calling Our call centre by phone 800 292 (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 GIG and to provide GIG with the official ownership transfer letter issued by the traffic department. Upon receipt of this letter GIG will reimburse You the depreciated value of Your Vehicle minus applicable Excess.

GIG takes all necessary measures to issue its settlement within five 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.

GIG will take all the required actions to have Your Vehicle repaired within the shortest period of time; however, GIG 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 GIG immediately. GIG will reserve the right to appoint a legal representative in order for GIG 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.giggulf.ae

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 one working day, to revert back to You with a fair assessment of the situation within two working days and to propose a solution if technically required and justified within three weeks from Your posting on Our website.

B. Frequently Asked Questions

1. Why can't the insurance and registration be in two different names?

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

2. 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, Motorcycle type and value.

3. Why can't the insurance be transferred when the Motorcycle is sold?

As the insurance Premium is affected by the profile of the rider, 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.

4. Which garages will you use to repair my Motorcycle?

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 12 months guarantee on parts and labour for repairs carried out at non-agency garages.

5. How does GIG motorcycle insurance differ from other insurance companies in the market?

GIG provides the highest level of motorcycle protection in the Middle East – combined with the security and service standards of a large international operation, 24 hours accident recovery, guaranteed repairs and extended opening hours. If you are being offered insurance cover from another source at a lower Premium it's probably without some or all of these benefits.

6. Can I choose which garage I want to take my motorcycle to?

If you have opted for Agency Repairs then your motorcycle will be repaired at the main authorised dealership. Otherwise GIG will select one of its authorised repairers. The garage we choose will depend on the motorcycle type, nature of damage and availability.

7. Can the Company cancel my policy?

If applicable in country of residence, the Company may cancel Section 1 of this policy by sending a notice to the Insured, in addition to advising the Ministry of Economy & Commerce about the reasons for 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.

8. Can I cancel my Policy?

The Insured may also cancel Section 1 of this Policy on seven days written notice and provided no claim has arisen during the current period of insurance, the insured shall be entitled to a return of Premium less Premium at the Company's short period rates for the period the Policy has been in force.

9. What happens if I sell my Motorcycle?

If you sell your Motorcycle and do not wish to continue your insurance, as long as you provide proof of transfer and you haven't made any claims, we will work out the Premium for the period we have been insuring you and refund any balance. No refund will be awarded if a claim (being at fault or none at fault) has been declared on the Policy.

5 Complaints Procedure

At GIG Gulf, we are committed to providing you with the highest level of customer service. We also realise that from time to time, things can go wrong. Therefore, when you are not completely satisfied, we recommend that you contact our dedicated complaints department.

Usually, one of our agents will be able to resolve your issues or queries immediately, however, if you feel the matter requires an escalation, you can file a formal complaint and your complaint will always be treated fairly and confidentially.

You can file your complaint in any of the following ways:

1. Visit our website www.giggulf.ae/en/contact-us/complaints and register your complaint.

When you submit a complaint, we will contact you within (1) one working day to acknowledge your complaint and provide you with a complaint reference number which should be used in all future communications. We will also explain the next steps in the process and provide you

with details on how to contact us to discuss your complaint.

Alternatively, should you not have an email address or access to the internet, you can choose one of the following means to contact us:

2. Send a letter to the management at Gulf Insurance Group (Gulf) B.S.C.(c) , P.O. Box 5862, Dubai, United Arab Emirates.
3. Call us on 800292 and request our customer service team to register your complaint.
4. Walk into our branches and request our customer service team to register your complaint.

We will endeavour to complete our investigation and share with you the outcome of your complaint within (7) seven working days. If this is not possible, we will let you know and keep you updated throughout the process.

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

do so by sending the details of your complaint, stating the GIG Gulf Complaint Reference Number, to The

Central Bank Of The UAE using their online complaint form or the details below:

Email:
consumerhappiness@cbuae.gov.ae

Telephone:
800(CBUAE)22823

For full details of our complaint handling procedure, please visit www.giggulf.ae/en/contact-us/complaints



800 292
giggulf.ae

Gulf Insurance Group (Gulf) B.S.C. (c)

Floor 39, Churchill Executive Tower, Business Bay

P.O. Box 5862, Dubai - United Arab Emirates

Telephone: +971 4 4476111

Email: info@gig-gulf.com, Website: www.giggulf.ae

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Subject to the provisions of Federal Law no. (6) of 2007 concerning the establishment of Insurance Authority and Organisation of its work.