

**MOTOR DEPARTMENT**

**ENDORSEMENT ATTACHED TO AND FORMING PART OF POLICY NO**

**PERSONAL ACCIDENT BENEFITS FOR THE INSURED &/OR**

**ANY LICENSED DRIVER (AUTHORIZED TO DRIVE BY THE INSURED) &/OR FAMILY MEMBERS**

Notwithstanding anything contained in article No.1 (a) of Section Two of the above mentioned policy to the contrary, it is hereby understood and agreed that in consideration of the payment of an additional premium the Company undertakes to pay compensation on the scale provided hereunder for death or bodily injury as hereinafter defined sustained by the insured &/or any licensed driver (authorized to drive by the insured) &/or family members driving in direct connection with any Motor Car described in the schedule hereto whilst mounting into or dismounting from or travelling in the Insured Car caused by violent accidental external and visible means, which independently of any other cause (excepting medical or surgical treatment consequent upon such injury) shall within three calendar months of the occurrence of such injury result in

No	Description	Scale of Compensation
1.	Death or permanent total disablement	Dhs.200,000/-
2	Total and irrecoverable loss of all sight in both eyes	Dhs.200,000/-
3	Total Loss by physical severance at or above the wrist or ankle of both hands or both feet or of one together with one foot	Dhs.200,000/-
1.	Total loss by physical severance at or above the wrist of ankle of one hand or one foot together with the total and irrecoverable loss of all sight in one eye	Dhs.200,000/-
5	Total and irrecoverable loss of all sight in one eye	Dhs.100,000/-
6	Total loss by physical severance at or above the wrist or ankle of one hand or one foot	Dhs.100,000/-
7	Permanent partial disablement	As per percentage disability certified by the prescribed Medical Authority based on 100% capital sum insured (Dhs.200,000/-)
8	Temporary total disablement which prevents the injured person from engaging in any occupation for benefit	Nil Per week for a period not exceeding 26 consecutive weeks

**Conditions**

- a) Compensation shall be payable under one item only of items (1) to (6) for item (7) separately in addition to items (5) or (6) above in respect of each person arising out of one occurrence and the total liability of the Company shall not in the aggregate exceed the sum of Dhs.200,000/- during any one period of insurance.
- b) At the Insured's request, the Company will pay weekly compensation for temporary total disablement preventing the injured person from engaging in his occupation for a period not exceeding 26 consecutive weeks. The weekly compensation amount shall be in accordance with the agreement between the insured and the company as specified under item No.(8) above.
- c) No Compensation shall be payable in respect of death or injury indirectly or directly wholly or partially arising out of or resulting from or traceable to:
- (1) intentional self injury or attempted suicide, physical and/or mental defect or infirmity.
- (2) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
- d) Compensation shall be payable only with the approval of the insured and directly to the injured person or to his legal personal representatives whose receipt shall be a full discharge in respect of the injury to such person .  
Total number of passengers including the driver shall not exceed "as the schedule attached" at the time of accident.  
Subject otherwise to the same terms, conditions exceptions and limitation of the said Policy



**INSURED'S SIGNATURE**

**FOR UNION INSURANCE CO**