

GOLD - SPECIAL FEATURES – TERMS & CONDITIONS

a) WIND SCREEN DAMAGE

In the event of breakage of the windscreen of the insured vehicle where this is the only damage to the insured vehicle wither than scratching of bodywork resulting from the breakage, the Company will indemnify the insured for the cost of replacement of such windscreen and any payment in respect thereof shall not be deemed to be a claim for the purposes of calculating no-claim discount and shall not be subject to any deductible. The liability of the company shall not exceed one claim per policy year.

b) NATURAL CALAMITIES, RIOTS & STRIKES

Natural Calamity cover is applicable in respect of loss or damage to the insured vehicle caused by:

- i) Riot or Strike
- ii) Civil Commotion which does not assume the proportions of or amount to a popular rising
- iii) Flood, storm, typhoon, cyclone, tornado, volcanic eruption, earthquake or other convulsions of nature.

c) EMERGENCY MEDICAL EXPENSES (Applicable for vehicle registered on Individual name only)

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 immediate result of an accident to the Insured vehicle.

- i) This shall apply only in respect of private motor cars insured in the name of an individual.
- ii) The Liability of the company shall not exceed the sum if AED 6,000 per person in respect of any one accident, subject to one claim per policy year.

d) PERSONAL BELONGINGS (Applicable for vehicle registered on Individual name only)

If personal clothing or effects are lost or damaged whilst in or on the covered vehicle by fire, theft, attempted theft or accident, the company will indemnify the Insured or Insured so wishes the owner of the property by payment in cash of the amount of loss or damage up to a maximum of AED 5,000/- subject to one claim per policy year.

The Company shall deduct an amount for depreciation, wear and tear when upon settling a claim. The above cover is subject to the provision of separate & exclusive police report. Provided that the company shall not be liable in respect of:

- i) Loss or damage to money. Stamps, tickets, documents or securities.
- ii) Theft of any property carried on open or convertible vehicle unless in a locked boot or locked glove compartment.
- iii) Good or samples carried in connection with any trade.
- iv) This cover is not applicable whilst off road damage.
- v) Goods and/or items belonging to insured's trade or belonging to company where insured is employed.

e) REPLACEMENT OF LOCKS (Applicable for vehicle registered on Individual name only)

If the insured vehicle's keys or lock transmitter are lost or stolen, the Company shall pay the cost of maximum up to AED 1000/- for replacement of:-

- i) The door locks and boot lock
- ii) The ignition and steering lock and
- iii) The lock transmitter and central locking system

Any payment in respect thereof shall not be deemed to be a claim for the purposes of calculating no-claim discount. The company shall not pay the cost of replacing any alarms or other security devises used in connection with the insured vehicle. Subject to one claim per policy year.

f) VALET PARKING THEFT COVER (Applicable for vehicle registered on Individual name only)

The company shall indemnify the insured for theft to the insured vehicle whilst in the custody or control of Hotels or Shopping Malls which the insured does not own, where the Insured vehicle has been parked by their authorized drivers. Provided that

- i) Customer files a case against the Hotel/Shopping Mall
- ii) The vehicle is handed over only to the authorized person after due verification
- iii) The person is a licensed driver
- iv) This is not covered by any other policy.

Subject to one claim per policy year.

g) OFF ROAD COVERAGE (Applicable for vehicle registered on Individual name - Station Wagon with 4 wheel drive specification only)

The policy is extended to cover loss or damage to the covered vehicle whilst being driven off road. Provided that:

- i) This cover is applicable for station vehicles with 4 wheel drive specifications, subject to applicable excess double than normal
- ii) Company will not be liable to pay for any damage if loss and/or damage occurred 5meters away from the road, during the course of competitive events and/or race of any kind and/or safari & pleasure activities.
- iii) Doesn't include loss and/or damage to personal belongings, enhancements on vehicle and modification of any kind for off road driving.

h) AUTO ASSISTANCE

BENEFITS*	Gold (FREE)	Platinum (AED 75/-)
Minor Mechanical Assistance, Battery Boosting, Emergency Fuel Delivery, Lock Out service, Flat Tyre Service	YES	YES
Automobile Registration & Renewal service once a year	YES	YES
Off-Road recovery	YES	YES
Service – Pick/Drop twice a year & Airport Pick/Drop twice a year	N/A	YES
UAE & Oman coverage	YES	YES
24 hours Rent a car at the time of accident	N/A	YES
Discount on International Driving License	AED 5/-	AED 20/-

*Conditions:

- i) All Services will be provided within the same emirates only
- ii) Off-Road recovery available to vehicle stranded at a distance of 5 meters from the road.
- iii) Service – Pick and Drop & Airport Pick and Drop service need to be booked 3 days in advance with the Derby Auto Assistance call center.
- iv) Due of loss/damage, if the vehicle is immobilized and requires to be moved to the other emirates (within the Country) as per the Company's instructions, the Company shall bear the reasonable cost of the recovery/towing service.

i) AMBULANCE SERVICE

In case of accident, ambulance service charges for any injured/deceased passenger will be covered by the insurance company.