

MOTOR INSURANCE POLICY BOOKLET

Everything you need to know



Thank you for choosing RSA Insurance. We wish you and your family a safe and pleasurable driving experience.

For over 50 years, We have been helping our customers enjoy their motoring experience in the Middle East. Through this Policy booklet, We hope to share with you - our knowledge, expertise and learnings from insuring over a million happy customers.

This Policy booklet offers you comprehensive information and highlights important aspects such as:

- a) What is covered and not covered under your motor Insurance Policy
- b) Claims procedure
- c) RSA Helpline information

Please take a moment to read this Policy booklet and keep it in a safe place. If you have any questions or if there is anything we could help with, please get in touch with us or your Insurance Partner.

We welcome you to the RSA family and wish you a safe and hassle-free year of motoring.

RSA BAHRAIN TEAM



YOUR CONTENTS GUIDE

Step 1

Start with the Standard Covers as provided in your Schedule.

Step 2

Next, familiarize yourself with this booklet by understanding:

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Step 3

Here, you will find your main Policy covers:

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We have categorized our enhanced covers into the following for your ease:



- To simplify the booklet, we have used illustrations and visual references. The contents mentioned on this page are clickable for your ease of navigation.
- To help you understand this Policy with ease, we have clearly bifurcated information on the insurance provided as "what is covered" and "what is not covered".
- In case of an accident or theft, your Policy wording also explains what you should do. It provides useful numbers and procedures to use and follow, for quick reference.

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COMMONLY USED TERMS

The words or expressions mentioned below have the same meaning wherever they appear in the Policy. We have defined them for Your understanding:

Agency Repairs:

If Agency Repair cover is included in Your Policy, then You have the option of having Your Vehicle repaired at the manufacturer's authorised dealers. If You do not have this cover, then We shall select one of Our own Approved Garages to undertake the repairs.

Approved Garages:

In case the Agency Repairs cover is not mentioned in the Policy Schedule the repair to the Insured Vehicle will be done at one of Our Approved motor Garages.

Certificate of Motor Insurance:

This document proves that You have motor insurance in compliance with Bahrain road traffic laws and is duly signed by Our authorised representative.

Domestic Workers:

Resident domestic servants employed by You, permanently residing in Your home and for who You are legally responsible.

Excess:

The amounts shown in Your Policy Schedule which You must pay when You make a claim which cannot be recovered from a Third Party. We will not charge You an Excess for windscreen claim.

Geographical Area (Territorial Limits):

These are:

- Bahrain
- Any other area stated in Your Policy

Household/Family Members:

The person(s) named in the Policy and members of the family permanently residing with him/her, including resident domestic workers employed by the Insured and for who he/she is legally responsible.

In-Car Accessories are:

- A radio, cassette, compact disc player or other audio equipment
- A phone or other communication equipment

- Navigation equipment
- A television or other visual entertainment equipment including video cassette recorders, DVD players and games consoles

The equipment must be parts that are originally installed in the vehicle by the vehicle manufacturers and included in the original vehicles value.

Insured/You/Your/Policyholder:

The person named as the Policyholder in

- Your Certificate of Motor Insurance
- Your Policy Schedule

Insured Vehicle/ Your Vehicle:

The vehicle

- Whose details have been reported to and accepted by Us
- Whose chassis or engine number is shown in Your Certificate of Motor Insurance and Your Policy Schedule

This includes any In-Car Accessories fitted as standard by the manufacturer.

COMMONLY USED TERMS

Licensed Driver:

The Insured or any person driving with his/her permission provided that the person driving holds a license for the vehicle in accordance with the Bahrain traffic laws and regulations and has not had his license withdrawn by order of a Court of Law or traffic regulations.

Period of Insurance:

Your motor insurance runs for the period specified in Your Policy.

Policy:

Your Policy is made up of

- Your application form for this insurance
- This Policy book
- Your Policy Schedule and
- Your Certificate of Motor Insurance

Schedule:

The document which describes

- You and Your vehicle
- Any special details of Your Policy such as Excess or special terms and conditions

Spouse:

A Spouse is a life partner in a marriage, generally termed as husband or wife.

Standard Cover:

These are basic covers prescribed by the Bahrain Insurance Authority. These covers can be found in Section 1 and 2 of the booklet.

Third Party:

Means a person or group besides the two people (Insured being the First Party and Insurance Company being the second party) primarily involved in a legal agreement who is involved in a situation, in motor insurance being an accident or dispute related to an accident.

Third Party Liability:

Means bodily injury and/or material damage caused to a Third Party as a result of action or inaction. Also includes injury caused due to negligence and any resulting damages.

Sample of Certificate of Motor Insurance

POLICY SCHEDULE

TYPE OF POLICY	INSURED NAME	VEHICLE NUMBER	VEHICLE MAKE
...

TYPE OF COVER	AMOUNT	CONDITIONS
...

Vehicle Insured Value:

The amount stated in the Policy which We shall pay in the event of a total loss after deducting depreciation in line with the usual scale as per relevant claims process.

We/Us/Our/Company:

Royal & Sun Alliance Insurance (Middle East) B.S.C. (c)

FAQs

CLAIMS & RELATED INFORMATION



In the event of a claim, what is RSA expected to pay for?

Once Our team of insurance claim experts undertake an analysis of the incident and We agree to cover Your claim, We shall:

- ☆ Repair, reinstate or replace the Insured Vehicle or any part thereof as per the terms of the Policy.
- ☆ Pay for any other benefits that apply to Your Policy
- ☆ Pay for any optional covers You have added to Your Policy
- ☆ Deduct any amounts that apply, for example, Excess, depreciation on spare parts or unpaid premium



What is the Excess (deductible) if I make a claim?

It is a customer contribution at the time of any claim, which cannot be fully recovered from a Third Party or from Us.



In case of a claim, will You be able to provide me with an alternative vehicle to use while mine is in the Garage?

This facility can be provided in the event of an accident and if You have selected the "Temporary Rent-A-Car (Rental of Alternative Vehicle)" option at the time of the Policy inception for an additional premium.



What is No claims discount (NCD)?

It is a discount given on the premium You pay, when You provide evidence of no claims from Your previous Insurance Company or You have a claim free record with RSA.



Which Garages will You use to repair my vehicle?

If You have selected Agency Repairs coverage then Your vehicle will be repaired

at the vehicle's authorised dealership. Otherwise We will select one of Our Approved Garages (authorised dealers). We only use garages that adhere to Our strict quality controls. Garages must have experienced qualified personnel and access to sophisticated repair equipment.

#drivetogether

#flat tyre on a highway? first, get to a safe area away from traffic, switch on the hazard lights & ensure you and your co-passengers are safe

#do not panic or stop in the middle of the road, steer clear of all traffic and then attend to the problem

#ensure to direct approaching traffic away from your car by placing the safety cone at a safe distance behind your car

#driveRSAfetytips #TeamRSA

FAQs

INSURANCE POLICY TYPE & RELATED INFORMATION



What are the different types of Motor Insurance, provided by RSA?

Third Party

Basic cover for Third Party Liability

Motor Exclusive Comprehensive

Standard Cover for Loss or Damage to Insured Vehicle and Third Party Liability

Motor Exclusive Executive Comprehensive

Highest level of cover offering unmatched benefits to vehicle owners



What law is applicable to my RSA Motor Insurance Policy?

The Law of The Kingdom of Bahrain will be applicable to Your Insurance Policy.



What is a comprehensive motor vehicle Policy?

It is a comprehensive insurance cover as per the Unified Motor TP Policy (Unified Policy for Compulsory Insurance against Vehicle Accidents Civil Liability) covering:

☆ Damage to the Insured Vehicle due to accidental collision, overturning, fire, external explosion, self-ignition, theft, or a malicious act unless specifically excluded

☆ Accrued legal liability & agreed costs and expenses against Third Party bodily injury/property damage arising out of use of the Insured Vehicle unless specifically excluded



Can I cancel my Policy at any time?

Yes You can, but the Central Bank of Bahrain mandates the Insurance Company to obtain copies of the following documents before cancelling Section 2 (Third Party Liability) of the Policy:

- ☆ De-registration of vehicle
- ☆ Transfer of ownership of the vehicle
- ☆ Proof of alternative insurance



In case the Policy is cancelled, do You return the premium for the unexpired period?

Yes, as long as no claims were made during the Period of Insurance, a refund will be given to You, subject to applicable cancellation fee.



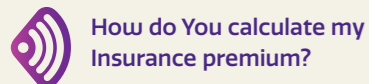
Why can't the insurance and registration be in two different names?

The Policyholder should normally be both the main driver of the Insured Vehicle and the registered owner.

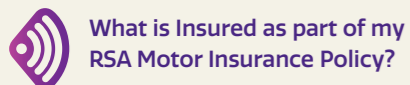
The Policyholder must have a financial interest in the Insured Vehicle. The traffic department will only register a vehicle in the name stated in the Certificate of Motor Insurance. This is a Bahrain traffic law requirement.

FAQs

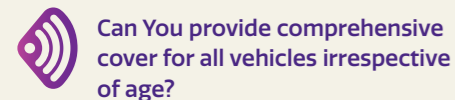
INSURANCE POLICY TYPE & RELATED INFORMATION



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



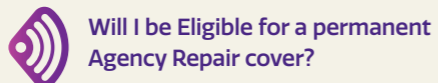
We insure Your vehicle, including any standard equipment that comes with it and any modifications, options or In-Car Accessories that are attached to it and shown on Your current Policy Schedule



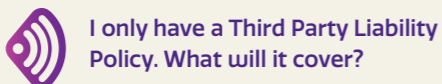
The comprehensive cover is available for vehicles up to the age of 5 years subject to RSA approval. Vehicles over 5 years need to be referred to Our motor team who

INSURANCE COVERS, ELIGIBILITY & RELATED INFORMATION

will review each case and will be as supportive as possible in helping You with Your requirements.



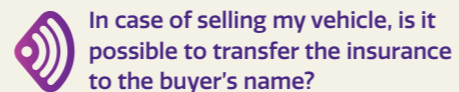
Agency repair cover is available for a vehicle for up to three years from its first registration as new. Cover can be extended for up to five years, subject to an additional premium.



The cover is compulsory as per the Bahrain law and it's features are:

- ☆ Death or bodily injury to any Third Party/person.
- ☆ Damages to Third Party property arising out of the use of Your vehicle.

More importantly, this Policy does not cover any damage or loss to Your vehicle.



No, as the insurance premium and terms are affected by the profile and driving experience of the driver, it is not possible to transfer the cover from one driver to another.

OUR COVERS AND BENEFITS

Motor Insurance Product Type	Motor Exclusive Executive Comprehensive	Motor Exclusive Comprehensive
Description of Cover	Executive	Comprehensive
MAIN COVERS		
Loss or Damage to the Insured Vehicle	As per the Vehicle Value	As per the Vehicle Value
Third Party Liability for Bodily Injury	Unlimited	Unlimited
Third Party Liability for Property Damage	BD 500,000	BD 500,000
ENHANCED MOTOR PROTECTION		
Territory Extended to KSA	Yes	Optional
Third Party Liability to Family Members and Passengers	Yes	Optional
Driving Another Car	Yes	Yes
Off Road Cover	Yes	Optional
Perils Of Nature, Riot, Strike & Civil Commotion	Optional	Optional
Windscreen	Yes	Yes

OUR COVERS AND BENEFITS

Motor Insurance Product Type	Motor Exclusive Executive Comprehensive	Motor Exclusive Comprehensive
Description of Cover	Executive	Comprehensive
ENHANCED MOTOR PROTECTION		
Loss of Personal Items	BD 400	BD 400
Emergency Medical Expenses	BD 600	BD 350
Personal Injury Cover	BD 2000	BD 2000
Replacement of Locks	BD 750	BD 500
Motor Garage And/Or Valet Parking	Yes	Yes
No Claims Discount	Yes	Yes
Repairs at Our Authorised Network	Yes	Yes

OUR COVERS AND BENEFITS

Motor Insurance Product Type	Motor Exclusive Executive Comprehensive	Motor Exclusive Comprehensive
Description of Cover	Executive	Comprehensive
ADDITIONAL BENEFITS YOU CAN ADD		
Personal Accident Benefit - Driver	BD 10,000 (Optional)	BD 10,000 (Optional)
Personal Accident Benefit - Passengers	BD 10,000 (Optional)	BD 10,000 (Optional)
Temporary Rent-A-Car	Included	(Optional)
No Claims Discount Protection	Included	(Optional)
Territory Extended to other GCC Countries	Included	(Optional)
Agency Repairs	Included	(Optional)
24 Hours Accident and Breakdown Recovery	Included	(Optional)

HOW TO REPORT A CLAIM

Making A Claim Involves the Following Steps

Step 1 Provide required details and documents

☆ Police Report - This report provides a brief description and sketch of damages occurred to the Insured Vehicle and also defines the responsibility of each party in an accident including bodily injuries to You or Your co-passengers. Since motor garages/workshops would only repair damages mentioned in the Police report, it is essential for You to ensure these damages are clearly mentioned in the police report sketch.

- ☆ Valid Driving License
- ☆ Vehicle Registration Card

Sample of Police Report

Driving License Front



Driving License Back



Vehicle Registration Card Front



Vehicle Registration Card Back



RSA will assess Your Policy for any additional coverage as per the Table of Benefits You are entitled to or have availed at the time of purchasing Your Insurance Policy.

Step 2 Lodging Your claim

Please arrange to deliver the documents mentioned in Step 1 to RSA, via any of the following means;

Email: rsaclaims@bh.rsagroup.com; (PDF/Word document)

Online: www.rsagroup.bh; upload the documents through Our website under make a claim section or

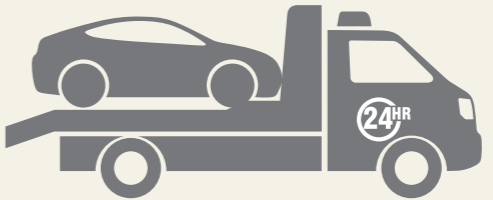
Walk-in: Deliver them in person to RSA branch in Bahrain

**Impact House,
Building No. 662,
Road No. 2811, Block No. 428,
Al Seef District, Kingdom of Bahrain**

Step 3 Towing and inspection



In case You have the 24 hours accident and breakdown recovery cover as per the Table of Benefits, and specified in Your Insurance Policy, please contact the breakdown recovery number printed in your insurance certificate for assistance or alternatively it could be driven by You to one of Our Approved Garages.



Our motor engineers may need to inspect Your vehicle to agree the repair cost with the garage, which should happen within two working days.

Step 4 Assessing and settling the claim



☆ In case the accident has been referred to the court, please get in touch with RSA immediately. RSA will reserve the right to appoint a legal representative in order for RSA to manage Your case through its lawyers.

☆ In case the repair costs of Your vehicle exceeds 65% of the depreciated value of the Insured Vehicle (as per the depreciation Schedule described in this booklet), Your vehicle will be declared a total loss. For the procedure on total loss, You may contact Our claims team on: 80001 772 /+973 17568345 or email rsaclaims@bh.rsagroup.com or fax to +973 17582622

☆ We will settle Your claim through repair or payment of reasonable cost of repair. The Excess and any other deductions that may apply would be communicated. Please refer to the conditions page of this booklet for more details.

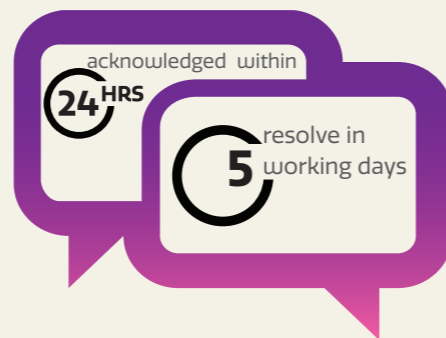
HOW TO RAISE A COMPLAINT

At RSA, we are committed to going the extra mile for our customers and wherever possible, exceeding their expectations.



We promise to:

- ☆ Fully investigate your complaint
- ☆ Keep you informed of progress
- ☆ Do everything possible to resolve your complaint
- ☆ Learn from our mistakes
- ☆ Use the information from your complaint to pro-actively improve our service in the future



HOW TO RAISE A COMPLAINT

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

1. Visit our Website to register a complaint [click here](#).
2. Email to rsainfo@bh.rsagroup.com
3. Call Centre Toll-free: 80001 RSA (772) / 973 17581661
4. Transmit a fax to 973 17582662
5. Send a letter to the Senior Complaints Manager at RSA, Impact House, Building No. 662, Office No. 21, 2nd Floor, Road No. 2811, Block No.428, Al Seef District, Kingdom of Bahrain
6. You can visit our Branch and meet the Senior Complaints Manager

What happens next?

After you get in touch:

We will acknowledge your complaint within 24 hours

We aim to resolve the complaint, following assessment and investigation within five (5) working days. You will receive a final response letter from us to conclude the complaint. If our investigation requires more time to be completed, we will contact you and keep you updated throughout the process.

If you are unhappy with the decision you receive within fifteen (15) working days from the date we received your complaint, please email to our Country Manager on feedback@bh.rsagroup.com

In the unlikely event that you are not satisfied with the resolution provided by us or that your complaint has not been resolved within thirty (30) calendar days, you may refer the complaint to the Insurance Regulator. You will need to complete the enclosed Complaint Form, (copy available with our Senior Complaints Manager), attach a copy of our response and submit to:

Mr. Mohammed Mahmood
Analyst Consumer Protection
Central Bank of Bahrain

P. O. Box 27, Manama, Kingdom of Bahrain
Tel.: 17547789

Email: m.salah@cbb.gov.bh

#drivetogether

#headlight flash? flashing headlight in the Bahrain mostly means 'make way' for police cars or other vehicles.

#be safe, use the rear-view mirror, move out of fast lane and do not panic. stay calm and move over only when its safe to do so

#safedistance-maintain safe distance of one car between your car & other cars on the road, to allow for better controlled reaction during emergency braking situation.

be smart, be alert and use your indicators wisely & maintain safe driving distance from other vehicles to avoid any incidents

#driveRSAsafetytips #TeamRSA

Thank you for your feedback

We value your feedback and at the heart of our brand we remain dedicated to treating our customers as individuals and giving them the best possible service at all times. We apologise and aim to do everything possible to make things right.

YOUR MAIN POLICY COVERS

Section 1: Loss or Damage to the Insured Vehicle

Section 1: LOSS OR DAMAGE TO THE INSURED VEHICLE

What We Cover

- The Company undertakes to indemnify the Insured for Loss of or Damage to the Insured Vehicle, its accessories and spare parts whilst thereon:
 - By accident or overturning consequent upon accidental collision or mechanical breakdown or consequent upon wear and tear
 - By fire, external explosion, self ignition, lightning or thunderbolt
 - By burglary or theft
 - By malicious act of any Third Party
 - Whilst in transit (including the process of loading and unloading incidental to such transit) by road, rail, inland waterway, lift or elevator, relating to the said transportation.
- The Company shall, at its discretion, pay in cash the amount of loss or damage to the Insured or shall repair, reinstate or replace the vehicle or any part thereof including its accessories or spare parts and the liability of the Company shall not exceed the replacement value of the parts lost or damaged and the reasonable cost of fitting or fixing such parts, In case the Insured

What We Cover

requests new parts instead of the damaged parts due to an accident or prefers receiving its value in cash, this shall be considered. The Insured is liable for the depreciating value as mentioned in the table below:

YEAR	PERCENTAGE
Up to 3 years	Nil
4th Year	10%
5th Year	20%
6th Year	30%
7th Year	40%
8th Year & above	50%
Consumables	50% after 6 months

- The Insured has the right to repair the damage due to an accident covered under the Policy provided the total cost of such repair does not exceed the Authorised Repair Limit mentioned in the Schedule attached to this Policy, and the Insured should forward to the Company without delay a detailed estimate of the cost.

Section 1: LOSS OR DAMAGE TO THE INSURED VEHICLE

What We Cover

- If the Insured Vehicle sustains loss or damage and is considered a total loss whereas the cost of repair exceeds 65% of its value before the accident. The Vehicle's Insured Value agreed by the Insured and the insurer at the time of insurance and stated in the Schedule of this Policy will be the basis of calculation for loss or damage under Section 1.
- The Vehicle's Insured Value agreed by the Insured and the insurer at the time of insurance and stated in the Schedule of the Policy will be the basis of calculation for loss or damage under Section 1, after deducting depreciation/not exceeding 20% annually of the vehicle's value stated in the Schedule attached to this Policy for the first year of registration, taking into account a proportional part of the year. As from the second year of registration, a depreciation not exceeding 20% annually of the vehicle's value stated in the Schedule of the Policy should be deducted subject to the following proportion:

What We Cover

- 5% from the beginning of the 1st month up to the end of the 3rd month
 - 10% from the beginning of the 4th month up to the end of the 6th month
 - 15% from the beginning of the 7th month up to the end of the 9th month
 - 20% from the beginning of the 10th month up to the expiry of the 12th month
- If the vehicle is immobilised by reason of loss or damage Insured under this Policy, the Company will bear the reasonable cost of protection and removal to the nearest repairers and delivery to the garage within the country where the loss or damage was sustained.

Section 1: LOSS OR DAMAGE TO THE INSURED VEHICLE

What We Don't Cover

The Company shall not be liable to pay any compensation in respect of:

1. Consequential loss affecting the Insured Vehicle or decrease in the vehicle's value through usage impairment or failure or breakdown of mechanical or electrical equipment.
2. Damage resulting from overloading or carriage at any one time of a greater number of passengers than the number for which the vehicle is licensed by the concerned authorities, provided that the over-loading or Excess passengers were the cause of the accident which resulted in the loss or damage to the vehicle.
3. Damage to tyres, unless it occurs at the same time as the damage to the Insured Vehicle.
4. Loss and damage caused to the Insured Vehicle as a result of the following:
 - (a) Use for purpose otherwise than in accordance with the limitations of use
 - (b) Violation of the law if it involves a criminal act or similar willful act

What We Don't Cover

5. Damage resulting to the vehicle from accidents, which occurs while it is being driven by an unlicensed person as in accordance with the Traffic and Roads Act or his driving license has been cancelled by court or competent authorities or as per the traffic laws.
6. Any accident, loss or damage whilst the driver is under the influence of intoxicating drugs and/or alcohol or hallucinating drugs affecting his ability to control the vehicle if it has been proved to the competent authorities or upon the confession of the driver of the vehicle.

Section 2: Third Party Liability

Section 2: THIRD PARTY LIABILITY

The Unified Compulsory Insurance Policy in relation to Civil Liability arising out of motor accidents

Definitions:

The following words and phrases, where present in this policy, are defined as follows unless the context indicates otherwise:

1. **Policy:** The unified compulsory insurance policy of civilian liability arising out of motor accidents under which the Insurer undertakes to indemnify the Third Party upon the occurrence of loss covered under this Policy, in return of a Premium paid by the Insured.
2. **Insurer:** An insurance company that accepts insurance for the Insured.
3. **Insured:** A natural or juristic person holding the Policy whose name is stated in the Policy Schedule.
4. **Driver:** Any person authorized by the Insured to drive the vehicle.
5. **Third Party:** Any natural person who has been physically injured, except for the person who caused the accident, or any Third Party (natural or juristic person) who has suffered property damage.
6. **Vehicle:**
 - a. **Car:** Any motor vehicle used to transport people, materials, or both, or any vehicle used to tow vehicles used to transport people or materials or both.
 - b. **Construction and Agricultural Vehicles:** Any motor vehicle used in construction or agriculture works, including what is connected to the said vehicles.
 - c. **Trailer:** A vehicle with no engine towed by a car or any other vehicle.
 - d. **Half trailer:** A vehicle with no engine which is half coupled to the car or machinery that used to tow it while driving.
 - e. **Motorbike:** A two-wheel (or more) vehicle with an engine, which may have a box attachment which is used for transporting individuals or things.

Section 2: THIRD PARTY LIABILITY

7. **Bodily Injury:** Death or any physical injury sustained by a Third Party.
8. **Property Damage:** Any damage to property belonging to Third Parties.
9. **Medical Expenses:** Costs and expenses relating to medical bills which are incurred for the treatment of a Third Party suffering Bodily Injury as a result of a vehicular accident in accordance with Article (12) of Decree Number (3) 1987 in regards to compulsory insurance concerning civilian liability arising out of a motor accident.
10. **Civil Liability:** The liability assumed by the Insured responsible for the damage arising out of a vehicular accident, which is assessed on the nature of the damage, whether it leads to (i) a fatality or any physical injury sustained by any person, or (ii) any Property Damage.
11. **Claimant:** A natural or juristic person who suffers Bodily Injury or Property Damage due to an accident covered under this Policy, which includes the heirs of the natural person in the event of their death.
12. **Claim:** A written notification submitted to the Insurer, demanding Compensation for Bodily Injury or Property Damage arising from an accident covered under the provisions of this Policy.
13. **Policy Schedule:** The schedule issued in conjunction with this Policy and is considered an integral part of it which indicates the personal details of the insured and the coverage that this policy provides.
14. **Compensation:** Amounts to be paid by the Insurer to a Third Party in the event of Bodily Injury or Property Damage arising from an accident covered under the provisions of this Policy.
15. **Premium:** The amounts paid by the Insured to the Insurer in consideration for cover under the Policy.

Section 2: THIRD PARTY LIABILITY

Insurance Conditions:

Whereas the Insured by this proposal and declaration, (which shall be the basis of this contract and is deemed to be incorporated herein), has applied to the Insurer for the insurance set out hereinafter and has paid or agreed to pay the Premium, the Insurer shall, in the event of a loss covered under this Policy, whether such loss arose while the Vehicle was being driven, parked, or during loading/unloading, within the territory of the Kingdom of Bahrain, Indemnify a Third Party in accordance to the Policy terms and conditions, in compliance with the procedures and regulations of dealing with claims submitted against the Policy. This includes legal expenses and fees which the party responsible for the damage is liable for in the event of:

1. Bodily Injury to a Third Party
2. Property Damage that does not exceed five hundred thousand dinars (500,000) per occurrence.

General Conditions:

1. The Policy and the Policy Schedule attached should be read together as one contract, any word or expression to which a specific meaning has been assigned in any part of this Policy or Policy Schedule will bear such specific meaning wherever it is appearing.
2. The Insured must take all reasonable precaution to maintain the Insured Vehicle in a usable roadworthy condition.
3. If the civil liability arising from Insured's Vehicle accident is covered by another insurance policy that covers the same liabilities and expenses incurred by the Third Party, the Insurer shall be liable for covering such liability and other related expenses incurred by the Third Party. The Insurer will subrogate on behalf of the Insured by requesting the other insurance company(ies) to pay their share of such claim.

Section 2: THIRD PARTY LIABILITY

Exceptions:

This Policy does not cover civil liability arising out of accidents in the following circumstances:

- (a) Traffic accidents that occurred outside the geographical area of the Kingdom of Bahrain.
- (b) Loss, property damage, and bodily injury, that has been incurred, arising out of, either directly or indirectly from:
 1. Floods or storm, including hail, sand storms, typhoons, cyclones, tornados, hurricanes, volcanic eruptions, earthquakes or other convulsions of nature.
 2. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war was decelerated or not), civil wars, rebellions, insurgencies, revolutions, or civil disturbances (commotion) amounting to a popular uprising, military insurrections, strikes, labour disturbances, or malicious individuals.
 3. Any act of terrorism. Any act of terrorism means: any use of force or violence, or threats for reasons that are political, religious, ideological, or racial, including the intention to put the public or any section of the public in fear, or interference with any operations, activities or policies related to the government of causing turmoil, negatively impacting the national economy or any of its sectors.
 4. Vehicle detention, confiscation or seizure.
 5. Nuclear weaponry or ionic radiation, or contamination by radioactivity from any nuclear fuel or nuclear waste resulting from the combustion of nuclear fuel, and for the purposes of this exclusion, combustion shall include any process of nuclear fusion.
 6. Nuclear, biological and chemical contamination.

Section 2: THIRD PARTY LIABILITY

Claims:

1. In the event of an occurrence that could give rise to a claim in accordance with this Policy, the Insured shall:
 - (a) Give notice to the Insurer as soon as possible with full particulars.
 - (b) Notify the Insurer in the event of receiving a judicial order (writ) related to an incident.
 - (c) Notify the Insurer of any pending lawsuits, criminal investigations or inquiries related to the incident as soon as the Insured becomes aware of them.
 - (d) Notify the police departments immediately.
2. The Insurer will study the claim within a maximum period of five business days from receiving it, and will inform the Claimant if there are any further required documents or information to be provided, thereafter, the Insurer will initiate the process of compensating the Third Party in accordance with the provision of this Policy.
3. The Insured or Driver of the Vehicle must notify the police immediately following an incident giving rise to possible liability under this Policy, and not to leave the location of the accident until all required procedures are performed by the police, save cases which require leaving the location of the accident due to bodily injury, minor or not serious accidents, after the third party has been informed by the police to move their vehicle from the location of the accident to the nearest traffic police department to conclude any required procedures.
4. The Insured or the driver shall not admit, offer to pay, promise to pay any party involved in the incident without the prior written consent of the Insurer.
5. The Insurer has the right to take over and conduct in the name of the insured or driver, the defence in any investigation or interrogation relating to any claim for Compensation provided in accordance with this Policy. The Insurer also has the right to take over and conduct in the name of the Insured or Driver, the defence or claim before any judicial authority in relation to any accusations that are connected to the incident that may be grounds for Compensation in accordance with this Policy.

Section 2: THIRD PARTY LIABILITY

6. If Compensation is paid after an amicable agreement has been reached between the Insured and the Third Party, without obtaining the approval of the Insurer, that agreement cannot be used as a basis for Compensation from the Insurer and is not recognised as a binding settlement.
7. The rights arising from this Policy shall be forfeited if the claim involves fraud or if the Insured, the Driver or any agent uses fraudulent means to gain benefit from this Policy, or if the liability or loss results from a deliberate act causing an accident by the Insured, the driver, or any agent. The Insurer has the option to recover from any party who appears to have been responsible for as. The Insurer shall indemnify a Third Party if they have acted in good faith.

Section 2: THIRD PARTY LIABILITY

Recovery

1. The Insurer has the right of recovery from the Insured any payments made if it has been proven that the insurance contract has incepted based on the Insured's submission of false representations, or the concealment of material facts is such a way as to affect the Insurer's acceptance of risk coverage, the rating of the insurance Premium or the terms and conditions.
2. The Insurer has the right of recovery from the Insured, the Driver or the person causing the accident to recover the amount it had paid to the Third Party in any of the following cases:
 - (a) If the Vehicle is used in contravention of exclusions set forth in the policy
 - (b) If the civil liability is caused by an uninsured party or an individual unauthorised to drive the vehicle, and recovery in this event will be made against the party responsible for the damage so that the Insurer can recover any compensation paid to the Third Party.
 - (c) If the Vehicle is used in any kind of race or competitive event.
 - (d) If the Vehicle is driven by any person not holding a valid driving licence that qualifies them to drive, or is holding a suspended driving license.
 - (e) Driving through a red light by the Insured or the Driver.
 - (f) Driving the vehicle in the opposite direction of the traffic lane.
 - (g) If the Driver is under the influence of alcohol or non-prescribed drugs.
 - (h) The Insured or the Driver of the Vehicle leaves the scene of the accident.
 - (i) In the event of violating the law and if the violation of the law is in relation to a felony or an intentional misdemeanor.

Section 2: THIRD PARTY LIABILITY

Cancellation

1. Neither the Insurer nor the Insured shall have the right to cancel this policy after its issuance for any reason, as long as the Vehicle's registration is valid, except in the following cases:
 - (a) If the Vehicle is unfit for use on the road and has had its registration canceled as a result.
 - (b) If the Vehicle's ownership has been transferred to another owner who has applied for insurance cover from another licensed insurance company in the Kingdom of Bahrain.
 - (c) If the policy has been transferred to another, issued by a different licensed insurance company in the Kingdom of Bahrain, while committing to informing the traffic directorate and acquiring the authorization to do so.
 - (d) If the vehicle exits the Kingdom of Bahrain and stays away for more than 30 consecutive days, the Insured has the right to cancel the Policy and inform the Insurer and provide a certificate from the traffic directorate.
2. If the Policy is canceled after issuance for any of the above mentioned reasons, the Insurer will calculate the Premium to be refunded to the insured for the remaining period of insurance (per number of days) according to the following equation:

Premium due to be refunded is calculated by:

$$\text{Insurance Premium} \times \frac{\text{remaining Insurance period}}{\text{total period of Insurance}}$$

Supremacy of the Arabic Text:

In the case of any difference between the English and Arabic text, the Arabic text will prevail.

Law and Jurisdiction:

This Policy and any dispute that arises in connection with this Policy shall be subject to the laws and regulations in force in the Kingdom of Bahrain, and shall be settled by the courts in the Kingdom of Bahrain exclusively.

Section 2: THIRD PARTY LIABILITY

The Procedures and Regulations of Dealing with Claims Based on the Policy of Compulsory Insurance of Civil Liability arising out of old motor Accidents

Definitions:

- 1. Policy:** A compulsory insurance civil liability policy arising out of motor accidents promulgated by the Governor of the Central Bank of Bahrain, decree number (23) 2016.
- 2. Company:** The insurance company (the insurer) which insures the individual who caused the accident.
- 3. Third Party:** Any natural or juristic person demanding compensation for vehicular damage under this Policy.
- 4. Expert:** The person licensed by the authorities to provide their expertise and opinion regarding the level of damage caused to the vehicle(s) as well as the market value of the damaged vehicle before and after the accident.
- 5. Repair Workshop:** The service centre chosen by the authorities to repair the vehicle.
- 6. Agency:** The authorised body workshop in the Kingdom of Bahrain appointed by the manufacturer of the vehicle.
- 7. Total Loss:** The total loss (whether actual or constructive) of the vehicle as a result of an accident covered under this policy.
- 8. Depreciation:** The value deduction process of the vehicle, its parts, fixtures and fittings as a result of vehicle's use and age.
- 9. Year:** A period of 12 months from the date of purchasing a new vehicle or a vehicle manufactured more than one year which has not been used.
- 10. Law:** The laws, regulations, and rules in force in the Kingdom of Bahrain.
- 11. Judiciary:** The courts and their related authorities in the Kingdom of Bahrain.

Section 2: THIRD PARTY LIABILITY

The Regulations, Foundations, and Standards:

1. The attached regulations, foundations and standards aim to achieve fairness between the Company and the Third Party and to govern what is in their best interests.
2. The attached regulations, foundations, and standards are binding on the Company. The Third Party has the right in the event that they do not accept the offer of compensation to refer to the Judiciary in accordance with the provisions of the Law.
3. The attached regulations, foundations and standards cannot be amended without the approval of the Central Bank of Bahrain.
4. It is allowed to revisit the regulations, foundations and standards in the attached annexes if it is required, in accordance with what is decided by the Central Bank of Bahrain, and that must be in light with what can permissibly be implemented.
5. The Company must abide by the following:
 - (a) The Company must manage the entire process of compensation from beginning to end and settle the matter directly with the Third Party in accordance with the regulations of the compulsory insurance Policy (Third Party) and its provisions, and the procedures and regulations indicated in this decree.
 - (b) In relation to accidents that are referred to the court/ public prosecution for any reason whatsoever, the Company must compensate the Third Party once the responsible party is identified with the confirmation of both parties and by the Traffic Directorate, provided that the insurance Policy is valid notwithstanding that the authorities can take any and all legal action against the party responsible for the accident, if any.
 - (c) The Company is obliged to pay compensation in cash to the owners of general commercial vehicles for loss of use for the time period in which the vehicle is being repaired at the Repair Workshop, in accordance with the schedule issued by the Bahrain Insurance Association and approved by the Central Bank of Bahrain.
 - (d) The Company must cooperate positively with other insurance companies and it must maintain a highly professional attitude in resolving any conflicts in which the third party may be affected, which is in the best interests of the third party and the interest of the insurance industry in the Kingdom of Bahrain. In the event of a continuous conflict between insurance companies, the case shall be referred for settlement at the Motor Committee of the Bahrain Insurance Association, which will arbitrate the case as referee in accordance with a mechanism that is subject to approval of the Central Bank of Bahrain.

Section 2: THIRD PARTY LIABILITY

- ANNEXES:**
- 1) The damaged vehicle's spare parts depreciation rates as per vehicle's usage and age.
 - 2) Assessing the value of a total loss of a vehicle.
 - 3) The locations where the vehicle can be repaired according to the vehicle's usage and age, and in which the damage is surveyed and estimated.

Annex No. (1): The vehicle's spare parts depreciation rates in accordance with vehicle's usage and age.

Vehicle type	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8 And more
Private Vehicles	None	None	None	10%	20%	30%	40%	50%
Taxi Vehicles	None	None	None	10%	20%	30%	40%	50%
Rental Vehicles	None	None	None	10%	20%	30%	40%	50%
Learner Driver's Vehicles	None	None	None	10%	20%	30%	40%	50%
Buses	None	None	None	10%	20%	30%	40%	50%
Commercial Vehicles	None	None	None	10%	20%	30%	40%	50%
Construction & Agricultural Vehicles	None	None	None	10%	20%	30%	40%	50%
Motorbikes	None	None	None	10%	20%	30%	40%	50%

Section 2: THIRD PARTY LIABILITY

Terms and Conditions relating to Annex 1:

1. The above rates of depreciation are applied only in the event that the Third Party does not accept used spare parts and insists on replacing the damaged parts with original parts in an accident covered under this Policy.
2. The rates of depreciation indicated above are subtracted from the net price of the original new spare parts after deducting the discount given by the dealer to the Company.
3. In the event that the Company cannot provide used spare parts that are in good condition within two weeks or in the event that new original spare parts are not available, the Company will pay a cash sum to the Third Party as final settlement of the claim, and the settlement cash sum must not be less than the total sum of the new original spare parts' cost after applying the rate of depreciation, together with the amount of the labour charge.
4. The above rates of depreciation are applied to all spare parts belonging to the vehicle with the exception of the parts indicated below under clause number 6) (consumable spare parts).
5. In the event that the Third Party accepts the vehicle repair based on the lump sum amount, the rate of depreciation indicated previously does not apply.
6. In relation to consumable spare parts which include tyres, brakes, spark plugs, filters, batteries, belts, and all oils used in a vehicle, the rate of depreciation is set at 0% in the first year of a vehicle's age, and then 50% after the first year of a vehicle's age, or from the last date of changing the consumable spare parts in question.
7. In the event of a dispute between the Third Party and the Company over the need to replace or repair some damaged spare parts, an Expert will be assigned with the consent of both parties, whose fees shall be paid by the Company, to provide their neutral technical opinion which will be binding on the Company.

Section 2: THIRD PARTY LIABILITY

Annex No. (2): Assessing the value of a total loss of a vehicle

In the event of a vehicle total loss arising out of an accident covered under this Policy, the estimated value of the vehicle will be specified according to the following:

1. For vehicles that are not older than 3 years, the total loss value is estimated based on the vehicle's value on the date of purchase, less the rate of annual depreciation for the vehicle type, provided that it will not exceed a yearly rate of 15%, whilst also applying the pro-rata basis monthly in that year.
2. For vehicles that are older than 3 years, the Company will seek agreement with the Third Party. In the event that an agreement cannot be reached, an Expert will be assigned to provide their opinion regarding the vehicle's status and its market value, as well as the salvage value, and the Company shall pay the Expert's fees.
3. In the event of a rejection by the Third Party in the settlement offered by the Company or the refusal to accept the estimated value specified by the Expert, the Third Party retains the right to request the appointment of another Expert whose fees the Third Party shall pay.

In this event:
 - (a) If the second Expert assigned by the Third Party estimates a value less than the previous Expert, the Company shall compensate the Third Party the higher estimated value, which is binding on the Company.
 - (b) In the event that the Expert assigned by the Third Party estimates a value higher than the previous Expert, the Third Party shall be paid 75% of the difference between the estimations.

Section 2: THIRD PARTY LIABILITY

4. The Third Party reserves the right to refuse the final estimation and to refer to the Judiciary to settle the case.
5. The Third Party has the option to either keep possession of the vehicle's salvage and receive an estimated value less the salvage value, or to accept the estimated value as a whole and allow the Company to take possession of the salvage.

Section 2: THIRD PARTY LIABILITY

Annex No. (3): The locations where the vehicle is repaired according to vehicle's usage and age, and where the damages is surveyed and estimated.

Vehicle Type	First three years	Fourth year and more
Private Vehicles	Agency	Outside of agency
Taxi Vehicles	Agency	Outside of agency
Rental Vehicles	Agency	Outside of agency
Learner Driver's Vehicles	Agency	Outside of agency
Buses (Public & Private)	Agency	Outside of agency
Commercial Vehicles (Public & Private)	Agency	Outside of agency
Construction & Agricultural Vehicles	Agency	Outside of agency
Motorbikes (Public & Private)	Agency	Outside of agency

Section 2: THIRD PARTY LIABILITY

Special Conditions in the Annex 3 of specifying the place in which the vehicle is to be repaired in accordance with vehicle's usage and age, and where the damages is surveyed and estimated

1. The Company must repair vehicles that are older than 3 years at an Agency in the event that the repairing process requires specific technical experience that is not available outside of the Agency. In the event that there is a dispute in relation to the necessity for such specific technical experience or not, an Expert will be appointed whom both parties agree on (the Company and the Third Party), and the Expert's opinion in will be binding on the Company, and the Third Party has the choice whether to accept the Expert's opinion or apply to the Judiciary for a ruling on the case.
2. In the event that the repair is not performed at the Agency, the Company must give the Third Party the right to choose the Repair Workshop from the Company's list. In the event that the Third Party wants to repair the vehicle at the Agency or in another Repair Shop, then the Third Party has to pay for the difference in cost, if any, which is binding on the Company.
3. The Company must guarantee the Third Party, in writing, a reasonable time period during which the vehicle will be repaired, and the Third Party must be given a 6 months' written guarantee for all repair procedures relating to the vehicle's body, and 3 months' written guarantee for mechanical spare parts that only need to be repaired and not replaced.
4. In the event of a dispute between the Third Party and the Company over the estimate of the damage arising out of the accident, a settlement must be reached through the Traffic Directorate, or there must be an appointment of an Expert in agreement by both parties, whose fees shall be borne by the Company, to provide their neutral technical opinion to settle the matter and the Expert's decision will be binding on the Company.

GENERAL EXCEPTIONS

For Section 1 & 2

1. This Policy does not cover Loss or Damage or Third Party Liability arising from accidents involving the Insured Vehicle in the following cases:
 - (a) Accidents which take place outside the Geographical 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 a flood, storm, hurricane, volcanic eruption, earthquake or other convulsion of nature, invasion, act of foreign enemies, hostilities or warlike operations, whether war be declared or not, civil war, strike, riot, civil commotion, mutiny, rebellion, revolution, insurrection, military or usurped power, confiscation or nationalisation or ionising radiation, contamination by radioactivity from any fuel or from any nuclear waste from the combustion of nuclear fuel direct with any of the aforementioned causes
 - (c) Accidents involving the Insured or any driver of a vehicle whilst driving the vehicle outside the public road as per the definition of road as every passage open to public traffic unless otherwise agreed in the Insurance Policy

For Section 1 & 2

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.

Section 3: Enhanced Motor Protection

Insuring You for Additional Incidents

Your Vehicle Repairing Options

Personal Accident & Emergency

Value - Add

WHY TAKE A CHANCE WITH YOUR MOST PRECIOUS ASSET?

Safeguard your home with
RSA Home Insurance.



I. Insuring You for Additional Incidents

I. INSURING YOU FOR ADDITIONAL INCIDENTS


Covers	What We Cover	What We Don't Cover
Perils Of Nature, Riot, Strike & Civil Commotion	<p>The coverage under the Policy is extended to include loss or damage to Your Insured Vehicle caused by:</p> <p>(a) Riot, strike and civil commotion which does not assume the proportions of or amount to a popular uprising</p> <p>(b) Flood, storm, typhoon, cyclone, tornado, tsunami, hurricane, rain (excluding gradually operating caused as a result of rain) hailstorm, windstorm, wind, sandstorm or any other atmospheric disturbances, volcanic eruption, earthquake or other convulsions of nature</p>	
Windscreen	<p>The coverage under the Policy is extended to include accidental damage to the windscreen, windows and glass sunroof of the Insured Vehicle and any damage to the body work which is caused by the broken glass, evidenced in the police report. If the claim relates to this cover only, We will not apply the standard Policy Excess nor will it have an effect on Your no claims discount.</p>	



I. INSURING YOU FOR ADDITIONAL INCIDENTS

Covers	What We Cover	What We Don't Cover
Loss Of Personal Items	<p>The cover under the Policy is extended to include loss or damage to personal property belonging to You that is carried in the Insured Vehicle, arising out of an accident, fire, theft or attempted theft following a forcible and violent entry or exit and if evidenced in the police report.</p> <p>This cover is subject to a maximum limit as per the Table of Benefits, during any one Policy period.</p>	<ol style="list-style-type: none"> 1. Loss or damage to money, jewellery, stamps, tickets, documents, bonds, vouchers, lottery tickets, scratch cards, raffle tickets, reward miles/ programmes, recharge cards or goods or samples carried in connection with any trade or business trade samples or any property Insured under any other Policy 2. Theft of any property carried in an open or convertible vehicle unless in a locked boot or locked glove compartment 3. Loss and or damage to personal property including laptops or other mobile equipment's or valuables, if left unattended or out in the open 4. Wear, tear, loss of value and loss of use 5. Standard equipment, vehicle modifications or In-Car Accessories





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II. Your Vehicle Repairing Options

II. YOUR VEHICLE REPAIRING OPTIONS

Covers	What We Cover	What We Don't Cover
Agency Repairs	The coverage under this Policy, if specified in the Policy, is extended to repairs at the manufacturer's authorised agency located within the country of registration of the Insured Vehicle, in the event of any accidental loss or damage to Your vehicle occurring within three years (or as specified in Your Policy), from the date of first registration as new.	Vehicles purchased from places other than the manufacturer's authorised dealers in Bahrain. Should this exclusion apply, We will select one of Our Approved Garages to undertake the repairs.

II. YOUR VEHICLE REPAIRING OPTIONS

Covers	What We Cover	What We Don't Cover
Repairs At Our Authorised Network (Non Agency Repairs)	The coverage under this Policy includes repairs of the Insured Vehicle at one of Our certified Approved Garages, if the Insured Vehicle is more than 3 years old or not having the Agency Repairs cover. Note: In the event of a claim, You have an option to repair Your vehicle even during the first three years of Your vehicle registration as new at one of certified Approved Garages and if You choose to do so You will be rewarded with a waiver of Your standard Excess provided the driver of the vehicle at the time of accident is above the age of 25.	

II. YOUR VEHICLE REPAIRING OPTIONS

Covers	What We Cover	What We Don't Cover
New Replacement Vehicle	<p>The coverage under this Policy is extended to include, as per the Table of Benefits:</p> <ul style="list-style-type: none"> (a) A new replacement of the same model of the Insured Vehicle (subject to availability), or (b) The value of the vehicle when it was purchased (Vehicle Insured Value in the Schedule) <p>whichever is lower, if the Insured Vehicle is declared as a 'total loss' following an accident or peril covered under this Policy and occurring within the period as specified in Your Policy Schedule, of its first registration; no depreciation will be applied.</p>	

II. YOUR VEHICLE REPAIRING OPTIONS

Covers	What We Cover	What We Don't Cover
24 Hours Accident And Breakdown Recovery	<p>The coverage under the Policy, if specified in the Schedule, is extended to include the services provided by an RSA service provider as below:</p> <p>1. On-Site Repair of the Insured Vehicle</p> <p>In the event that the Insured Vehicle is immobilised due to mechanical or electrical breakdown We will pay for the labour and travelling expenses of a mechanic to the place where the incident has occurred as long as the Insured Vehicle can be repaired within a maximum time period of thirty minutes and as long as the vehicle cannot be transferred on its own to the nearest repair shop.</p> <p>Neither the supply of parts or replacement elements, nor materials in general are included in this coverage.</p> <p>The assistance will be provided in parking lots, city streets, motorways and regional and local roads.</p>	

II. YOUR VEHICLE REPAIRING OPTIONS

Covers	What We Cover	What We Don't Cover
24 Hours Accident And Breakdown Recovery (Cont.)	<p>2. Towing of the Insured Vehicle.</p> <p>In the event of a breakdown or accident of the Insured Vehicle, We will arrange to tow or transport the Insured Vehicle to the nearest repairer.</p> <p>The maximum amount payable is US \$ 150 in respect of towing.</p> <p>3. Removal of the Insured Vehicle</p> <p>If the Insured Vehicle, while travelling on ordinary roads, were immobilised due to overturning or falling down a slope, We will arrange its removal necessitating the use of crane up to a maximum amount of US \$ 300. You will have to bear the additional cost of removal of the Insured Vehicle, in the event that an expense was to occur in excess of this limit.</p>	

II. YOUR VEHICLE REPAIRING OPTIONS

Covers	What We Cover	What We Don't Cover
24 Hours Accident And Breakdown Recovery (Cont.)	<p>4. Fuel delivery</p> <p>Emergency supply of fuel will be delivered to You if the Insured Vehicle runs out of fuel, in order to reach the nearest petrol station. As a Policyholder, You will pay the fuel cost. We will provide up to a maximum of 5 litres.</p> <p>5. Battery Charging.</p> <p>If the Insured Vehicle does not start due to the battery being discharged, We will take care of recharging it, using a technician approved by Us.</p> <p>6. Locksmith Service.</p> <p>If You cannot access the Insured Vehicle due to the keys being locked inside the Insured Vehicle, We will provide a locksmith to open the vehicle door and pay for the Locksmith's labour charges and travel expenses.</p>	

II. YOUR VEHICLE REPAIRING OPTIONS

Covers	What We Cover	What We Don't Cover
24 Hours Accident And Breakdown Recovery (Cont.)	<p>7. Tire replacement.</p> <p>If the Insured Vehicle has a punctured tire, We will take care of replacing it for the spare, using a technician approved by Us.</p> <p>Neither the supply of parts or replacement elements, nor materials in general are included in this coverage.</p>	


II. YOUR VEHICLE REPAIRING OPTIONS

Covers	What We Cover	What We Don't Cover
Replacement Of Locks	<p>The coverage under the Policy is extended to include the cost of replacing the:</p> <ul style="list-style-type: none"> (a) Door locks and boot lock (b) Ignition and steering lock (c) Car lock transmitter or car key and central locking system <p>of the Insured Vehicle that are lost or stolen within the Territorial Limits as specified in Your Policy up to an amount as per the Table of Benefits during any one Period of Insurance.</p> <p>If the claim relates to this cover only, it will not have an effect on Your no claims discount.</p> <p>In the event of a claim, You are required to submit the police report.</p>	We will not pay the cost of replacing any alarms or other security devices used in connection with Your Vehicle.

II. YOUR VEHICLE REPAIRING OPTIONS


Covers	What We Cover	What We Don't Cover
Temporary Rent-A-Car (Rental of Alternative Vehicle)	<p>The coverage under this Policy is extended to include, if specified in the Schedule, a hire car for a:</p> <p>(a) Maximum period of seven days or</p> <p>(b) Until Your Vehicle is fully repaired (whichever is earlier)</p> <p>following an accident to the Insured Vehicle, subject to appropriate alternate vehicles being available with Our service provider at that point in time.</p>	<ol style="list-style-type: none"> 1. Any costs related to fuel, parking charges or any other fines 2. Any further hire car charges after the seven days period of free hire 3. Any deductibles applied under the hire car terms and conditions, should there be an accident while driving a hire car 4. Loss or damage to the hire car and/ or liability which results from using the hire car

II. YOUR VEHICLE REPAIRING OPTIONS




48HRS


You may avail the benefit of the hire anytime within the first 48 hours after repair of the vehicle has been approved driving of the hired vehicle should be restricted to You or Your Spouse. The service provider will deliver and collect the hire car to and from a pre agreed location. You need to provide at least a 24 hour request notice to the service provider to avail this benefit.



If the Insured Vehicle is stolen, or if the damage is extensive and We decide not to repair it and consider the Insured Vehicle as a total loss, this cover will cease after We have made You an offer for the settlement of the claim.




Our service will require the following documentation from Your end:
A - Valid Driving Licence
B - Credit Card authorisation as a security deposit against costs related to fuel, parking charges or any other fines. The terms and conditions of the hire car service provider will have to be complied with.



24HRS

In case Your vehicle is still undergoing repairs and You would like to avail of an extension in the service then You should inform the hire car company accordingly, at least, 24 hours before the expiry of the service.



The hire car provided is a standard saloon vehicle up to four years old with an engine size between 1.3 to 1.6 Litres and may be driven in the Bahrain only.

PACK A SENSE OF ADVENTURE. NOT WORRIES.

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III. Personal Accident & Emergency

III. PERSONAL ACCIDENT & EMERGENCY

Covers	What We Cover	What We Don't Cover
Personal Accident Benefit – Driver	The coverage under this Policy is extended to include, compensation as per the scale provided below for death or bodily injury sustained by You whilst getting in or getting out from or travelling in the Insured Vehicle and caused by violent, accidental, external and visible means which independently of any other cause shall within three calendar months of the occurrence of such injury result in: Refer to Personal Accident Table of Benefits.	
Personal Accident Benefit – Passengers	The coverage under this Policy is extended to include, compensation as per the scale provided above for death or bodily injury sustained by the passengers, whilst getting in or getting out from or travelling in the Insured Vehicle and caused by violent, accidental, external and visible means which independently of any other cause shall within three calendar months of the occurrence of such injury result in: Refer to Personal Accident Table of Benefits.	

III. PERSONAL ACCIDENT & EMERGENCY

PERSONAL ACCIDENT TABLE OF BENEFITS	(Value in BD)
1. Death	BD 10,000
2. Total irrecoverable loss of sight in both eyes	BD 10,000
3. Total loss by physical severance at or above the wrist or ankle, of both hands or both feet or of one hand together with one foot	BD 10,000
4. Total loss by physical severance at or above the wrist or ankle of one hand or one foot together with the total and irrecoverable loss of sight in one eye	BD 10,000
5. Total and irrecoverable loss of sight in one eye	BD 5,000
6. Total loss by physical severance at or above the wrist or ankle of one hand or one foot	BD 5,000
7. Permanent partial disability not mentioned in the table here-in-above	The value of compensation will be specified for the person as a percentage of the insurance amount BD 10,000 based on the permanent partial disability approved by the medical board

PERSONAL ACCIDENT BENEFIT CONDITIONS		
1. Compensation shall be payable under only one of items 1 to 7 above in respect of each person arising out of any one occurrence and Our total liability shall not in the aggregate exceed the sum of BD 10,000 during any one Period of Insurance per person.	(a) To harm oneself intentionally or by committing suicide or by attempting suicide or physical defect or mental weakness (b) As a consequence of person demanding compensation himself from addiction to drugs or liquor	receipt shall be a full discharge in respect of the injury to such person.
2. We are not liable to pay any compensation for death or physical injury which occurs either directly or indirectly, totally or partially as a result of the following reasons:	3. Such compensation shall be payable only with the approval of the Insured and directly to the injured person or his/her legal representative whose	4. Number of vehicle passengers should not exceed (as per seating capacity) persons including the driver at the time of accident. These conditions are subject to the terms, exceptions and conditions of the Policy.

III. PERSONAL ACCIDENT & EMERGENCY

Covers	What We Cover	What We Don't Cover
Personal Injury Cover	<p>The coverage under the Policy is extended to include an amount as per the Table of Benefits, to You or Your Spouse (or in the event of death, to their legal personal representatives) if You or Your Spouse suffers accidental bodily injury in direct connection with the use of the Insured Vehicle and resulted in the following within three calendar months:</p> <ul style="list-style-type: none"> (a) Death (b) Permanent loss of sight in one or both eyes (c) Loss of one or more limbs at or/above the wrist or ankle (d) Permanent loss of use of one or more limbs <p>We will only pay one benefit for death or injury to any of the above persons for any one incident.</p>	<p>This Cover:</p> <ul style="list-style-type: none"> (a) Does not apply when Personal Accident Benefit Section is covered (b) Applies only in respect of private motor vehicles (c) Does not cover death or injury arising from suicide or attempted suicide (d) Does not apply if anyone claiming is convicted in connection with the accident of a drink-driving offence or of driving under the influence of drugs

III. PERSONAL ACCIDENT & EMERGENCY

Covers	What We Cover	What We Don't Cover
Emergency Medical Expenses	<p>The coverage under the Policy is extended to include reasonable medical expenses incurred by any occupant of the Insured Vehicle, if injured as a direct result of the Insured Vehicle being involved in an accident and treatment commencing within 24 hours of the accident.</p> <p>This cover is subject to a maximum limit as per the Table of Benefits, per person per claim during any one Period of Insurance and is payable if the number of passengers is as per the authorised seating capacity in the vehicle.</p> <p>In the event of a claim, You are required to submit proof of injury related to the accident and the associated medical expense receipts.</p>	



A Home Away from Home.

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Terms & Conditions apply.

IV. Value – Add



IV. VALUE – ADD

Covers	What We Cover	What We Don't Cover
Territory Extended to KSA (KSA Cover)	The Territorial Limits under Your Policy are extended to include, if specified in the Schedule, the Kingdom of Saudi Arabia, for Section 1 (Own Damage) for private vehicles only.	
Territory Extended To Other GCC Countries (GCC Cover)	<p>The coverage under the Policy is extended to include, if specified in the Schedule, Oman, UAE, Saudi Arabia, Kuwait and Qatar in the territorial limit for Section 1 (Own Damage) for private vehicles only. You will not be covered under Section 2 (Third Party Liability), as this cover must be purchased separately at the border of each country.</p> <p>Provided that:</p> <p>(a) The maximum duration of any single trip shall not exceed 60 days</p> <p>(b) The maximum total number of days shall not exceed 90 days in any 12-month period</p> <p>In the event of a claim, traffic police report should be obtained from the respective country authorities.</p>	

IV. VALUE – ADD

Covers	What We Cover	What We Don't Cover
Third Party Liability Limit for Property Damage	The cover under Section 2 (Third Party Liability) damage to Third Party property is enhanced as per the Table of Benefits.	
Third Party Liability to Family Members and Passengers	The cover under Section 2 (Third Party Liability) is extended to include Legal Liability, caused by or arising from death or bodily injury or property damage towards any passengers, as per the authorised seating capacity, in the Insured Vehicle including Family Members and Domestic Workers except the driver, whilst in the Insured Vehicle or getting in or getting out of the Insured Vehicle.	
Off Road Cover	<p>The coverage under the Policy is extended to include loss or damage to Your Insured Vehicle and/or Third Party Liability, whilst being driven off road. Provided that:</p> <p>(a) Your Vehicle has four wheel drive capability</p> <p>(b) It is a private vehicle only</p> <p>In the event of a claim the Police Report should be provided.</p>	<p>If You are participating in any kind of competitive event or race.</p> <p>If You are carrying passengers in the Insured Vehicle, for hire or reward.</p>

IV. VALUE – ADD

Covers	What We Cover	What We Don't Cover
Driving Another Car	<p>The cover under Section 2 (Third Party Liability) is extended to any other private motor vehicle driven by You or Your Spouse, with the owner's express consent, within the Territorial Limits.</p> <p>You are covered while driving any other vehicle only if all the following apply:</p> <ul style="list-style-type: none"> (a) You are 25 years of age or older (b) The claim for the damage is not payable under any other Policy of Insurance (c) The vehicle is not hired under a hire purchase agreement by or leased to You or Your Spouse (d) Only one substitute vehicle is being used at a time by You or Your Spouse 	<ol style="list-style-type: none"> 1. Your legal liability when the substitute vehicle is unregistered 2. Accidental loss or damage to the substitute vehicle 3. You are a corporate organization <p>This cover is not applicable to motorcycles.</p>

IV. VALUE – ADD

Covers	What We Cover	What We Don't Cover
Motor Garage And/Or Valet Parking (Motor Trade And Valet Parking)	<p>The coverage under the Policy is extended to include loss of or damage to the Insured Vehicle whilst in the custody or control of:</p> <ul style="list-style-type: none"> (a) A motor garage or other similar business, which You do not own, which has the Insured Vehicle for the purpose of maintenance, repair, testing or servicing (b) A hotel, restaurant or similar business, which You do not own, where, the Insured Vehicle has been parked by their authorised driver <p>provided that the loss is not covered under any other Policy. In the event of a claim, You are required to submit the police report. The benefits payable under this cover will be subject to the standard Excess and it will have an effect on Your no claims discount. Please ensure that the Insured Vehicle is handed over only to the authorised person after due verification and the person driving the Insured Vehicle is a Licensed Driver.</p>	

IV. VALUE – ADD

Covers	What We Cover	What We Don't Cover
No Claims Discount	<p>The coverage under the Policy is extended to include a discount off Your next motor vehicle insurance premium, for each claim free Period of Insurance You will accumulate. The discount amount will be in accordance with the no claims discount scale applicable at the time of renewal.</p> <p>If a claim is made or becomes apparent, Your no claims discount may be reduced at the next renewal in accordance with the no claims discount scale applicable at the time of renewal.</p> <p>Your no claims discount is not transferable to any other person.</p>	

IV. VALUE – ADD

Covers	What We Cover	What We Don't Cover
No Claims Discount Protection (Protected No Claims Discount)	<p>The coverage under the Policy if specified in the Schedule, is extended to include no claim discount earned by You over the years which will be protected under this cover up until Your next renewal with Us provided that:</p> <ul style="list-style-type: none"> (a) You have not made more than 2 claims under this Policy over a period of 3 consecutive years, and/or (b) The total value of all claim payments made by Us under this Policy over the 3 years period does not exceed BD 5,000 and/or (c) No claim has been made under the Policy where a driver under the age of 25 years, or with a driving license that has been in force for less than 1 year is at fault at the time of an accident. <p>Should You fail to comply with provisos 1, 2 and/or 3 above, Your no claim discount will be reduced in accordance with Our standard no claims discount scale.</p>	

SECTION 4: GENERAL CONDITIONS

1. The Policy and the Schedule shall be considered as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy and Schedule shall bear such specific meaning wherever it may appear.
2. Every notice or communication to be given or made under this Policy shall be delivered to the Company in writing.
3. The Insured shall take all reasonable steps to safeguard the Insured Vehicle from loss or damage and to maintain the Insured Vehicle in a roadworthy condition. The Company shall have at all times the right of free and full access to examine such vehicle or any part thereof. In the event of any accident or breakdown such vehicle shall not be left unattended without proper precautions being taken to prevent further loss or damage and if such vehicle be driven before the necessary repairs are effected, any extension of the damage or any further damage to such vehicle shall be excluded from the scope of indemnity granted by this Policy.
4. The Insured shall remain throughout the validity of this Policy the sole and absolute owner of the vehicle and shall not make any agreement to let out upon hire the Insured Vehicle or enter into any agreement restricting his absolute control and possession of the Insured Vehicle without the written permission of the Company having first been obtained.
5. In the event of any occurrence which may give rise to a claim under the Policy, the Insured shall give immediate notice to the competent authority and the Insurance Company, with all relevant information. The Insured shall forward to the Company every letter, claim, writ, summons and process immediately on receipt.
6. No admission offer, promise or payment shall be made by or on behalf of the Insured without the written consent of the Company which shall be entitled, if it so desires, to take over and conduct in the name of the Insured the defence or settlement of any claim or to prosecute in his name for its own benefit any claim for indemnity to damages or otherwise and shall have full discretion in the conduct of any proceedings and in the settlement of any claim and the Insured shall give such information and assistance as the Company may require.
7. At any time after the happening of any event giving rise to a claim or series of claims under Clause 1(b) of Section 2 of this Policy, the Company may pay to the Insured the full amount of the Company's liability under the above mentioned clause and relinquish the conduct of any defence, settlement or proceedings and the Company shall not be responsible for any damage alleged to have been caused to the Insured in consequence of any alleged action or omission of the Company in connection with such defence, settlement or proceedings, or of the Company relinquishing

SECTION 4: GENERAL CONDITIONS

such conduct. Also, the Company shall not be liable for any costs or expenses whatsoever incurred by the Insured or any claimant or other person after the Company shall have relinquished such conduct.

8. (a) The Company may cancel Section 1 of the Policy conditional to a serious reason by sending thirty days notice by registered letter to the Insured at his last known address and to keep The Central Bank of Bahrain informed of the reason for Cancellation. In such an event the Company will return the premium paid less the pro-rata portion thereof for the period the Policy has been in force or the Insured may cancel Section 1 with seven days written notice by registered letter and provided no claim has arisen during the current Period of Insurance, the Insured shall be entitled to a pro-rata refund of premium
- (b) Neither the Company nor the Insured has the right to cancel Section 2 of this Policy during its period of validity as long as the vehicle's license is valid. In case the Policy is cancelled before its expiry date because of cancellation of the vehicle's permit, or presentation of a new Policy due to change in details of the vehicle or transfer of its ownership, the insurance Company will provide a pro-rata refund of the premium to the Insured, provided no other claim has arisen during the validity of the Policy. The Company shall pay to

the Insured, in all cases of cancellation, the balance premium due prior to expiry of notice period. The Company shall pay to the Insured, in all cases of cancellation, the refund premium due prior to the expiry of the termination period

9. If at the time when any claim arises under this Policy there be any other insurance covering the same loss, damage or liability, the Company shall not be liable to pay or contribute more than its rateable proportion of any such loss or damage or compensation or cost or expenses.
10. The due observance and fulfillment of the terms and conditions of this Policy insofar as they relate to anything to be done or not to be done by the Insured and the truth of all statements and declarations expressed by the Insured in the Proposal shall be conditions precedent to any liability of the Company to make any payment under the Policy.

Furthermore any notice of claim is to be fully in accordance with the requirements of Clauses 2 and 5 of the General Conditions of this Policy.
11. The Company may claim back on the Insured and/or the driver of the vehicle at the time of accident, the value of what has been paid as compensation by the Company in the following cases:

SECTION 4: GENERAL CONDITIONS

- (a) If it is proved that the insurance contract has been made on the basis of false statements by the Insured or if he has concealed relevant information which affects the acceptance of this insurance by the Company or otherwise affects the premium or the terms of this Policy
 - (b) Using the vehicle for other purposes than stipulated in the Policy or exceeding the permitted number of passengers, overloading more than the permitted limit, or the load not stowed correctly, or exceeding the dimensions of width or length or height permitted
 - (c) If the driver disobeys the law involving a criminal act or felony
 - (d) If the driver of the vehicle, whether the Insured or a person driving with his permission has no driving license for the type of the vehicle involved as per the Traffic and Roads Act and its regulations or an order, been delivered to cancel the license provided to him by the court or the competent authority or as per the traffic regulations
 - (e) If it is proved that the accident, death or bodily injury has resulted from an intentional act by the Insured
 - (f) If it is proved to any of the competent authorities or upon the admission of the driver of the vehicle that the accident occurred as a result of the vehicle being driven by the Insured or any other person driving with his consent under the influence of drugs and/or alcohol or hallucinating drugs affecting his ability to control the vehicle
- The right of recourse for the Company under this General Condition as well as the terms and conditions of this Policy, will not affect the rights of Third Parties towards the Insured.
- 12. Nothing in this Policy or any endorsement on it will affect the rights of any person entitled to compensation by virtue of this Policy, or any other person's right to recover any due amount by virtue of the law.
 - 13. Any claim under this Policy shall be time barred if not submitted to the Company within three years from the date of accident: even if the Insured had knowledge of such accident or event, no claim will be accepted.
 - 14. It is possible that the Company and the Insured by virtue of additional endorsements attached to this Policy and within the limits of its provisions and conditions, agree that the Company will cover other damages and injuries which are not mentioned in this Policy especially the following:

SECTION 4: GENERAL CONDITIONS

- (a) Insurance against accidents which may occur to the Insured or his family and the driver at the time of the accident and persons working for the Insured, including the medical expenses due to bodily injury to any one of them
 - (b) Insurance against damage of property owned by the Insured or the driver at the time of the accident, or whatever is under their custody and control
- 15. Any disputes arising out of this Policy fall within the jurisdiction of Kingdom of Bahrain Courts.
 - 16. Additional Excess applicable:

If at the time of an accident, the Insured Vehicle is found to have been driven by anyone under 25 years of age (completed age), then You shall bear 10% of the claim amount subject to a minimum of BD 250 in addition to the normal Policy Excess.

If Your vehicle is lost, stolen or damaged and there is no identifiable responsible Third Party, You are responsible for paying the Excess shown on Your Schedule no matter how the loss or damage happened. You will be charged on Excess per incident.
 - 17. Racing Condition:

If at the time that a claim arises under this Policy, the vehicle was being used for the purpose of any prearranged or organized racing, track pace making, rallies, speed trials, speed contests, in any stunt activity or in practice or preparation for any such contest or activity, the Company shall not be liable for Third Party bodily injury or property damage and/or for any damage to the Insured Vehicle.

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