

## MOTOR INSURANCE KEY FACT STATEMENT

### 1. Covers at a glance

SECTION`	COVER	PRESTIGE PLUS	PRESTIGE
Section 1	Agency Repairs	3 Years from date of first registration as brand new	3 Years from date of first registration as brand new
Section 2	Wind Screen Damage Excess Waiver	Full Waiver	Full Waiver
Section 3	Personal Injury	AED.20,000	AED.20,000
Section 4	Emergency Medical Expenses	AED.3,500	AED.3,500
Section 5	Personal Belongings	AED.5,000	AED.5,000
Section 6	Personal Accidents Benefit for Driver	AED 200,000 (Inclusive)	AED 200,000 (Inclusive)
	Personal Accidents Benefit for Passenger	AED 200,000 (Inclusive)	AED 200,000 (Inclusive)
Section 7	Off Road Cover	Yes (for 4 X 4's)	Yes (for 4 X 4's)
Section 8	Courtesy Car Benefit (Applicable if stated in your schedule)	10 days per claim during policy year (included)	**10 days per claim during policy year (at an additional cost)
Section 9	Roadside Assistance	Platinum	Silver (Platinum & gold can be added at an additional cost)
Section 10	Replacement locks	Covered	Covered
Section 11	Valet Parking Theft	Covered	Covered
Section 12	New Car replacement	***Yes / 6 months	***Yes / 6 months
Section 13	Natural Perils	Covered	Covered
Section 14	Riot, strike and Civil Commotion	Covered	Covered
Section 15	Geographical Extension Cover	Oman (Only towards Own damage However, orange card is inclusive & will be provided upon request)	Oman (Only towards Own damage However, orange card is inclusive & will be provided upon request)
Chapter Two	Third Party Property Damage Limit	AED3,500,000	AED3,500,000
Point No.1.a.,b,&c.	Third Party Bodily Injury	Unlimited	Unlimited

T&C's apply. Please read all the exceptions & conditions that apply to each section of your policy as per IA Regulation of the Unified Motor Vehicle Insurance Policies.  
[https://www.i-insured.com/UAE/assets/policy-wordings-pdf/Comprehensive\\_Motor\\_Terms\\_And\\_Conditions.pdf](https://www.i-insured.com/UAE/assets/policy-wordings-pdf/Comprehensive_Motor_Terms_And_Conditions.pdf)

Certain covers may vary during seasonal campaigns. Please contact your insurance advisor for more details.

\*\*Rent -a-car is inclusive for prestige non-agency

\*\*\* 6 months of vehicles being registered as brand new.



## 2. Roadside Assistance Benefits

S.No.	Services	Bronze	Silver	Gold	Platinum
1	Accident Towing & Recovery service	YES Intercity (2 times per year)	YES Intercity (unlimited)	YES Intercity (unlimited)	YES Intercity (unlimited)
2	Breakdown Towing & Recovery service	YES Samecity (2 times per year) Intercity is chargeable	YES Intercity (unlimited)	YES Intercity (unlimited)	YES Intercity (unlimited)
3	Battery boosting	YES plus new battery changing service	YES plus new battery changing service	YES plus new battery changing service	YES plus new battery changing service
4	Fixing flat tyre	YES plus tire changing service	YES plus tire changing service	YES plus tire changing service	YES plus tire changing service
5	Lockout service	NO	YES	YES	YES
6	Petrol delivery service	NO	YES	YES	YES
7	Annual Car registration renewal (Excluding Dept Charges) Only Car Testing Service is done, Customer has to do the Registration Online for all Emirates	NO	CHARGEABLE 1 time in a year	Free Service 1 time in a year	Free Service 1 time in a year
8	Desert recovery/Pullout UAE only 6am to 6pm	NO	CHARGEABLE	Up to 3 service free	Up to 3 service free
9	Geographical Area	UAE	UAE & Oman	UAE & GCC	UAE & GCC
10	Airport pickup & drop off	NO	NO	NO	YES 2 times per year
11	Airport meet & greet	NO	NO	NO	YES 2 times per year
12	Vehicle service pickup and delivery	NO	NO	NO	YES 4 times per year
13	Home service	NO	NO	NO	YES 3 times per year
14	Taxi drop off (Within City Limit)	NO	NO	NO	YES 1 times per year
15	Off Road pull - out (5 meters from Tarred Road)	NO	YES	YES	YES
16	Local Deliveries	NO	NO	NO	YES / 3 times per year
17	Mobile App Service	YES	YES	YES	YES



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### 3. Cancellations and Refund

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As per unified motor policy wordings,

1. Neither the Company nor the Insured may terminate this Policy during its term as long as the Motor Vehicle license is valid.
2. However, the Policy may be terminated before its expiration on the grounds of:
  - a. Cancellation of the Motor Vehicle license;
  - 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 not roadworthy, and the Company and the Insured shall remain bound by its provisions before termination.
4. 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.

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### 4. Claims Registration Process & Contact Details

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**Step 1:** To register a motor insurance claim, send the following documents to our customer contact centre.

- Police Report
- Drivers License
- Registration Card

**Step 2:** QIC will register the claim and send you a claim registration slip with details of the allotted garage

**Step 3:** Drop your car to garage for repairs

#### Contact Information:

Our customer contact centre is open from 8am to 6pm, Saturday to Thursday.

**Call:** 800 4742  
**Whatsapp:** 56 500 4742  
**E-mail:** [motorclaims@qicuae.com](mailto:motorclaims@qicuae.com)