

1. Cover Details

Description	Third Party	Tokio Must	Tokio Smart Plus Agency
Loss or Damage to the Insured Vehicle	NA	YES	YES
Fire & Theft Cover	NA	YES	YES
Storm, Flood, Riot, Strike and Civil Commotion	NA	YES	YES
Third Party Liability	YES	YES	YES
Third Party Bodily Injury	Unlimited	Unlimited	Unlimited
Third Party Property Damage	AED 2 Million	AED 3 Million	AED 3.5 Million
Third Party Liability to family members (upto AED 200,00)	YES	YES	YES
Emergency Medical Expenses	NA	AED 3,000	AED 4,000
Free Personal Injury Cover	NA	AED 10,000	AED 15,000
Loss of Personal Effects	NA	AED 2,500	AED 3,500
Windshield Damage Excess Waiver	NA	Waived Once	Waived Once
Self Authorisation Repairs	NA	AED 1,000	AED 2,000
Third Party to Non Owned Cars	NA	YES	YES
Unauthorised Driver	NA	YES	YES
Free Agency Repair (from the date of firstregistration as new)	NA	NA	3 YEARS
New Car Replacement (From 1st Year of Registration as Brand New - "0" Kms)	NA	Yes / 6 Months	Yes / 6 Months
Geographical Area	UAE	UAE	UAE
Oman Cover	NA	Yes (Own Damage Only)	Yes (Own Damage Only)
Off Road Cover	NA	Yes (4WD Only) (Excluding Safari Activities)	Yes (4WD Only) (Excluding Safari Activities)
Taxi Fare (in the event of vehicle is not roadworthy)	NA	Upto AED 200	Upto AED 350
Excess Deductible	NA	4WD Vehicles Sum Insured: Less than AED 100K: AED 350 Above AED 100K: AED 500 Saloon Vehicles Sum Insured: Less than AED 150K: AED 250 Above AED 150K: AED 500	4WD Vehicles Sum Insured: Less than AED 100K: AED 350 Above AED 100K: AED 500 Saloon Vehicles Sum Insured: Less than AED 150K: AED 250 Above AED 150K: AED 500
Under Age Deductible	NA	10%	10%
No Claim Discount	YES	YES	NO
Loyalty Discount	YES	YES	YES
National Ambulance Cover	AED 6,770	AED 6,770	AED 6,770
Personal Accident Cover For Driver	AED 200,000	AED 200,000	AED 200,000
Personal Accident Cover For Passengers	Optional	YES	YES
Loss of Use (Rental of Alternative Vehicle) Max. usage per Policy Period	Upto 10 Days	Upto 10 Days	Upto 10 - 15 Days
24 hour Accident and Breakdown Recovery	YES	YES	YES



2. Cancellations & Refunds

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 unroadworthy, and the Company and the Insured shall remain bound by its provisions before termination.

4. Cancellation/Cooling Off Period: - You can cancel your policy anytime during the policy period and the refund will be issued subject to above terms.

3. Claim Procedure

1. To register a claim, visit tmnf.ae and submit the below documents online.
 - a) Police Report
 - b) Drivers License
 - c) Mulkiya/Registration Card
2. Drop your car to one of the approved garages in our panel list.
3. Contact Information
 - 600503030
 - claim@tmnf.ae

Tokio Marine & Nichido Fire Insurance Co.Ltd registered under UAE Federal Law No(6) of 2007, Registration No 45 and regulated by the Central Bank of the United Arab Emirates.