

What we will pay in the event of a claim

Accidental damage section

- Actual repair cost for partial losses
- Sum covered in respect of total losses after deducting depreciation
- Vehicle towing charges
- Damage to tyres if it happens along with damage to vehicle

Legal liability section

- Death of or bodily injury to third parties
- Death of or bodily injury to passengers travelling in the car except the driver and employees
- Third party property damage
- All legal costs and expenses incurred with our written consent

Main exclusions

- Wear and tear
- Loss of use
- Consequential losses
- Driving with invalid driving license
- War and terrorism
- Driving under the influence of alcohol
- Mechanical and electrical breakdown
- Use of vehicle for a purpose other than for which it is licensed or registered (for example, private car being used as a taxi)

Please ask for our
EXCLUSIVE 4X4 & OTHER DEALS!



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Methaq

Motor Private Car Comprehensive Insurance

Terms & Conditions





Motor Private Car Comprehensive Insurance

Driving on the roads is never free from risk of accidents. No matter how careful we are, accidents can happen. Sometimes it is due to our fault, at other times due to someone else's fault. It is compulsory by Law to insure our responsibilities towards third parties due to accidents we may cause.

We offer two Comprehensive Insurance Plans.

Prestige Plan

Offers extensive coverage with a host of additional benefits that are automatically built into the policy at a very competitive pricing.

Classic Plan

Offers coverage that is wider than the legal requirement. It also gives you the flexibility to select additional benefits as per your need to fit your budget.

Both products are available online via our fast and efficient portals installed at various offices of our distribution partners.

Cover

The policies cover:

1. Loss or damage to the vehicle due to:
 - Accident, fire, lightning, external explosion, burglary, malicious acts.
 - Riot and strike, earthquake, storm and flood
2. Legal liability to third parties for:
 - Death, bodily injury or property damage



Additional features (some of these are optional depending on the Plan you select)

- 3 years agency repair
- Discount for drivers over 40 years of age
- Oman extension
- Hire car for 7 days
- Personal Accident cover for driver
- Personal Accident cover for passengers
- Legal liability to passengers including family members
- AED 5 million third party property damage cover
- Windscreen damage up to AED 5,000 without applying any excess
- 24 hours emergency roadside assistance
- Storm, flood, riot and strike cover included
- Personal injury cover up to AED 20,000
- Medical expenses cover up to AED 5,000
- Personal belongings cover up to AED 5,000
- New car replacement in case of total loss within 6 months
- Guaranteed non-agency repairs
- Protected no claims discount
- GCC cover
- Off road cover