



LINKS INSURANCE BROKERS LLC

# COMPREHENSIVE CAR INSURANCE COMPARISON



	AL HILAL	DUBAI INSURANCE	OMAN INSURANCE (Gold Cover)	SALAMA INSURANCE	INSURANCE HOUSE	RSA	EMIRATES INSURANCE	THE ORIENTAL INSURANCE	DAR AL TAKAFUL* (ALMASA)	DAR AL TAKAFUL (MOTOR KHAAS)	DAR AL TAKAFUL (MOTOR MUMTAZ)
<b>Covers</b>											
<b>Third Party Property Liability</b>	AED 1,000,000	AED 1,000,000	AED 3,500,000	AED 1,000,000	AED 1,000,000	AED 3,500,000	AED 1,000,000	AED 1,000,000	AED 3,000,000	AED 1,000,000	AED 3,000,000
<b>Bodily Injury</b>	As per Court Award	As per Court Award	As per Court Award	As per Court Award	As per Court Award	As per Court Award	As per Court Award	As per Court Award	As per Court Award	As per Court Award	As per Court Award
<b>Comprehensive Cover</b>	10 Years	8 Years	10 Years	10 Years	8 Years	7 Years (5 years for high value)	7 years from 1st registration	10 years from Manufacture	8 years from 1st registration	8 years from 1st registration	10 years from 1st registration
<b>Personal Accident Benefit (Driver &amp; Passengers)</b>	AED 200,000	AED 200,000	AED 200,000	AED 200,000	AED 200,000	AED 200,000	AED 200,000	AED 200,000	AED 200,000	AED 200,000	AED 200,000
<b>Fire &amp; Theft Cover</b>	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
<b>Storm, flood</b>	✗	✓	✓	✗	✓	✓	✓	✗	✓	Optional (5% loading on Basic rates)	✓
<b>Riot &amp; Strike</b>	✗	✓	✓	✗	✗	✓	✓	✗	✓	Optional (5% loading on Basic rates)	✓
<b>Repairs for Agency</b>	2 Years (First Date of Reg)	2 Years (First Date of Reg)	3 Years (Model)	2 Years (First Date of Reg)	2 Years (First Date of Reg)	5 Years (First Date Of Reg)	2 Years (First Date Of Reg)	2 Years (First Date Of Reg)	3 Years (First Date Of Reg)	2 Years (First Date Of Reg)	3 Years (First Date Of Reg)
<b>Emergency Medical Expenses</b>	✗	AED 2,500	AED 5,000	✗	AED 2,000	AED 5,000	AED 2,000	✗	AED 5,000	AED 2,000	AED 5,000
<b>Personal Belongings</b>	✗	AED 1,000	AED 5,000	✗	AED 1,000	AED 5,000	AED 2,000	✗	AED 5,000	AED 1,000	AED 5,000
<b>Personal Injury</b>	✗	✗	AED 30,000	✗	✗	AED 20,000	✗	✗	✗	✗	✗
<b>Oman Cover</b>	✗	✗	Own & TPL Damage	✓	✗	✓	✗	Own Damage only	Own Damage only	Own Damage only	Own Damage only
<b>Off Road Cover</b>	✗	Only 4x4 vehicles with excess of DH 1,500	Only 4x4 vehicles	Only 4x4 vehicles	Only 4x4 vehicles	Only 4x4 vehicles	Only 4x4 vehicles	Only 4x4 vehicles (with Excess of DHS 2,500)	Only 4x4 vehicles	Optional (additional AED 300)	Only 4x4 vehicles
<b>24 hour accident &amp; breakdown recovery</b>	✓	✓	✓	AED 35	✓	AED 35	✓	AED 50	✓	✓	✓
<b>No Excess for windscreen damage up to</b>	✗	AED 3,000	AED 3,000	✗	AED 2,000	✓	AED 2,500	✗	AED 10,000	AED 2,000	AED 5,000
<b>Replacement Lock</b>	✗	AED 1,000	AED 1,000	✗	✗	✓	✗	✗	✗	✗	✗
<b>Valet Parking (Theft Cover)</b>	✗	✓	✓	✗	✗	✓	✗	✗	✗	✗	✗

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<b>Optional Covers</b>											
<b>Driver Accident Benefit</b>	AED 120	AED 120	AED 120	AED 120	AED 120	AED 90	AED 100	AED 120	Free	AED 120	Free
<b>Passenger Accident Benefit</b>	AED 30	AED 30	AED 30	AED 30	AED 30	AED 60	AED 25	AED 30	Free	AED 30	Free
<b>Hire Car (Private Vehicles Only)</b>	AED 1.6) 125 lt) & AED 2.4)250 lt) for 7 Days	AED 135 (Nissan Sunny) & AED 185 (Nissan Altima) for 7 Days	AED 215 (Reimbursement Basis)	AED 150 for 7 Days & AED 200 for 14 Days	AED 150 for 7 Days	AED 200 for 10 Days	AED 200 for 5 Days	AED 180 for 7 days	Free for 7 days	AED 200 for 7 days	Free for 7 days
<b>Geographical Extension to include Oman</b>	✗	✗	Included under the Policy	✗	AED 625 - Annual or AED 225 - 7 Days	Included under the Policy	✗	✗	AED 300 for 13 months (Orange Card)	AED 300 for 13 months (Orange Card)	AED 300 for 13 months (Orange Card)
<b>Main Exclusions</b>											
		<p>New or Used vehicles imported by non-local Dealer</p> <p>Transportation of explosive or hazardous chemicals</p> <p>Vehicles likely to be exposed to Airside liabilities</p> <p>Vehicles and buses plying for reward</p> <p>Taxis, rent a car, limousine companies and transport companies</p> <p>Driving school vehicles, recovery trucks, heavy machineries of any kind</p> <p>Tankers, Fuel tankers, vehicles with special equipment</p>		<p>Tourism vehicle and desert safari vehicles</p> <p>Vehicle registered in name of business</p> <p>Personally imported vehicle</p> <p>Car Rental vehicles</p> <p>Heavy Commercial vehicles</p> <p>High performance or modified vehicles</p> <p>Sports Cars</p> <p>Taxi vehicles</p> <p>Non GCC Specification vehicles</p> <p>All convertible cars</p>			<p>Imported Vehicles not sold through agents in UAE</p> <p>Leased and rented vehicles</p> <p>Excluded/Tourism/Referral Vehicle List</p> <p>Chinese Brand Vehicles</p> <p>Vehicle with previous TPL insurance cover</p> <p>Non UAE Registered vehicles</p> <p>Vehicles registered in Fujairah &amp; RAK</p>		<p>Modified or personally imported vehicles</p> <p>Non UAE Registered vehicles</p> <p>Commercial / Rental use vehicles</p> <p>Non-GCC Specified vehicles</p> <p>Vehicle makes whose production has been stopped</p> <p>Loss of use, wear and tear, betterment, mechanical and/or electrical breakdowns</p> <p>Any loss under General Conditions unless the Insured vehicle is securely locked and the ignition key removed whilst the Insured (Driver) is not in the vehicle</p> <p>Damage to the tires caused by the application of the brakes or any punctures cuts or burst unless resulting from an accident to the insured vehicle</p> <p>Loss or damage to tapes, cassettes, compact discs, sound reproduction equipment, video and communications equipment</p> <p>Partial Theft</p> <p>Excluding loss or damage to the vehicle due to lack of ground clearance absolutely</p>	<p>Modified or personally imported vehicles</p> <p>Non UAE Registered vehicles</p> <p>Sports and high performance vehicles above AED 500,000</p> <p>Commercial / Rental use vehicles</p> <p>Non- GCC Specified vehicles</p> <p>Vehicle makes whose production has been stopped</p>	<p>Modified or personally imported vehicles</p> <p>Non UAE Registered vehicles</p> <p>Sports and high performance vehicles above AED 500,000</p> <p>Commercial / Rental use vehicles</p> <p>Non- GCC Specified vehicles</p> <p>Vehicle makes whose production has been stopped</p>

# TERMS & CONDITIONS

## AL HILAL

(1) Age of the insured must be more than 25 years old and holding a valid U.A.E driving license for a period not less than 1 year or age of the insured/driver must be more than 23 years old and holding a valid U.A.E driving license for a period not less than 2 years. (2) Sum insured value of the vehicle to be insured not less than 20,000 if issuing with AHT for the first time. (3) Depreciation 20 % on every renewal customer. (4) At the time of endorsement to extend the cover depreciation on the sum insured should be applied (5% during the 1st quarter, 10% during the second quarter, 15% during the 3rd quarter and 20% during the 4th quarter). (5) Vehicles owned by Companies whether private or commercial are to be referred to AHT. (6) Commercial Vehicles to insure require approval. (7) In case of any minor scratches found on the car should be specified on the survey report as well as motor online system, In case of dents and severe scratches , no insurance policy to be issued.

## DUBAI INSURANCE

(1) UAE driving license experience more than 1 year or transferable (American , European & GCC). (2) Depreciation on Replacement of New Spare parts is applicable for vehicle age older than 1 year in case of Agency & Non Agency repair as per Motor Insurance Policy wording. (3) Vehicles Holding valid insurance for 60 days and above are prohibited to be insured under any comprehensive plan without prior inspection & approval by DIC designed employee supported with survey report & photograph with imprinted date from the camera on each photograph. (4) Vehicle Test certificate is required for vehicle with expired insurance (Insurance expiry date should not exceed 30 days )is accepted for 24 hours from the Test Date OR survey report & photograph with imprinted date from the camera on each photograph, subject outside agency repair only. (5) Vehicles with third party insurance history are prohibited to be insured under any Comprehensive plan without prior inspection and approval by DIC designed employee supported with survey report & photograph with imprinted date from the camera on each photograph, subject outside agency repair only. (6) Refund on short term basis. (7) Vehicles with value exceed AED 200,000 - up to AED 400,000 shall be quoted at the rate of 2.75% (not applicable for vehicles with expired insurance). (8) Age above 25 years & below 65 years. 9) Agency Repair extended for 2nd year from date of 1st registration as brand new without providing NCC at the rate of 2.5% (Min. of DHS.1600) subject to minimum excess of DHS.500/- and Insured Age 30 years above vehicles with expired insurance not eligible for second year agency repair

## OMAN INSURANCE

All Vehicles to be referred to Oman Insurance Co for customers requesting Dyna Trade.

## RSA

Correct specifications of the vehicle must be provided.

## SALAMA INSURANCE

(1) Excess to be loaded by 10 % if the drivers age is from 23-25 or license is 6 month to 1 year old. (2) Excess to be loaded by 15% of the claim amount and shall apply over and above the normal excess on private sports cars. (3) Sum Insured must always represent fair market value of the vehicle at the insurance . Any deviation will be debited to Links in the event of a total loss. (4) All Private sports vehicles . High performance, High Value (Over AED 250,000) and heavy vehicles (over 3 tons or over 16 seats should be referred to Salama Insurance co. (5) Maximum vehicle age to be insured for Comprehensive coverage is 5 years. (6) For Comprehensive SUV Non Agency insured other than as a Dubai Registered Vehicle, the rate should be loaded by 25%. (7) When Customer age is not within 31-65, refer to Salama Motor Underwriting Department. (8) To be eligible for Comprehensive Coverage, client must have at least 1 year old valid UAE license. (9) If previous policy is TPL ony, conversion to comprehensive is not permitted. (10) Below vehicle makes to be referred to Salama UW team for Comprehensive Coverage: Peugeot, Renault, Porsche, Maserati, Bentley, Rolls Royce, Ferrari, Aston, Pontiac, Fisker, Alfa Romeo, Dodge, Fiat, Lamborghini, Hummer, Opel, Jeep, Saab, Citroen, Bugatti, Lotus, Skoda, Acura, Subaru, Daihatsu, Seat, Maybach, Proton.

## EMIRATES INSURANCE

(1) Applicable to minimum Age of Insured / Main Driver 25 years and with Minimum 1 year UAE Driving license. (2) In case the driver at the time of accident is found to be less than 25 years or carrying a UAE license less than 1 year, an Excess of 10% of the claim amount will be applied in addition to the normal excess. (3) Applicable to Private vehicles up to AED 400,000. (4) Vehicle usage restricted to social, domestic, pleasure and commuting only.

## DAR AL TAKAFUL (ALMASA)

(1) If at the time of accident, the vehicle is driven by anyone:  
- less than 25 years of age and/or  
- with less than 12 months valid UAE license (other than transferable license)  
then the Insured shall bear 20% of claim amount subject to minimum AED 2,000 in additional to the normal policy excess.  
(2) Minimum age of the Insured - 25 years; for exotic sports cars like Lamborghini, Ferrari etc. minimum Age of the Insured is 30 years.  
(3) Policy in the name of private individual only. (4) Vehicle usage restricted to social, domestic, pleasure and commuting only.  
(5) The vehicle must be parked overnight in a safe compound or a guarded garage. (6) No claim for theft resulting from loss of keys. (7) No premium refund for the policy cancelled prior ro expiry in case there has been any claim paid in the current period of insurance.  
(7) Short period Scale for Cancellation. (8) In case of total loss basis of valuation will be market value and not agreed value.

## DAR AL TAKAFUL (MOTOR KHAAS)

(1) If at the time of accident, the vehicle is driven by anyone:  
- less than 25 years of age and/or  
- with less than 12 months valid UAE license (other than transferable license)  
then the Insured shall bear 10% of claim amount subject to minimum AED 2,000 in additional to the normal policy excess.

### (2) Additional Loadings:

- 5% for Mercedes, Honda  
- 10% for Mitsubishi, Volkswagen, Kia, Mazda, Jeep, Audi, Ford, Private Pickups/Vans (on 4x4 rates);  
Insured Age between 25 and 30;  
- 30% for Silverado, Sierra & Denali Pickups"

### (3) Young Driver Loading:

10% - less than 25 completed years but not less than 24 years and 6 months  
20% - less than 24 years and 6 months but not less than 24 years completed  
30% - less than 24 but not less than 23 completed years  
50% - less than 23 but not less than 21 completed years

## DAR AL TAKAFUL (MOTOR MUMTAZ)

(1) If at the time of accident, the vehicle is driven by anyone:  
- less than 25 years of age and/or  
- with less than 12 months valid UAE license (other than transferable license)  
then the Insured shall bear 10% of claim amount subject to minimum AED 2,000 in additional to the normal policy excess.

### (2) Additional Loadings:

- 5% for Mercedes, Honda  
- 10% for Mitsubishi, Volkswagen, Kia, Mazda, Jeep, Audi, Ford, Private Pickups/Vans (on 4x4 rates);  
Insured Age between 25 and 30;  
- 30% for Silverado, Sierra & Denali Pickups

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30% - less than 24 but not less than 23 completed years  
50% - less than 23 but not less than 21 completed years.

**All policies are subject to the final terms and conditions of the insurer.**