



الإمارات للتأمين  
Emirates Insurance

## Motor Vehicle Insurance Scheme

Exclusively for Employees of

 **HOSPINORM**  
MAINTENANCE & MANAGEMENT

  
صيدلية الخليج  
GULF PHARMACY

  
**GULFDRUG**  
MAKING LIFE BETTER

  
**ARABIAN HOME  
HEALTHCARE**  
البيت العربي للعناية الصحية

  
مركز الموسى الطبي  
Al Mousa Medical Centre

  
جولف ميد  
Gulf Med FZE

Special  
Discounts

Easy  
Process

Best  
Service

Additional  
Benefits

Convenient  
Timings

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[www.eminsco.com](http://www.eminsco.com)

Also providing below products:

Property all Risk, Third Party Liability, Workmen's Compensation, Contractors all Risk, Motor Fleet, .....

Date: 28.03.2021  
Ref: EICMSGULFDRUG002

### Motor Insurance Scheme

Description	Details																																											
<b>Cover</b>	Motor Insurance as per UAE Unified Motor Policy																																											
<b>Period</b>	13 Months from date to be advised																																											
<b>Interest</b>	Motor Vehicles owned by the Staff (Staff & Spouse Only) Members under the below entities: 1. Gulf Drug 2. Hospinorm 3. Gulf Pharmacy 4. Al Mousa Medical Centre 5. Gulf Med Fze 6. Arabian Home Healthcare																																											
<b>Geographical Area</b>	United Arab Emirates + Own damage in Oman																																											
<b>Limits of Liability</b>	1. Own Damage : as Agreed Value 2. Third Party Liability: A. Bodily Injury and/or death: Unlimited as per UAE Courts decision. B. Property Damage: UP to DH. 2,000,000/- any one accident. 3. Personal Accident (Optional Cover for drivers and passengers) Sum insured: DH. 200,000/- per person as per Scale																																											
<b>Premium Rates</b>	<p><b>1. <u>COMPREHENSIVE COVER</u></b></p> <p><b><u>Premium Rates (Up to Dh. 300,000/-) :</u></b></p> <table border="1" style="width: 100%; border-collapse: collapse; margin: 10px 0;"> <thead> <tr> <th style="width: 20%;">Vehicles</th> <th style="width: 20%;">Repair</th> <th style="width: 20%;">Rate</th> <th style="width: 40%;">Minimum Premium</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Saloon</td> <td>Agency</td> <td>2.00%</td> <td>DH: 1,300/-</td> </tr> <tr> <td>Non Agency</td> <td>1.80%</td> <td>DH: 1,170/-</td> </tr> <tr> <td rowspan="2">Station</td> <td>Agency</td> <td>2.00%</td> <td>DH: 1,800</td> </tr> <tr> <td>Non Agency</td> <td>1.80%</td> <td>DH: 1,600</td> </tr> <tr> <td rowspan="2">Coupe</td> <td>Agency</td> <td>3.00%</td> <td rowspan="2">DH: 2,500</td> </tr> <tr> <td>Non Agency</td> <td>2.75%</td> </tr> </tbody> </table> <p><b>2. <u>THIRD PARTY COVER</u></b></p> <table border="1" style="width: 100%; border-collapse: collapse; margin: 10px 0;"> <thead> <tr> <th style="width: 20%;">Vehicles</th> <th style="width: 40%;">capacity</th> <th style="width: 40%;">Minimum Premium</th> </tr> </thead> <tbody> <tr> <td rowspan="4">Saloon</td> <td>4 Cylinders</td> <td>DH. 375</td> </tr> <tr> <td>6 Cylinders</td> <td>DH. 425</td> </tr> <tr> <td>8 Cylinders</td> <td>DH. 475</td> </tr> <tr> <td>Over 8 Cylinders</td> <td>DH. 650</td> </tr> <tr> <td rowspan="3">4X4 WD</td> <td>4 Cylinders</td> <td>DH. 500</td> </tr> <tr> <td>6 Cylinders</td> <td>DH. 525</td> </tr> <tr> <td>8 Cylinders</td> <td>DH. 550</td> </tr> </tbody> </table>	Vehicles	Repair	Rate	Minimum Premium	Saloon	Agency	2.00%	DH: 1,300/-	Non Agency	1.80%	DH: 1,170/-	Station	Agency	2.00%	DH: 1,800	Non Agency	1.80%	DH: 1,600	Coupe	Agency	3.00%	DH: 2,500	Non Agency	2.75%	Vehicles	capacity	Minimum Premium	Saloon	4 Cylinders	DH. 375	6 Cylinders	DH. 425	8 Cylinders	DH. 475	Over 8 Cylinders	DH. 650	4X4 WD	4 Cylinders	DH. 500	6 Cylinders	DH. 525	8 Cylinders	DH. 550
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	Luxury Pups		DH. 1,000						
	Coupe	4 Seats	DH. 1,000						
		2 Seats	DH. 1,300						
<p><b>3. PERSONALS ACCIDENT INSURANCE ( Free with Comprehensive )</b></p> <table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td>Premium Per Driver</td> <td>DH. 120</td> </tr> <tr> <td>Premium each Passenger</td> <td>DH. 30</td> </tr> <tr> <td colspan="2" style="text-align: center;">Sum insured DH: 200,000/- per any one individual</td> </tr> </table> <p>Note: All above rates/premiums are subject to additional 5% VAT.</p>				Premium Per Driver	DH. 120	Premium each Passenger	DH. 30	Sum insured DH: 200,000/- per any one individual	
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<p><b>Excess (Deductible)</b></p>	<b><u>Saloon Cars &amp; 4X4 Wheel Drive:</u></b>								
	Sum Insured up to Dh. 50,000/-		DH. 250						
	Sum Insured from Dh. 50,001/- to DH. 100,000/-		DH. 350						
	Sum Insured from Dh. 100,001/- to DH. 250,000/-		DH. 700						
	Sum Insured from Dh. 250,001/- to Dh. 500,000/-		DH. 1,000						
<b><u>Additional Excess:</u></b>									
<p>a. 10% of the amount of compensation if the Motor Vehicle Driver is below the age of 25 years.</p> <p>b. Maximum 15% of the amount of compensation of sports cars and modified vehicles.</p> <p>c. Maximum 20% of the amount of compensation of vehicles modified outside the factory.</p>									

**Terms and Conditions:**

As per UAE standard policy wording and as agreed below:

- Vehicles with SI more than 300,000/- to be referred to EIC staff
- **Minimum insured age: 30 years, Otherwise refer to EIC staff for the rate**
- Agency repairs are eligible for vehicles purchased from local dealers only.
- Repair Inside Agency is allowed for First Two years from first registration provided no claims reported in the first year (No claim certificate is required from current insurer if the vehicle was insured in another insurance company)
- The beneficiary for this cover should present employment ID and proof of relationship for dependents.
- Comprehensive Insurance for vehicles up to the age of 10 years only provided that vehicle was insured as comprehensive.
- If insured age between 26 and 29 loading of 20% on premium will be applied.
- If insured age below 25 years loading of 70% on premium will be applied.
- If the insured driving license age is less than one year loading of 30% on premium will be applied.
- Cover extended to include loss or damage due to natural risk (Flood, Storm, and Hurricanes)
- Includes damage to an Insured Vehicle arising from riot, strike and civil commotion

- Includes cover for Emergency Medical expenses up to Dh. 3,000/- per person per accident in the insured has no medical insurance.
- Wind Screen Glass Claims Up to DH: 3,000/- without excess.
- Loss of Personal Belongings: Loss of Personal effects and items up to DH: 3,000/- whilst contained in a locked vehicle glove compartment or locked boot, where such a loss or damage is occasioned by fire, lightening or external explosion or theft by violent and forcible means or accident external subject to submission of police report. However Money, Stamps, Tickets or items carried in open vehicles or convertible are not covered.
- 24 Hours Road Side Assistance is Free of Charge for Comprehensive and Third Party policies.
- In the event of cancellation of policy, premium shall be refunded on pro-rata Period basis subject to claim experience.
- No refund of premiums in case of any reported claims and/or outstanding claims for any particular vehicle.
- Second hand cars must be inspected by our staff for Comprehensive Insurance.
- Policy issuance/endorsement fees: Nil
- Third Party cover inside Sultanate of Oman is subject to Orange Card additional fees as below:

Period of Cover	Premium
up to 1 Week	115
up to 1 Month	225
up to 3 Months	270
up to 6 Months	350
up to 1 year	450

– **Car replacement:**

EIC will reimburse car leasing fees as per below options:

Car value up to 100,000:

Reimbursement amount of Dh 100/- per day up to 6 days per any one claim and up to 10 days in aggregate, subject to additional fees of Dh. 100/-

Car value between 100,000 – 200,000:

Reimbursement amount of Dh 120/- per day up to 6 days per any one claim and up to 10 days in aggregate, subject to additional fees of Dh. 150/-

Car value between more than 200,000:

Reimbursement amount of Dh 150/- per day up to 6 days per any one claim and up to 10 days in aggregate, subject to additional fees of Dh. 200/-



*[Handwritten signature]*

**For Emirates Insurance Company**