

## TOKIO MARINE - MOTOR PRODUCT SUMMARY

Product	Rate %	Base Premium (AED)	Discount for New Business ( Max Up to 15% Discount with 2 Year Self Delcaration )	Discount for TMNF Renewals	PAB Driver	PAB Pax	Road Side Assistance	Oman Cover - Own Damage
<b>Tokio Must Non Agency</b>	Comprehensive Non Agency repairs for private cars up to 12 years. Discounts - Up to 10% with 1 year Self delectations &/or 15% with 2 year Self Delcaration &/or 20% with 3 year Original NCD							
<b>Non Agency Repair</b>								
Saloon Vehicle	2.45	1,300.00	15%	20%	Free	Free	Free	Free
Station / 4 x4 Vehicle	2.15	2,000.00	15%	20%	Free	Free	Free	Free
<b>Tokio Smart Plus</b>	Comprehensive Agency Repair up to 3 years - 3 Years from the first date of registration as new.							
<b>Agency Repairs Up to 3 Years</b>								
Station / 4 x4 Vehicle - Up to 2 Years	2.25	2,300.00	N/A	N/A	Free	Free	Free	Free
Station / 4 x4 Vehicle - 3 Year	2.70	2,300.00	N/A	N/A	Free	Free	Free	Free
<b>Saloon Vehicle</b>	<b>Risk Based</b>							
<b>Tokio Third Party</b>	Motor Third Party cover to comply with Traffic Regulation as per Unified Motor Policy effective from 1st Jan, 2017. Third Party Cover for Private Car segments with maximum age of vehicle will be 18 Years. 10% Discount with 1 year Self Declaration							
<b>Private Vehicle</b>								
Saloon 4 Cylander	N/A	750.00	10%	10%	120	30/Pax	N/A	N/A
Saloon 6 Cylander	N/A	850.00	10%	10%	120	30/Pax	N/A	N/A
Saloon 8 Cylander	N/A	950.00	10%	10%	120	30/Pax	N/A	N/A
Station 4 Cylander	N/A	1,000.00	10%	10%	120	30/Pax	N/A	N/A
Station 6 Cylander	N/A	1,050.00	10%	10%	120	30/Pax	N/A	N/A
Station 8 Cylander	N/A	1,100.00	10%	10%	120	30/Pax	N/A	N/A
<b>Tokio Comprehensive</b>	Comrehesive Non Agency Repairs fof Commerccial vehicles used for Private vehicles Only. Discounts - Up to 10% with 1 year Self delectations &/or 15% with 2 year Original NCD &/or 20% with 3 year Original NCD							
<b>Commercial Vehicle - Private Use</b>								
Light Pick Up + VAN up to 3 Ton	2.25	1,550.00	10%	N/A	120	30/Pax	N/A	N/A
Pick Up + VAN Above 3 Ton	2.25	2,000.00	10%	N/A	120	30/Pax	N/A	N/A
Buses up to 15 Seat	2.25	1,900.00	10%	N/A	120	30/Pax	N/A	N/A
Buses up to 26 Seat	2.25	2,350.00	10%	N/A	120	30/Pax	N/A	N/A
Buses up to 33 Seat	2.25	2,400.00	10%	N/A	120	30/Pax	N/A	N/A
Product Cover /Benefits	Third Party Liability Limit (AED) Unlimited in TP bodily injury/Death	Personal Accident Benefit/Person (AED)	Natuaral Calamities	Self Authorisat on Limit (AED)	Emergency Medical Expenses (AED)	Personal Injury Limit / Person (AED)	Windshield Damage Excess	Personal Belongings
<b>Tokio Must Non Agency</b>	2,000,000.00	200,000.00	Yes	1,000.00	3,000.00	10,000.00	Yes Once	2,500.00
<b>Tokio Smart Plus</b>	3,500,000.00	200,000.00	Yes	1,500.00	3,000.00	10,000.00	Yes Once	2,500.00
<b>Tokio Third Party</b>	2,000,000.00	200,000.00	N/A	N/A	N/A	N/A	N/A	N/A
<b>Tokio Comprehensive</b>	2,000,000.00	200,000.00	Yes	1,000.00	3,000.00	10,000.00	N/A	N/A

Excess / Deductible	Amount	Standard Exclusions & Conditions
Commercial Vehicle	AED 500.00	Sports/High Performance vehicles.Coupe/Convertibles and vehicles above 180BHP. Vehicles with Sum Insured more than AED400,000 Excluding Travel & Tourism, Hotels, Rental,Delivery, Public Transport vehicles, TransportCompany vehicles Age limit: Below 25 and above 60 years. UAE DL less than one year. Third Party Liability during Loading and Unloading. Operational Risk (Working at site etc) other than Loading & Unloading for commercial vehicle Towage & Tool of Trade
Private Vehicle		
Saloon - Upto SI 150,000/-	AED 250.00	
Saloon - Above SI 150,000/-	AED 500.00	
Station/4x4 - Upto SI 50,000/-	AED 350.00	
Station/4x4 - Above SI 50,000/-	AED 500.00	

**ROADSIDE ASSISTANCE**  
Toll-Free No: 800-4900

Towing Service | Battery Boost | Flat Tyre  
Petrol Delivery | Lock Out Service | Off-Road Recovery

**MOTOR CLAIM - 600-503030**



**TOKIO MARINE**  
**NICHIDO**