



# ZAD HOLDING GROUP 2020-2021

## **MOTOR COMPREHENSIVE QUOTATION SLIP**

**05/10/2020**

**TYPE** : Motor Comprehensive Insurance

**FORM** : Unified Motor Policy wording amended herein.

**INSURED** : Zad Holding Co. SAQ (ZHC) and / or Qatar Flour Mills (QFM) and /  
Qatar Food Industries (QFI) and / or Umm Said Bakery (USB) and / or  
National Food Company (NFC) and / or Gulf United Company and / or  
ALCAT Logistics and / or ALCAT Contracting and / or their Divisions for  
their respective rights and interests.

**BUSINESS** : Holding Company for food related products (for additional details,  
Please refer: [www.zad.com.qa](http://www.zad.com.qa)).

**PERIOD OF**

**INSURANCE:** 12 months from as agreed.

**INTEREST**

**INSURED** : All vehicles owned or leased being used by the Insured - description of  
the Vehicles as per details mentioned in the attachment.

**VEHICLE**

**DETAILS** : As per details provided.

**TERRITORY:** State of Qatar Only.

**JURISDICTION:** State of Qatar Only.

**LIMITS:** **Section 1 - Own Damage:**

Total Loss: As per policy coverage.

Partial Loss: Actual repair cost (Settlement subject to deductible  
wherever applicable).

**Section 2 – Third Party Liability:**

Third Party Bodily Injury Unlimited.

Third Party Property Damage Unlimited.



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## **EXTENSIONS:**

1. Accidents caused by third parties (insured or uninsured) shall be fully recoverable under the policy and recovery of such claims from third party insurer or the person causing the accident shall be the responsibility of the insurer.
2. Agency Repairs up to 2 years from the date of first registration for private vehicles.
3. Authorized Repair Limit – QAR 1,000 per Occurrence.
4. Automatic Deletions on pro-rata basis.
5. Additional vehicles on Annual basis as per new QCB regulation.
6. For the purpose of this policy, accidents occurring between two Insured vehicles shall be deemed as loss caused by a third party vehicle, provided such accidents occur between two Insured vehicles. Loss, damage or liability arising out of such accidents shall be payable under the policy, as if one of the vehicles involved in such an accident is vehicle owned by a third party.
7. Loss / Damage to Personal Effects – QAR 1,000 per person.
8. No excess to be applied in respect of "no fault" own damage claim.
9. No excess to be applied in respect of windscreen damage claim.
10. Passenger Liability Extension in respect of any person(s) travelling in the vehicle at the time of an accident whether employee or family members of the insured for both private and commercial vehicles.
11. Replacement of locks of motor vehicle following theft / attempted Theft – QAR 1,500.
12. Waiver of Subrogation against Insured and its Affiliates.

## **SPECIAL**

- CONDITION:**
1. Cover in respect of non-owned and leased vehicles, subject to declaration of such vehicles to insurers, prior to attachment of cover.
  2. Depreciation in the event of total loss shall be based on the scale of depreciation as per Unified Motor Policy.

## **CANCELLATION:**

The policy shall be cancellable at 30 days written notice of cancellation by either party. If the insurer cancels the policy, a refund premium for the unused period of insurance calculated at pro-rata basis will be made to the Insured. If the client initiates midterm cancellation, refund premium in respect of unused period of insurance shall be calculated at pro-rata basis.



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### OPTIONAL COVERS:

1. Personal Accident Extension - with a Capital Benefit of QAR 200,000 per person as per seating capacity of each vehicle to cover Accidental Death, Permanent Total Disability, Permanent Partial Disability, Temporary Disability. This policy is extended to include Personal Accident Benefits to any unnamed Driver and or Passengers including but not limited to the Insured, the authorized driver and their family members arising from accidental bodily injury and or death arising from the use of an Insured vehicle. This extension shall be limited to the number of persons in the vehicle including the driver, but not exceeding the seating capacity of such vehicle.
2. Policy extends to cover damage to the vehicle and liability towards Third party (as per Qatar Motor Regulation), whilst off road and at the Project site.

### DEDUCTIBLE :

#### **Section I – Own Damage:**

Private & Light Commercial Vehicles	
(Pickups, Vans)	: Nil
Buses/Trucks/Equipment's/Trailers	: Nil
Third Party Liability	: Nil
Personal Accident	: Nil
Windscreen Damage	: Nil
No fault claims	: Nil

**ANNUAL RATE :** 1.8% with minimum premium as (TPL tariff + Qr.350) each vehicle.

**ANNUAL PREMIUM :** TBC as per revised vehicles' value list.

**VALIDITY :** 30 days from the date hereof expiry dates of current policy.

**Best Regards,**

**For / Qatar Islamic Insurance Group**



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REF: MT/20/665

**MOI – TRAFFIC: TPL TARIFF - WEF 28/08/2010**

<b>PVT</b>	<b>SEDAN</b>	<b>4W &amp; SPORTS</b>
<b>4 CYL</b>	✓ 400/-	500/-
<b>6 CYL</b>	500/-	600/-
<b>8 CYL</b>	600/-	800/-
<b>8 CYL/more</b>	800/-	1200/-

**MOTOR CYCLE 200\***

*\*PAB Compulsory Cover QR100/-Per Seat*

<b>PCT</b>	<b>1 TON</b>	<b>ABOVE 1 TON</b>
i). Pickup 4cyl	500*	600*✓
Above 6cyl	600*	700*
Above 8cyl	700*	800*
	*PAB Compulsory QR.50/- Per Seat ✓	
ii). Tanker/Truck/Lorry/Tipper		800
iii). Heavy-Truck/Trailer (8 cyl)		900
	*PAB Compulsory QR.50/- Per Seat	
iv). Gas-Truck		2000
	*PAB Compulsory QR.70/- Per Seat	

<b>Taxi</b>	<b>4cyl</b>	<b>6cyl</b>	<b>8cyl</b>
	600*	700*	900*

*\*PAB compulsory QR.80/- Per seat*

<b>BUS</b>	<b>seat 9-26</b>	<b>seat 26-45</b>	<b>seat 45 &amp; above</b>
<b>Mini bus</b>	600*	800*	1000*

*\* PAB compulsory PCT QR.25/-per seat*

<b>1. Export Plate</b>	<b>10Days</b>	<b>QR.100/-</b>	<b>No Refund</b>
<b>2. Driving License</b>	<b>1 Year</b>	<b>QR.1000/-</b>	<b>"</b>
<b>3. Trade Plate</b>	<b>1 Year</b>	<b>Qr.1000/-</b>	<b>"</b>
<b>4. Test Drive</b>	<b>30 Days</b>	<b>QR .80/-</b>	<b>"</b>