



	Motor Tariff - Bodily	y Insurance JANUA	RY 2020	
TYPE	Cover Amount In LBP	Prem. In \$	Prem. In LBP	Prem. In \$ (without HDI)
Motorcycles				الدراجات النارية
If Engine Power ≤ 125 c.c	LBP 750,000,000	#07	L DD 40 500	
قوة المحرك تعادل او تقل عن ١٢٥ س. س		\$27	LBP 40,500	-
If Engine Power > 125 c.c				
قوة المحرك تزيد عن ١٦٥س.س	LBP 750,000,000	\$40	LBP 60,000	-
Private Cars			بة	سيارات السياحة الخصوصا
	LBP 750,000,000	\$50 (with HDI)	LBP 75,000 (with HDI)	\$43
Taxi Public Cars (4 Seats)			(عدلقه 3) (سيارات التاكسي العمومية
	LBP 750,000,000	\$100 (with HDI)	LBP 150,000 (with HDI)	\$90
Taxi Public Cars (6 Seats)			(عدلقه ۲) (سيارات التاكسي العمومية
	LBP 750,000,000	\$170	LBP 255,000	<u>-</u>
Private Buses / School Buses			ىات المدارس	سيارات الباص الخاصة, باح
حتی ۱۲ راکباً Up to 12 seats	LBP 750,000,000	\$135	LBP 202,500	-
بین ۱۲ و ۲۶ راکباً Between 12 & 24 seats	LBP 1,000,000,000	\$200	LBP 300,000	-
Public Buses				باصات النقل العام
حتى ١٤ راكباً	LBP 750,000,000	\$170	LBP 255,000	-
Private Pick Ups / Commercial P	ick Ups	ä	ىية, سيارات البيك أب التجاري	سيارات البيك أب الخصوص
If Net weight ≤ 2,000 Kg	LBP 750,000,000	\$100 (with HDI)	LBP 150,000 (with HDI)	\$90
if Net weight > 2,000 Kg < 3,500 KG	LBP 1,000,000,000	\$200	LBP 300,000	-
فانات تقل البضائع, فانات الأعلانات Ommercial Vans / Advertising Vans				
	LBP 750,000,000	\$100 (with HDI)	LBP 150,000 (with HDI)	\$90
Private & Public Trucks (Towing	Truck)		ىمومية	الشاحنات الخصوصية و اك
	LBP 1,000,000,000	\$300	LBP 450,000	-

ATTENTION!

H.D.I: due to an accident of the insured car covering the driver and the family members (50\$ /day/person for 10 full Days, starting the 2nd entry day) EXCEPT FOR MOTORCYCLES, PUBLIC OR PRIVATE BUSES.





Motor Tariff - ALL RISK (PRIVATE CARS-EXCLUDING VC) JANUARY 2020					
		PREMIUM FOR 1 YEAR	₹		
Manufacture Year		Standard (New and Renew)		Light	
Manufacture real	Car Value ≤ 20,000\$	\$20,000< Car Value ≤70,000\$	\$70,000 < Car Value ≤100,000\$	\$15,000< Car Value ≤50,000\$	
2020 - 2018	3.75%	3.50%	3.25%	3.50%	
2017 - 2015	4.00%	3.75%	3.50%	3.75%	
2014 - 2012	4.25%	4.00%	3.75%	4.00%	
2011- 2010	4.50%	4.25%	4.00%	-	
Minimum Premium	500\$	-	-	700\$	

Third Party Liability for Material Damage	1.000.000\$	1.000.000\$	1.000.000\$	200.000\$
Deductibles	No Deductible	No Deductible	No Deductible	No Deductible
Material Car Damage	Market or Declared Value	Market or Declared Value	Market or Declared Value	Market or Declared Value
Total Fire Of The Vehicle	Covered	Covered	Covered	Deductible 15%
Partial Fire Of The Vehicle	Covered	Covered	Covered	Covered
Total Theft Of The Vehicle	Covered (deductible 10%)	Covered (deductible 10%)	Covered (deductible 10%)	Covered (deductible 15%)
Partial Theft Of The Vehicle	Covered (deductible 10%)	Covered (deductible 10%)	Covered (deductible 10%)	Not Covered
Hold-Up (refer to notes section)	Included	Included	Included	Included for car type > 2014
Car Towing	Included	Included	Included	Included
Scratching And Denting	Covered as of 2nd year (H.O approval) up to a limit of 300\$	Covered as of 2nd year (H.O approval) up to a limit of 300\$	Covered as of 2nd year (H.O approval) up to a limit of 300\$	Covered as of 2nd year (H.O approval) up to a limit of 300\$
Airbags	Unlimited Cover	Unlimited Cover	Unlimited Cover	500\$/ Airbag limit of 2,000\$ per claim
Personal Accident for Driver & Family Members	Death & or Disability 10,000\$/ Pers.	Death & or Disability 10,000\$/ Pers.	Death & or Disability 10,000\$/ Pers.	Not Covered
Medical Expenses for Driver & Family Members	500\$ / Pers.	500\$ / Pers.	500\$ / Pers.	Not Covered
Agency Repair (Refer to notes section)	Inclusive for car type ≥ 2018 : Peugeot, Citroen, Kia, Mitsubishi, Hyundai	Inclusive for car type ≥ 2018 : Peugeot, Citroen, Kia, Mitsubishi, Hyundai	Inclusive for Brand New Cars (except list below)	Not Covered
Spare Parts (Refer to notes section)	Inclusive for car type > 2018	Inclusive for car type > 2018	Inclusive for car type > 2017	Inclusive for car type > 2017
Replacement car (1st two days excluded)	Add 40\$ Up to 30 Days	Add 40\$ Up to 30 Days	Included Up to 30 Days	Included Up to 10 Days
Soft Top Convertible	Covered (deductible 10%)	Covered (deductible 10%)	Covered (deductible 10%)	Not Covered
Hail & Storm Tempest & Flood	Add 50\$ with a limit of 2000\$ in the aggregate (deductible 10% for each & Every loss with a min of 100\$)	Add 70\$ with a limit of 3000\$ in the aggregate (deductible 10% for each & Every loss with a min of 100\$)	Add 100\$ with a limit of 4000\$ in the aggregate (deductible 10% for each & Every loss with a min of 100\$)	Not Covered



Minimum premium of 600\$ applicable for SUV (4x4) < 20.000\$

NOTES

Registration Fees note:

Registration Fees can be covered for Total Loss recovery (Due to: Accident / Total Fire / Total Theft) by applying the applicable rate for the same year and car value with a Minimum Premium of 75\$. Up to a maximum of 10% of the insured car market value.

Agency Repair note:

Agency Repair included in All Risk Tariffs applicable ONLY for the first 3 years. additional rate to apply after the 4th year

add 2.5% for the Mercedes cars (Approval of H.O is required) add 2% for the Porsche cars (Approval of H.O is required)

Others refer to the Head Office as a case by case (such as BMW and sports cars).

Spare Parts depreciation note:

Cars 2018 - 2016 add 0.75% per year on total rate with min. premium 75\$.

Cars > 2013 ≤ 2015 add 1.00% per year on total rate with min. premium 100\$.

Cars ≥ 2012 ≤ 2010 add 1.50% per year on total rate with min. premium 150\$.

Spare Parts depreciation: 5% per year starting the 3rd year (up to a Total of 50%)

Other notes:

Refer to the company for cars value above 80,000\$.

Refer to the company for cars made before 2010 (minimum rate of 7% subject to a min. prem. of 600\$) Refer to the company for Rolls Royce or any other antique, luxurious, special or expensive cars based on its market value v/s its year of production.

Total loss:

Cars $\ge 2012 \le 2014$, 3% applicable per year. Cars ≥ 2015 , 2.5 % applicable per year. add 1% for any SUV (4x4) vehicles. Minimum premium of 400\$

Partial coverage: (Complimentary of total loss at bank)

Partial fire / theft / damage + towing , 3,25% applicable on sum insured for models \geq 2014 Minimum premium of 400\$

Reduce 0.5% of the above rates, for Policies Excluding Theft (total & partial) and Hold-Up covers.

Reduce 0.5% of the above rates, for Policies with 150\$ DEDUCTIBLE.

No photos required for a vehicle with 0 km mileage

Photos required must include 4 sides of the car in daylight and clear enough. (Including Vehicle Identification Number)

All tariffs EXCLUDE VC (Compulsory Insurance)





Refer to the company for sports & specialized cars stated in the list below

- 1- Porsche 911 Only
- 2- Ferrari All kind
- 3- Lamborghini all kind
- 4- Maserati all kind
- 5- Mitsubishi Evolution
- 6- Fiat Abarth
- 7- Mercedes AMG
- 8- Nissan 350 Z, GTR
- 9- Mini Cooper turbo Cooper S
- 10- Golf R6/R32
- 11- Subaru WRX
- 12- Audi R8, RS
- 13- BMW M3 M4 M5 M6
- 14- Renault Clio V6
- 15- Lotus Elise, ExigeS, EvoraS
- 16- Ford Cobra Mustang
- 17- Seat Leon F-Type
- 18- Jaguar F-Type
- 19- Bentley / Rolls Royce / Maybach
- 20- Others

ATTENTION!

- '- Any "High Value Vehicle" Cannot be Insured unless the car owner/driver is between 30 & 65 years old.
- '- High Value Vehicle Insurance cannot be issued without a valid driving license.
- '- For "Classic Cars", Refer to the company Underwriting department.
- '- Scratching & Denting in respect of High Value Cars is covered as of the second year up to a limit of 1000\$.
- '- Hail & Storm, Flood & Tempest: Add 100\$ with a limit of 4000\$ in the aggregate (deductible 10% of each and every loss with a minimum of 100\$)

The cost of importing special spare parts from abroad shall be borne by the assured.





Motor Tariff - ALL RISK (TAXI CARS-EXCLUDING VC) | JANUARY 2020

Taxis car Model	2020-2015		Min. Prem
TPL + Fire + Total Theft + Own Car Damages	6.00%	5.00%	600\$
	100\$ Deductible	150\$ Deductible	

COVERAGE DETAILS:

Car Damage: Up to car Value at the date of accident not exceeding \$20,000

Third Party Liability (TPL): Material Damage up to \$200,000 Compulsory premium (100\$) is not included in the above rate.

Compulsory cover: Corporal Damage up to \$500,000

N.B: A Renewal Compulsory Policy should be issued each Year.

H.D.I = Hospital Daily Income due to an accident of the insured car covering the driver and the family members.

(50\$ / day / pers. For 10 full days, starting 2nd hospital entry date).

Cover of the passengers inside the insured car excluding the driver:

Medical fees: \$500 / Person up to 4 persons.

Death & Disability: \$10,000 / Person up to 4 persons.

Total Theft (Deductible 10%)

Total & Partial Fire

Airbags Cover up to 2,000\$ / Accident

Unlimited Towing (24h / 7 days)

No photos required for a vehicle with 0 km mileage

Photos required must include 4 sides of the car in daylight and clear enough. (Including the Vehicle identification number)

Note:

No exception applies for rate without deductible.





Van Model	2020-2015		Min. Prem	
TPL + Fire + Total Theft + Own Car Damages	6.00%	5.00%	600\$/ nil deductible	
	Nil	100\$ Deductible	500\$/ deductible 100\$	
Total Loss	4.00%	-	400\$	

COVERAGE DETAILS:

Car Damage: Up to car Value at the date of accident not exceeding \$20,000

Third Party Liability (TPL): Material Damage up to \$200,000

Compulsory premium is 100\$ and not included in the above rate.

Compulsory cover: Corporal Damage up to \$500,000

N.B: A Renewal Compulsory Policy should be issued each Year.

Total Theft (Deductible 10%)

Total & Partial Fire

2 Towing/year (24h / 7 days)

No photos required for a vehicle with 0 km mileage

Photos required must include 4 sides of the car in daylight and clear enough. (Including the Vehicle identification number)

Note:

No exception applies for rate without deductible.





	Motor Tariff	- Third Par	ty Liability N	MATERIAL	JANUARY 2020			
TYPE	Cover in US \$	Death & Disability	Death Limit / Pers.	Medical fees / Pers.	Towing	Prem. In \$ without VC	Prem. In \$ with VC	Package price VC & VR
Motorcycles								الدراجات النارية
lf Engine Power ≤ 125 c.c قوة المحرك تعادل او تقل عن ه ۱۲ س. س	\$50,000	-	-	-	-	\$50	\$48	\$75
lf Engine Power >125 c.c قوة المحرك تزيد عن ١٦ اس.س	\$50,000	-	-	-	-	\$50	\$50	\$90
Private Cars							ة الخصوصية	سيارات السياحا
	\$50,000	-	-	-	YES	\$50	\$50	\$100
	\$500,000	\$50,000	\$10,000	\$500	YES	\$70	\$50	\$120
Taxi Public Cars (4 Seats)						(عدلق	ه 3) العمومية	سيارات التاكسر
	\$200,000	\$40,000	\$10,000	\$500	YES	\$70	\$55	\$155
Taxi Public Cars (6 Seats)						(عدلق	ه ۲) العمومية	سيارات التاكسر
	\$200,000	\$40,000	\$10,000	\$500	YES	\$70	\$55	\$225
Private Buses / School Buses						لمدارس	خاصة, باصات ا	سيارات الباص ا
حتی ۱۲ راکباً Up to 12 seats	\$200,000	-	-	-	-	\$70	\$60	\$195
بین ۱۲ و ۲۶ راکباً Between 12 & 24 seats	\$200,000	-	-	-	-	\$150	\$150	\$350
Public Buses							الم	باصات النقل اك
حتی ۱۶ راکباً Up to 14 seats	\$200,000	-	-	-	-	\$120	\$100	\$270
Private Pick Ups / Commercial Pick	k Ups				، التجارية	سيارات البيك أب	ب الخصوصية, ى	سيارات البيك أُ
If Net weight ≤ 2,000 Kg	\$200,000	-	-	-	-	\$80	\$70	\$170
if Net weight > 2,000 Kg < 3,500 KG	\$200,000	-	-	-	-	\$100	\$100	\$300
Commercial Vans / Advertising Var	าร					ئات	ائع, فانات الإعلان	فانات نقل البض
	\$200,000	-	-	-	YES	\$70	\$60	\$160
Private & Public Trucks (Towing Tr	uck)					ىية	وصية و العمود	الشاحنات الخص
	\$200,000	-	-	-	-	\$100	\$100	\$400

EXTENDED COVERAGES

Coverage/Person	Medical Fees	\$500 / Person		
Coverage/i erson	Death & Disability	\$ 10,000 / Person		
Salaried Driver	\$20/Person			
Non-Salaried Driver	\$15/Person			
Family Member In The Car	\$10/Person			





لائحة استثناءات على تغطية المركبات الآلية

- ا– هذا الاتفاق لا يطُبق على الحوادث الناجمة عن السيارات المصنفة للاستعمال الخاص الاُ حين استعمالها على الطرقات العامة لقيادة طبيعية .
 - ٣ الحوادث الناجمة عن سباق السيارات و/او تجربة سرعات دفع السيارات بالمحركات .
 - ٣ صهاريج البترول والمحروقات والمواد المشتعلة والمواد الخطرة .
 - ٤ الاضرار الناجمة للسيارات عن: الهزات الارضية ، الرياح ، الطوفان ،العواصف ، حرائق الغابات و الفيضانات.
 - ه سيار أت الطوارىء والاسعاف و /او السيار ات المخصصة للاستعمال العسكري او القضائي.
 - ٦ امتلاك ، استعمال او صيانة اى نوع من انواع المركبات التى تهدف الى:
 - أ نقل المتفجرات والديناميت او ما شابه ذلك.
 - ب المركبات الضخمة التي تستعمل لنقل البترول والغازولين او ما شابه ذلك .
 - ج نقل المواد الكيميائية او الغازية اكانت سوائل او مضغوطة او ما شابه ذلك .
 - الاضرار او الخسائر او المسؤولية الناتجة عن وعلى البضائع المحمولة على المركبات المؤمنة ببوليصة تأمين
 السيارات لدى الشركة .
 - ٨ المركبات التي تسير على سكك حديدية او كابلات.
 - 9 المركبات المآئية او البرمائية او اي نوع من انواع المركبات الغير مؤهلة للسير على الطرقات العامة.
 - ١٠- المركبات الخاصة بالمطار والمستعملة على اراضيه والتي يمنغ استعمالها للعموم.
 - II على عقود الحوادث الشخصية (PA)الناحمة عن حوادث السيارات.

مراجعة الشركة في حال

- ا– التغطية المادية والجسدية للباصات الخاصة والعمومية وباصات المدارس التي يتجاوز عدد مقاعدها ٢٤ راكبا وما فوق.
 - ٣- التغطية المادية والجسدية للناقلات (قاطرة ومقطورة) ، الشاحنات التي يتجاُّوز وزنها الصافي ١٠ طن.
 - ٣– التغطية المادية و الجسدية للباصات العمومية التي يتجاوز عدد مقاعدها ١٢ راكبا و ما فوق.
 - ٤– التغطية المادية والجسدية لسيارات الايجار (Rent a car) سواء كان الايجار من مؤسسة مرخصة لذلك او اي نوع من الايحار الخاص.





Motorcycle & ATV Tariff - ALL RISK (Individual and Group-EXCLUDING VC) | JANUARY 2020

Cover ALL RISKS

Bodily injury Property Damage Total Loss of ATV due to an accident **Total Fire**

500,000 US\$ 50,000 US\$ ATV price ATV price

Rate (Single Premium) applicable for Model ≥ 2013					
Duration INDIVIDUAL OR GROUP Minimum Premium					
1st Year	4.00%	350\$			
2nd Year	7.50%	550\$			
3rd Year	11.00%	750\$			

Deductibles per Claim	
Deductibles on Asphalt	400 US\$
Deductibles on off road	600 US\$
Deductibles for a driving permit dated less than 1 year	50 US\$
Deductibles if the driver is younger than 21 years	50 US\$

Policy Special Conditions

The Vehicle is not covered when traveling in the wrong direction.

The driver must be over 18 years with a license.

The expert reports is required in case of an accident and by default the higher deductible will be applied.

This policy does not cover the driver or passengers.

Replacement car is not available in this policy.

Pictures of the ATV are required for models prior to 2019.
The ATV should be street enabled with all the legal registration documents.





Tariff Motorcycle & ATV (Individual and Group-EXCLUDING VC) | JANUARY 2020

TOTAL LOSS Coverage

Bodily injury Property Damage Total Loss of ATV due to an accident **Total Fire**

500,000 US\$ 50,000 US\$ ATV price ATV price

Rate (Single Premium) applicable on Model ≥ 2013					
Duration INDIVIDUAL OR GROUP Minimum Premium					
1st Year	2.25%	250\$			
2nd Year	4.00%	350\$			
3rd Year	7.00%	450\$			

Policy Special Conditions

The Vehicle is not covered when traveling in the wrong direction.

The driver must be over 18 years with a license.

The expert reports is required in case of an accident and by default the higher deductible will be applied.

This policy does not cover the driver or passengers.

The company comprises a total loss accident whose damage exceeds 65% of the price of the ATV.

Replacement car is not available in this policy.

Pictures of the ATV are required for models prior to 2019.
The ATV should be street enabled with all the legal registration documents.





	Motor Tariff - ORAN	GE CARD JANUARY 2020)	
ORANG	E CARD TARIFF FOR VE	HICLES DRIVING THR	OUGH SYRIA	
Vehicle Type & Description		Period	& Cost	
venicie Type & Description	1 month	3 months	6 months	12 months
Private Cars	35\$	55\$	100\$	150\$
Taxi - Van - Pick Up	-	120\$	190\$	280\$
Bus up to 12 passengers	-	140\$	210\$	325\$
Bus up to 26 passengers	-	170\$	240\$	360\$
Bus up to 36 passengers	-	200\$	270\$	400\$
Trucks	-	130\$	200\$	300\$

ORANGE CARDS PREMIUM FOR VEHICLES PASSING THROUGH SYRIA & OTHER COUNTRIES						
JORDAN	IRAQ*	KUWAIT	BAHRAIN	UAE	QATAR	
Additional Countries		1	2	3	4 or more	
Premium to be loaded by		20%	35%	50%	65%	

ORANGE CARDS PREMIUM FOR VEHICLES PASSING THROUGH SYRIA & OTHER COUNTRIES						
EGYPT	LYBIA	TUNIS	ALGERIA	MOROCCO		

In order to cover one or more of the following countries, premium should be loaded by 150%

COVERAGE CONDITIONS:

If vehicle is insured elsewhere, copy of the corporal damage insurance is obligatory required.

1 month tariff is provided for private cars only.

Policies are to be paid in cash.

No endorsement is allowed.

Note:

* For the meantime IRAQ is excluded from the above coverages.





Motor Tariff - SINGLE PREMIUM - ALL RISK (PRIVATE CARS-EXCLUDING VC) JANUARY 2020						
SINGLE PREMIUM FOR 2 YEARS						
	Rates	Min. Prem	Rates	Min. Prem		
Car Model	2020 - 2019		2017 - 2009			
TPL + Total Loss	5.00%	500\$	5.50%	600\$		
TPL + Fire + Car Damages (Deductible 150\$)	6.50%	650\$	7.25%	800\$		
TPL + Fire + Theft + Car Damages (Deductible 150\$)	8.00%	800\$	8.50%	950\$		
TPL + Fire + Car Damages	8.00%	800\$	8.50%	950\$		
TPL + Fire + Theft + Car Damages	9.00%	900\$	9.75%	1,100\$		

SINGLE PREMIUM FOR 3 YEARS						
	Rates	Min. Prem	Rates	Min. Prem		
Car Model	2020 - 2018 2016 - 2009			- 2009		
TPL + Total Loss	7.50%	750\$	9.00%	1,000\$		
TPL + Fire + Car Damages (Deductible 150\$)	9.00%	900\$	10.50%	1,200\$		
TPL + Fire + Theft + Car Damages (Deductible 150\$)	11.00%	1,100\$	12.00%	1,400\$		
TPL + Fire + Car Damages	11.00%	1,100\$	12.00%	1,400\$		
TPL + Fire + Theft + Car Damages	13.00%	1,300\$	14.00%	1,600\$		

SINGLE PREMIUM FOR 4 YEARS					
	Rates	Min. Prem	Rates	Min. Prem	
Car Model	2020 - 2017		2015 - 2009		
TPL + Total Loss	9.50%	950\$	10.50%	1,200\$	
TPL + Fire + Car Damages (Deductible 150\$)	11.50%	1,150\$	14.00%	1,600\$	
TPL + Fire + Theft + Car Damages (Deductible 150\$)	13.50%	1,350\$	15.50%	1,750\$	
TPL + Fire + Car Damages	13.50%	1,350\$	15.50%	1,750\$	
TPL + Fire + Theft + Car Damages	15.50%	1,550\$	18.00%	2,000\$	

SINGLE PREMIUM FOR 5 YEARS					
	Rates	Min. Prem	Rates	Min. Prem	
Car Model	2020 - 2016		2014 - 2009		
TPL + Total Loss	12.00%	1,200\$	14.00%	1,600\$	
TPL + Fire + Car Damages (Deductible 150\$)	14.00%	1,400\$	16.00%	1,800\$	
TPL + Fire + Theft + Car Damages (Deductible 150\$)	16.00%	1,600\$	18.00%	2,100\$	
TPL + Fire + Car Damages	16.00%	1,600\$	18.00%	2,100\$	
TPL + Fire + Theft + Car Damages	18.00%	1,800\$	20.00%	2,400\$	

COVERAGE DETAILS:

Car Damage: up to car value at the date of accident.

Third Party Liability (TPL): Material Damage up to \$1,000,000

N.B: The Compulsory should be issued as separate Policy.

Photos of the car are required for the vehicle models older than 2018.

Refer to the company for convertible & sports cars (Porsche, Lamborghini, Maserati, Ferrari, ...)

Rolls Royce, or any other unique antique, luxury, special or expensive car based on it's market value v/s it's year of production)

Coverage of the Driver & Family Members: Medical Fees: \$500/Person Death & Disability: \$5,000/Person

Total Theft & Partial Theft (Deductible 10%)

Total Fire & Partial Fire

Unlimited Air bags Coverage (Deductible 20%)

Unlimited Towing (24h / 7 Days)

OPTIONAL: Replacement Car up to 30 Days (1st TWO days excluded) for an Additional Premium of \$40/ Year

N.B: Standard Victoire procedure for premium payment should be applied.

The Above rates are already discounted, no further discount is allowed.

Sami El Solh Ave., Ghorayeb Bldg | **Tel:** +961 1 389 067 | **Fax:**+961 1 389 379

P.O.Box: 166-116 Ashrafieh, Beirut 1100-2100 Lebanon | assurances@victoire.com.lb | www.victoire.com.lb





الشروط المتفق عليها لقطر السيارات في التأمين الشامل أو ضد الغير

الشروط العامة:

- المسافة القصوى ٧٠ كم (مع اضافة دولار واحد لكل كم زائد)
- المسافة القصوى ٤٠ كم للسيارات ذات اللوحات العمومية (مع اضافة دولار واحد لكل كم زائد)
 - قطر غير محدد للسيارات التي تعرضت لحوادث السير
- يطبّق ما سبق أيضاً للشاحنات الصغيرة ذات الأربع دواليب كالبيك أب أو الفانات ذات المحمول الصافي ١،٠٠٠ كغ، للشاحنات الغير المحملة.

الشروط الخاصة:

- بوالص ضد الغير في البوالص التابعة لاتفاقيات النافعات في لبنان و غير المصدورة عبر برنامج الأونلاين ONLINE
 - نقل مرة في السنة (سنة الاكتتاب) نتيجة عطل ميكانيكي أو كهربائي.
 - بوالص ضد الغير في البوالص المصدورة في المركز الرئيسي و عبر برنامج الأونلاين ONLINE
- نقل مرتين في السنة (سنة الاكتتاب) نتيجة عطل ميكانيكي أو كهربائي على أن تكون المدة بين العطل الأول والثاني لا تقل عن الشهرين ، حتى ولو اختلف العطل.
 - بوالص التأمين الشامل:
- **نقل ٣ مرات في السنة** (سنة الاكتتاب) نتيجة عطل ميكانيكي أو كهربائي على أن تكون المدة بين العطل الأول والثاني لا تقل عن الشهرين ، حتى ولو اختلف العطل.

الاستثناءات:

- الموتوسيكلات
- الباصات العامة وباصات المدارس
 - ەبىك آب ال Doubles Jantes
- •بيك آب ذات المحمول الصافي فوق ال ٢٠٠٠ كغ