



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
- يطبق ما سبق أيضاً للشاحنات الصغيرة ذات الأربع دواليب كالبليك - أب أو الفانات ذات المحمول الصافي ١٠٠٠ 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 و باصات المدارس
- بيك آب ال Doubles Jantes
- بيك آب ذات المحمول الصافي فوق ال ٢٠٠ كغ



MOTOR PROGRAM 2020 ALL RISK

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

PREMIUM FOR 1 YEAR

Manufacture Year	Standard (New and Renew)			Light
	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 ≥ 2012 ≤ 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 ≥ 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 PROGRAM 2020

ALL RISK

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.



MOTOR PROGRAM 2020 ALL RISK

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

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 - Bodily Insurance JANUARY 2020				
TYPE	Cover Amount In LBP	Prem. In \$	Prem. In LBP	Prem. In \$ (without HDI)
Motorcycles الدراجات النارية				
If Engine Power ≤ 125 c.c قوة المحرك تعادل أو تقل عن ١٢٥ س.س	LBP 750,000,000	\$27	LBP 40,500	-
If Engine Power > 125 c.c قوة المحرك تزيد عن ١٢٥ س.س	LBP 750,000,000	\$40	LBP 60,000	-
Private Cars سيارات السياحة الخصوصية				
	LBP 750,000,000	\$50 (with HDI)	LBP 75,000 (with HDI)	\$43
Taxi Public Cars (4 Seats) سيارات التاكسي العمومية (٤ مقاعد)				
	LBP 750,000,000	\$100 (with HDI)	LBP 150,000 (with HDI)	\$90
Taxi Public Cars (6 Seats) سيارات التاكسي العمومية (٦ مقاعد)				
	LBP 750,000,000	\$170	LBP 255,000	-
Private Buses / School Buses سيارات الباص الخاصة، باصات المدارس				
Up to 12 seats حتى ١٢ راكباً	LBP 750,000,000	\$135	LBP 202,500	-
Between 12 & 24 seats بين ١٢ و ٢٤ راكباً	LBP 1,000,000,000	\$200	LBP 300,000	-
Public Buses باصات النقل العام				
Up to 14 seats حتى ١٤ راكباً	LBP 750,000,000	\$170	LBP 255,000	-
Private Pick Ups / Commercial Pick Ups سيارات البيك أب الخصوصية، سيارات البيك أب التجارية				
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	-
Commercial Vans / Advertising Vans فانات نقل البضائع، فانات الإعلانات				
	LBP 750,000,000	\$100 (with HDI)	LBP 150,000 (with HDI)	\$90
Private & Public Trucks (Towing Truck) الشاحنات الخصوصية و العمومية				
	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 PROGRAM 2020 MATERIAL

Motor Tariff - Third Party Liability 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								
If Engine Power ≤ 125 c.c قوة المحرك تعادل أو تقل عن ١٢٥ س.س	\$50,000	-	-	-	-	\$50	\$48	\$75
If Engine Power > 125 c.c قوة المحرك تزيد عن ١٢٥ س.س	\$50,000	-	-	-	-	\$50	\$50	\$90
Private Cars سيارات السياحة الخصوصية								
	\$50,000	-	-	-	YES	\$50	\$50	\$100
	\$500,000	\$50,000	\$10,000	\$500	YES	\$70	\$50	\$120
Taxi Public Cars (4 Seats) سيارات التاكسي العمومية (٤ مقاعد)								
	\$200,000	\$40,000	\$10,000	\$500	YES	\$70	\$55	\$155
Taxi Public Cars (6 Seats) سيارات التاكسي العمومية (٦ مقاعد)								
	\$200,000	\$40,000	\$10,000	\$500	YES	\$70	\$55	\$225
Private Buses / School Buses سيارات الباص الخاصة، باصات المدارس								
Up to 12 seats حتى ١٢ راكباً	\$200,000	-	-	-	-	\$70	\$60	\$195
Between 12 & 24 seats بين ١٢ و ٢٤ راكباً	\$200,000	-	-	-	-	\$150	\$150	\$350
Public Buses باصات النقل العام								
Up to 14 seats حتى ١٤ راكباً	\$200,000	-	-	-	-	\$120	\$100	\$270
Private Pick Ups / Commercial Pick Ups سيارات البيك أب الخصوصية، سيارات البيك أب التجارية								
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 Vans فانات نقل البضائع، فانات الإعلانات								
	\$200,000	-	-	-	YES	\$70	\$60	\$160
Private & Public Trucks (Towing Truck) الشاحنات الخصوصية و العمومية								
	\$200,000	-	-	-	-	\$100	\$100	\$400

EXTENDED COVERAGES

Coverage/Person	Medical Fees	\$500 / Person
	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

- ١- هذا الاتفاق لا يطبق على الحوادث الناجمة عن السيارات المصنفة للاستعمال الخاص إلا حين استعمالها على الطرقات العامة لقيادة طبيعية .
- ٢ - الحوادث الناجمة عن سباق السيارات و/أو تجربة سرعات دفع السيارات بالمحركات .
- ٣ - صهاريج البترول والمحروقات والمواد المشتعلة والمواد الخطرة .
- ٤ - الأضرار الناجمة للسيارات عن: الهزات الأرضية ، الرياح ، الطوفان ، العواصف ، حرائق الغابات و الفيضانات .
- ٥ - سيارات الطوارئ والاسعاف و/أو السيارات المخصصة للاستعمال العسكري أو القضائي .
- ٦ - امتلاك ، استعمال أو صيانة أي نوع من أنواع المركبات التي تهدف إلى:
 - أ - نقل المتفجرات والديناميت أو ما شابه ذلك .
 - ب - المركبات الضخمة التي تستعمل لنقل البترول والغازولين أو ما شابه ذلك .
 - ج - نقل المواد الكيميائية أو الغازية كانت سوائل أو مضغوطة أو ما شابه ذلك .
- ٧ - الأضرار أو الخسائر أو المسؤولية الناتجة عن وعلى البضائع المحمولة على المركبات المؤمنة ببوليصة تأمين السيارات لدى الشركة .
- ٨ - المركبات التي تسير على سكك حديدية أو كابلات .
- ٩ - المركبات المائية أو البرمائية أو أي نوع من أنواع المركبات الغير مؤهلة للسير على الطرقات العامة .
- ١٠ - المركبات الخاصة بالمطار والمستعملة على أراضيها والتي يمنع استعمالها للعموم .
- ١١ - على عقود الحوادث الشخصية (PA) الناجمة عن حوادث السيارات .

مراجعة الشركة في حال

- ١- التغطية المادية والجسدية للباصات الخاصة والعمومية وباصات المدارس التي يتجاوز عدد مقاعدها ٢٤ راكبا وما فوق .
- ٢- التغطية المادية والجسدية للنقلات (قاطرة ومقطورة) ، الشاحنات التي يتجاوز وزنها الصافي ١٠ طن .
- ٣- التغطية المادية والجسدية للباصات العمومية التي يتجاوز عدد مقاعدها ١٢ راكبا وما فوق .
- ٤- التغطية المادية والجسدية لسيارات الايجار (Rent a car) سواء كان الايجار من مؤسسة مرخصة لذلك أو أي نوع من الايجار الخاص .



MOTOR PROGRAM 2020 ALL RISK

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

Cover ALL RISKS

Bodily injury	500,000 US\$
Property Damage	50,000 US\$
Total Loss of ATV due to an accident	ATV price
Total Fire	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.



MOTOR PROGRAM 2020

ALL RISK

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

TOTAL LOSS Coverage

Bodily injury	500,000 US\$
Property Damage	50,000 US\$
Total Loss of ATV due to an accident	ATV price
Total Fire	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 - ORANGE CARD | JANUARY 2020

ORANGE CARD TARIFF FOR VEHICLES DRIVING THROUGH SYRIA

Vehicle Type & Description	Period & Cost			
	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
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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 PROGRAM 2020

ALL RISK

Motor Tariff - SINGLE PREMIUM - ALL RISK (PRIVATE CARS-EXCLUDING VC) | JANUARY 2020

SINGLE PREMIUM FOR 2 YEARS

Car Model	Rates	Min. Prem	Rates	Min. Prem
	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

Car Model	Rates	Min. Prem	Rates	Min. Prem
	2020 - 2018		2016 - 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

Car Model	Rates	Min. Prem	Rates	Min. Prem
	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

Car Model	Rates	Min. Prem	Rates	Min. Prem
	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.