

The Liva Motor Insurance Policy offers comprehensive coverage for motor vehicles, protecting against risks such as accidents, theft, and damage from natural disasters. It includes emergency repairs, agency repairs, and repairs at Liva-approved garages, along with options for temporary rent-a-car and taxi fares. Personal accident benefits for drivers and passengers, emergency medical expenses, and ambulance costs are also covered. The policy extends its coverage to Oman and other GCC countries, providing third-party liability limits and provisions for off-road driving and driving other cars. Key definitions include "Accident," which pertains to incidents causing harm to third parties, and "Basic Deductible," which is the amount the insured must pay per accident, with no deductible for theft, fire, or windscreen claims. Policyholders are responsible for premium payments and must comply with claims conditions, including the deductible amount and repair processes. In the event of a claim, Liva will cover repair costs, vehicle replacement, and additional benefits as per policy terms, deducting applicable amounts.

The policy is governed by UAE law and mandates a 13-month insurance period to meet local traffic authority regulations. Policyholders can cancel their policy at any time with the necessary documentation, potentially receiving a refund for the unexpired period if no claims have been made. A no-claims discount is available for those with a claim-free history. The policy stipulates that the policyholder must typically be the main driver and registered owner of the insured vehicle, holding a financial interest in it, as required by UAE traffic law. Premium calculations consider factors such as the driver's age, experience, claims history, location, and vehicle value and type. Coverage includes standard equipment and modifications listed in the Policy Schedule, with an Orange Card available for travel between Arab countries, covering Third Party Liability as per local laws.

Comprehensive coverage is available for vehicles up to 7 years old, while older vehicles require special approval. Agency repair cover is available for up to two years from the vehicle's first registration, extendable to five years at an additional premium. The policy cannot be transferred to a new owner if the vehicle is sold, as premiums and terms depend on the driver's profile. For those

with a Third Party Liability Policy, coverage includes death or bodily injury to third parties and damage to third-party property, but excludes damage to the insured vehicle. Claims must be reported promptly, requiring a police report and necessary documentation, which can be submitted via email or online. The claims process includes towing and inspection, with the insurer reserving the right to appoint legal representation if necessary. The policy outlines obligations for both the insured and the insurer, including conditions for compensation in total loss situations and claims handling. The insured must cooperate with the company in legal matters and provide necessary documentation for claims, with disputes subject to UAE courts and claims needing to be filed within three years of the incident.

Coverage extends to loss or damage occurring during land and inland water transport, including loading and unloading processes, with additional agreed-upon coverage possible. In the event of an accident, the insurer is obligated to repair the vehicle to its pre-accident condition, pay cash for the loss if agreed, or replace the vehicle in case of total loss unless the insured opts for cash compensation. If new original parts are requested, the insured must bear a depreciation percentage based on the vehicle's value. The insured may undertake repairs if costs do not exceed a pre-agreed amount. For total loss or irreparable damage, compensation will be calculated based on the insured value minus a 20% depreciation, adjusted for the insurance period. The insurer will cover necessary costs for safeguarding and transporting the vehicle to a repair shop, with repairs required to be conducted at approved shops to ensure quality and compliance with technical standards.

The insured has obligations including timely premium payment, taking reasonable precautions to protect the vehicle, and maintaining ownership without leasing it without the insurer's consent. In case of an accident, the insured must promptly notify authorities and the insurer, providing all relevant information. The insurer may impose deductibles for accidents caused by the insured or authorized drivers, with additional percentages for specific circumstances, such as the driver's age

or vehicle type, though total loss situations are exempt from these deductibles. Exclusions from coverage include indirect losses, damage from overloading, tire damage not concurrent with vehicle damage, accidents from unauthorized use, and incidents involving unlicensed drivers or driving under the influence. Losses due to natural disasters, war, or criminal acts are also excluded, and the insurer retains the right to recourse against the insured for misrepresentation or unauthorized use.

The policy may be terminated by the insurer with a 30-day notice for serious grounds, with a refund of the premium proportionate to the coverage period. The insured can terminate the policy with a 7-day notice, also receiving a proportional refund, provided no claims are pending. The policy automatically terminates in the event of total loss, confirmed by the relevant authorities. Coverage includes various types of motor vehicles, including private vehicles with a passenger capacity of up to 12, trucks exceeding 3 tons, and rental vehicles, with coverage limits varying based on the vehicle's value and type. The policy covers third-party liability for bodily injury and property damage resulting from the insured vehicle's use or parking within the UAE, with specific limits on liability for death or injury set at AED 200,000 per person.

The insurer cannot deny compensation based on arguments against the insured and must handle claims promptly. In the event of an accident, the insurer is responsible for repairing the vehicle or compensating for damages, with specific procedures for total loss situations. The policy includes provisions for the repair of damaged vehicles, specifying that repairs must meet technical standards and that depreciation may apply based on the vehicle's age. If the vehicle is deemed a total loss, the insurer will compensate based on the market value at the time of the accident. The policy also allows for the injured party to seek repairs, provided costs do not exceed agreed amounts. In case of disputes regarding compensation amounts, a licensed surveyor will be appointed to resolve the issue at the insurer's expense.

The policy provides coverage for death or bodily injury to any person, including passengers in the

insured motor vehicle, excluding the insured and the driver responsible for the accident, as well as employees of the insured injured during work. The maximum liability for claims from one accident is the judicially awarded value without limit, with compensation capped at AED 200,000 for the death of a spouse, parent, or child, and disability compensation proportional to this amount plus medical expenses. The insurer covers all medical treatment expenses from any provider, and if treatment is ongoing, a commitment letter will be issued to the treatment provider. The insurer's liability includes judicial expenses, excluding fines, and compensation is payable once a judgment is enforceable. For property damage claims, the insured amount is limited to AED 2,000,000, covering necessary costs for moving the damaged vehicle to repair shops. The injured third party may claim a loss of benefit allowance for a substitute vehicle, calculated based on rental rates, not exceeding 300 AED per day for a maximum of fifteen days. The insurer cannot apply any deductible from the compensation owed to the injured third party. In case of death, benefits are payable to the heirs, and any settlement between the insured and the third party requires the insurer's written consent. The policy extends to licensed drivers operating the insured vehicle, with the insurer obligated to pay 6,770 AED for ambulance services per injured person.

The insured must notify authorities and the insurer promptly after an accident and provide all relevant documents. They cannot accept liability or make payments without the insurer's consent. Exclusions include accidents outside the state, those caused by natural disasters, war, or criminal acts, and injuries to the insured or their employees unless additional coverage is obtained. The insurer may seek recourse against the insured for misrepresentation, unauthorized use of the vehicle, violations of laws, or if the driver was unlicensed or under the influence at the time of the accident. The policy cannot be terminated during its term unless the vehicle license is canceled, a new policy is issued, or the vehicle title is transferred, with a refund of the premium provided, minus a portion based on the policy's duration. Legal actions related to the policy must be initiated within three years of the accident or when the injured party becomes aware of the damage. The policy includes schedules detailing depreciation percentages for vehicle parts and recoverable premiums.

The insurance policy provides coverage for loss or damage to personal items, including child car seats, carried in the insured vehicle due to accidents, fire, theft, or attempted theft, with a maximum limit specified in the benefits table. However, it excludes loss or damage to money, jewelry, documents, and items related to business, theft from open vehicles, unattended valuables, wear and tear, and standard vehicle equipment. Enhanced motor protection includes coverage for damage caused by natural disasters, riots, and civil commotion, but excludes losses from hydrostatic engine lock, fuel contamination, or electrical failures. The policy also covers emergency repairs to the insured vehicle and repairs at authorized agencies within two years of registration, but excludes vehicles purchased from unauthorized dealers. For vehicles over two years old, repairs can be done at certified garages, with a waiver of the standard excess if the driver is over 25. Additional benefits include taxi fare reimbursement after an accident, 24-hour accident and breakdown recovery services, and coverage for a new replacement vehicle in case of total loss, without depreciation applied. Personal accident benefits provide compensation for death or bodily injury to the driver and passengers, with specific amounts outlined for various injuries, subject to certain exclusions such as self-harm or substance abuse. Emergency medical expenses and ambulance costs are also covered, with limitations on the number of passengers and conditions for compensation.

The insurance policy provides coverage for reasonable medical expenses incurred by any occupant of the insured vehicle who is injured in an accident, with treatment required to commence within 24 hours. This coverage is subject to a maximum limit per person per claim as outlined in the Table of Benefits and is applicable only if the number of passengers does not exceed the vehicle's authorized seating capacity. In the event of a