

POLICY COVERAGE

The company hereby shall, be obliged to indemnify the contributor against the damage to the Motor Vehicle which may arise out of the following:

1. Collision or overturning.
2. Fire, including fire arising from self ignition or lightening,
3. Theft, theft attempt or burglary,
4. Malicious acts of a third party,
5. Falling or flying objects.

The company at its option may pay in cash the amount of loss or may repair the damage. The liability of the Company shall not exceed the value of the parts lost or damaged plus the reasonable cost of fitting such parts less depreciation. In case necessary parts are not available in the local market the liability of the Company for such parts shall not exceed their market value less depreciation taking into consideration that the company shall not be liable for the non- availability of the spare parts.

But if the Motor Cycle incurred damaging rendering it as total loss, the Company shall then pay the insurance value after deducting the proportionate depreciation from the insurance date and up to the date of occurrence of the accident OR the vehicle's market value at the date of accident, **WHICHEVER IS LESS**. The company shall also bear the appropriate expenses incurred by the contributor for the protection or removal of the damaged vehicle, within limit of an amount QR 350.

EXCEPTIONS

The Company shall not be liable to pay any indemnity in the following circumstance:

1. Consequential loss to the contributor vehicle subsequent to the occurrence of the accident.
2. Loss resulting the contributor from using his vehicle or from the decrease of its value.
3. Loss due to vehicle depreciation
4. Loss resulting from automatic, electrical or mechanical breakdown, breakage or Failure occurring to the vehicle as a result of the use
5. Loss, theft or damage to the tyres, spare instrument, wheel cabs & antenna, unless such damage has been arising out of collision, overturning or fire.
6. Loss or damage to the vehicle's load or to the additional instruments of the vehicle, such as telephone, television or of the like nature or to any other properties found in the vehicle, unless they are clearly stated in the Policy or its endorsements, with their insurance value and the additional premium due thereon duly paid.