

Motor Benefits

Section 2: Response to RFP

I. Motor Bodily Injury

Category	Limit
Private Cars	\$400,000
Vanette, Van & Pick-up*	\$400,000
Truck	\$500,000

* Pick-up total weight should be below 4,500 kgs.

Motor Bodily Injury is covered as per the applicable Lebanese laws and Jurisdiction.

II. Motor All Risks

1. Category A

Benefits (Fresh USD)	
Bodily injury (BI)	\$500,000 cover in excess of compulsory BI, provided compulsory BI is in force with SA
TPL Material Damage	\$1,000,000
Fire, total theft and holdup	Covered with no deductible based on depreciated market real vehicle value
TPL material damage due to explosion and/or fire	Up to \$1,000,000
Partial theft of internal parts only (forcible entry)	Covered up to \$5,000 with no deductible in the aggregate, subject to mandatory police report
Own damage	Covered
Scratching and & denting	Only damaged Panels due to accident will be covered. Overhaul (zennar) not covered.
PA: death or PTD for drivers and passengers including family	\$20,000 per person and \$40,000 in the aggregate (as per seating capacity)
PA: medical expenses for drivers and passengers including family	\$3,000 per person and \$20,000 in the aggregate (as per seating capacity)
Depreciation on spare parts for vehicles with no dealer repair	5% depreciation per year will apply with a maximum of 30%
Airbag	Unlimited
Towing	Unlimited kilometers and frequency per year due to accident or mechanical/electrical failure. Crane-lift is granted once per year. Cover is granted after 5 days from policy issuance due to mechanical/electrical failure.
Replacement vehicle in case of accident with a third party	Not covered
Replacement vehicle in case of total loss	\$500
Total loss	Depreciated market real vehicle value will be paid with no deductible. In case of total loss (fire, burglary, hold up if covered or own damages cost of repairs exceed 65% of the market real car value at the date of loss) the depreciated market real car value at the date of loss will be paid in the same currency and conversion rate used by the client to settle the premium of this policy.
Registration fees in case of total loss	Up to 7.5% of the depreciated market real vehicle value will be paid
Litigation expense	\$5,000 per year
Passive War Risk	Not covered

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Benefits (Fresh USD)	
Hail, storm, tempest, flood & earthquake	Covered up to the depreciated market real vehicle value
If driver age is 21 or younger or if driving license is valid for less than 1 year	A deductible of \$100 will be applied on each and every loss

2. Category B

Benefits (Fresh USD)	
Bodily injury (BI)	\$500,000 cover in excess of compulsory BI, provided compulsory BI is in force with SA
TPL Material Damage	\$1,000,000
Fire	Covered with no deductible based on depreciated market real vehicle value
Total theft and holdup	Covered with no deductible based on depreciated market real vehicle value subject to 10% deductible
TPL material damage due to explosion and/or fire	Up to \$1,000,000
Own damage	Covered
Scratching and & denting	Only damaged Panels due to accident will be covered. Overhaul (zennar) not covered.
PA: death or PTD for drivers and passengers including family	\$20,000 per person and \$40,000 in the aggregate (as per seating capacity)
PA: medical expenses for drivers and passengers including family	\$3,000 per person and \$20,000 in the aggregate (as per seating capacity)
Depreciation on spare parts for vehicles with no dealer repair	5% depreciation per year will apply with a maximum of 30%
Airbag	Unlimited
Towing	Unlimited kilometers and frequency per year due to accident or mechanical/electrical failure. Crane-lift is granted once per year. Cover is granted after 5 days from policy issuance due to mechanical/electrical failure.
Replacement vehicle in case of accident with a third party	Not covered
Replacement vehicle in case of total loss	\$500
Total loss	Depreciated market real vehicle value will be paid with no deductible. In case of total loss (fire, burglary, hold up if covered or own damages cost of repairs exceed 65% of the market real car value at the date of loss) the depreciated market real car value at the date of loss will be paid in the same currency and conversion rate used by the client to settle the premium of this policy.
Hail, storm, tempest, flood & earthquake	Covered up to the depreciated market real vehicle value
Passive War Risk	Not covered
If driver age is 21 or younger or if driving license is valid for less than 1 year	A deductible of \$100 will be applied on each and every loss

3. Category C

Benefits (Fresh USD)	
TPL Bodily Injury	Not covered
TPL Material Damage	\$250,000
Fire	Covered with no deductible based on depreciated market real vehicle value
Total theft and holdup	Covered with no deductible based on depreciated market real vehicle value subject to 10% deductible

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Benefits (Fresh USD)	
TPL material damage due to explosion and/or fire	Up to \$25,000
Own damage	Covered
Scratching and & denting	Only damaged Panels due to accident will be covered. Overhaul (zennar) not covered.
PA: death or PTD for drivers and passengers including family	\$20,000 per person and \$40,000 in the aggregate (as per seating capacity)
PA: medical expenses for drivers and passengers including family	\$3,000 per person and \$20,000 in the aggregate (as per seating capacity)
Depreciation on spare parts for vehicles with no dealer repair	5% depreciation per year will apply with a maximum of 50%
Airbag	Unlimited
Towing for van, pickup total weight below 2.5 tons and mini bus one rim only	150 kilometers maximum per ride, 2 rides per year due to mechanical/electrical failure, unlimited rides per year due to accident. Cover is granted after 5 days from policy issuance due to mechanical/electrical failure.
Replacement vehicle in case of accident with a third party	Not covered
Total loss	Depreciated market real vehicle value will be paid with no deductible. In case of total loss (fire, burglary, hold up if covered or own damages cost of repairs exceed 65% of the market real car value at the date of loss) the depreciated market real car value at the date of loss will be paid in the same currency and conversion rate used by the client to settle the premium of this policy.
Hail, storm, tempest, flood & earthquake	Not covered
Passive War Risk	Not covered
If driver age is 24 or younger or if driving license is valid for less than 1 year	A deductible of \$100 will be applied on each and every loss

Special conditions:

- Notwithstanding all contrary clauses, it is hereby declared and agreed that goods towed or transported are excluded from this cover.
- Warranted that driving license is valid and available following a claim.
- Excluding any loss, damage or liability caused by accident with flyover bridges or tunnels due to height of the carried goods.
- Road expert is mandatory at the time of claim, else the claim will not be covered.

4. Category D

Benefits (Fresh USD)	
TPL Bodily Injury	Not covered
TPL Material Damage	\$250,000
Fire	Covered with no deductible based on depreciated market real vehicle value
Total theft and holdup	Covered with no deductible based on depreciated market real vehicle value subject to 10% deductible
TPL material damage due to explosion and/or fire	Up to \$50,000
Own damage	Covered
Scratching and & denting	Only damaged Panels due to accident will be covered. Overhaul (zennar) not covered.

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Benefits (Fresh USD)	
PA: death or PTD for drivers and passengers including family	\$20,000 per person and \$40,000 in the aggregate (as per seating capacity)
PA: medical expenses for drivers and passengers including family	\$3,000 per person and \$20,000 in the aggregate (as per seating capacity)
Depreciation on spare parts for vehicles with no dealer repair	5% depreciation per year will apply with a maximum of 50%
Airbag	Unlimited
Road assistance	Not covered
Replacement vehicle in case of accident with a third party	Not covered
Total loss	Depreciated market real vehicle value will be paid with no deductible In case of total loss (fire, burglary, hold up if covered or own damages cost of repairs exceed 65% of the market real car value at the date of loss) the depreciated market real car value at the date of loss will be paid in the same currency and conversion rate used by the client to settle the premium of this policy.
Hail, storm, tempest, flood & earthquake	Not covered
Passive War Risk	Not covered
If driver age is 24 or younger or if driving license is valid for less than 1 year	A deductible of \$100 will be applied on each and every loss

Special conditions:

- Notwithstanding all contrary clauses, it is hereby declared and agreed that goods towed or transported are excluded from this cover.
- Warranted that driving license is valid and available following a claim.
- Excluding any loss, damage or liability caused by accident with flyover bridges or tunnels due to height of the carried goods.
- Road expert is mandatory at the time of claim, else it will not be covered.

5. Category E

Benefits (Fresh USD)	
TPL Bodily Injury	Not covered
TPL Material Damage	\$250,000
Fire, Total theft and holdup	Not covered
TPL material damage due to explosion and/or fire	Not covered
Own damage	Not covered
Scratching and & denting	Only damaged Panels due to accident will be covered. Overhaul (zennar) not covered.
PA: death or PTD for drivers and passengers including family	\$20,000 per person and \$40,000 in the aggregate (as per seating capacity)
PA: medical expenses for drivers and passengers including family	\$3,000 per person and \$20,000 in the aggregate (as per seating capacity)
Depreciation on spare parts for vehicles with no dealer repair	5% depreciation per year will apply with a maximum of 50%
Towing	Not covered
Replacement vehicle in case of accident with a third party	Not covered
Hail, storm, tempest, flood & earthquake	Not covered

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Benefits (Fresh USD)	
Passive War Risk	Not covered
If driver age is 24 or younger or if driving license is valid for less than 1 year	A deductible of \$100 will be applied on each and every loss

Special conditions:

- Notwithstanding all contrary clauses, it is hereby declared and agreed that goods towed or transported are excluded from this cover.
- Warranted that driving license is valid and available following a claim.
- Excluding any loss, damage or liability caused by accident with flyover bridges or tunnels due to height of the carried goods.
- Road expert is mandatory at the time of claim, else it will not be covered.

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