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# Motor All Risks Rates & Benefits

## Fresh USD Product - Infinite

### Product Conditions

- ✓ These rates are applicable for private cars.
- ✓ Premiums payable in Fresh USD.

### Option of Deductible on Each and Every Loss

- ✓ \$100 deductible on each loss, discount above premium by 12%.

Benefits (Fresh USD)	Infinite
Dealer repair	Included in rates for car age 0, 1, 2 & 3. For car age 4,5 & 6 add 10%.
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 market real car value
Partial theft of internal (forcible entry) & external parts	Covered up to \$10,000 with no deductible in the aggregate.
Own damage	Covered
Scratching and denting	Covered excluding intentional acts.
PA: death for drivers and passengers including family	\$25,000 per person and \$50,000 in the aggregate
PA: medical expenses for drivers and passengers including family	\$10,000 per person and \$50,000 in the aggregate
Travel insurance (Europe & MENA countries only)	Medical & Travel benefits covering the insured aged up to 65 years for a period up to 30 days as per Schengen embassies requirements up to \$30,000 per trip for medical expenses. Covers 24/7 help desk. Covers accidental and acute sickness not due to any Pre-Existing condition. For single use only. <i>Policy to be requested at least 48 hours prior travel date.</i>
Depreciation on spare parts for cars with dealer repair	No depreciation
Depreciation on spare parts for cars with no dealer repair	No depreciation will apply on new spare parts in case used spare parts are not available on the local market for car age 0 to 7 years. Otherwise, 5% depreciation per year will apply with a maximum of 30%.
Airbag	Unlimited
Taxi in case of road assistance following accident	Covered once per year
Delivery of car from garage to client house	Covered in case of accidents and for garages within our network
Road assistance	Unlimited kilometers & frequency per year due to accident or mechanical/electrical failure (cover granted after 5 days from policy issuance due to mechanical and electrical failure, subject to new policies only)
Replacement car	10 days in the aggregate, starting the 1 <sup>st</sup> day of reparation (\$50 per eligible day)
Replacement car in case of total loss	\$750
Total loss	Depreciated market real car value will be paid
Registration fees in case of total loss	Up to 7.5% of the depreciated market real car value will be paid with a maximum of \$10,000
Litigation expense	\$5,000 per year
Strike riots and civil commotion (SRCC)	Covered up to a maximum limit of \$60,000 in the aggregate.
Hail, storm, tempest and flood	Covered up to the depreciated market real car value
Cover while in custody of valet, car wash, & workshop	Covered
If driver age is 21 or younger or if driving license is valid for less than 1 year	Increase premium by 15% with a deductible of \$100 on each and every loss
No Claim Bonus	A 5% discount will be offered on the 3rd year premium following 2 consecutive years of clean record, provided minimum premium is met.



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## Fresh USD Product - Elite

### Product Conditions

- ✓ These rates are applicable for private cars.
- ✓ Premiums payable in Fresh USD.

### Option of Deductible on Each and Every Loss

- ✓ \$100 deductible on each loss, discount above premium by 12%.

Benefits (Fresh USD)	Elite
Dealer repair	Included in rates for car age 0, 1, 2 & 3. For car age 4, 5 & 6, add 10%.
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 market real car value
Partial theft of internal (forcible entry) & external parts	Covered up to \$5,000 with no deductible in the aggregate.
Own damage	Covered
Scratching and denting	Covered excluding intentional acts.
PA: death for drivers and passengers including family	\$25,000 per person and \$50,000 in the aggregate
PA: medical expenses for drivers and passengers including family	\$7,500 per person and \$30,000 in the aggregate
Travel insurance (Europe & MENA countries only)	Medical & Travel benefits covering the insured aged up to 65 years for a period up to 30 days as per Schengen embassies requirements up to \$30,000 per trip for medical expenses. Covers 24/7 help desk. Covers accidental and acute sickness not due to any Pre-Existing condition. For single use only. <i>Policy to be requested at least 48 hours prior travel date.</i>
Depreciation on spare parts for cars with dealer repair	No depreciation
Depreciation on spare parts for cars with no dealer repair	No depreciation will apply on new spare parts in case used spare parts are not available on the local market for car age 0 to 7 years. Otherwise, 5% depreciation per year will apply with a maximum of 30%.
Airbag	Unlimited
Taxi in case of road assistance following accident	Covered once per year
Delivery of car from garage to client house	Covered in case of accidents and for garages within our network
Road assistance	Unlimited kilometers and frequency per year due to accident or mechanical/electrical failure (cover granted after 5 days from policy issuance due to mechanical and electrical failure, subject to new policies only)
Replacement car	10 days in the aggregate, starting the 3 <sup>rd</sup> day of reparation (\$35 per eligible day)
Replacement car in case of total loss	\$350
Total loss	Depreciated market real car value will be paid, subject to 10% deductible
Registration fees in case of total loss	Up to 7.5% of the depreciated market real car value will be paid with a maximum of \$10,000
Litigation expense	\$5,000 per year
Strike riots and civil commotion (SRCC)	- For car value \$0-\$30,000: Covered up to a maximum limit of \$5,000 in the aggregate. - For car value \$30,001-\$50,000: Covered up to a maximum limit of \$10,000 in the aggregate.
Hail, storm, tempest and flood	Covered up to the depreciated market real car value
Cover while in custody of valet, car wash, & workshop	Covered
If driver age is 21 or younger or if driving license is valid for less than 1 year	Increase premium by 15% with a deductible of \$100 on each and every loss
No Claim Bonus	A 5% discount will be offered on the 3 <sup>rd</sup> year premium following 2 consecutive years of clean record, provided minimum premium is met.



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## Fresh USD Product - Basic Plan

### Product Conditions

- ✓ These rates are applicable for private cars. Special cars, sports cars, luxury cars listed below & cars above limit require referral.
- ✓ Premiums payable in Fresh USD.

Benefits (Fresh USD)	Basic
Dealer repair	Not covered
Bodily injury (BI)	\$250,000 cover in excess of compulsory BI, provided compulsory BI is in force with SA
TPL Material Damage	\$500,000
Fire, total theft and holdup	Covered with no deductible based on market real car value
Partial theft of internal parts (forcible entry)	Covered up to \$1,500 with no deductible in the aggregate.
Own damage	Covered
PA: death for drivers and passengers including family	\$15,000 per person and \$50,000 in the aggregate
PA: medical expenses for drivers and passengers including family	\$5,000 per person and \$20,000 in the aggregate
Travel insurance (Europe & MENA countries only)	Medical & Travel benefits covering the insured aged up to 65 years for a period up to 30 days as per Schengen embassies requirements up to \$30,000 per trip for medical expenses. Covers 24/7 help desk. Covers accidental and acute sickness not due to any Pre-Existing condition. For single use only. <i>Policy to be requested at least 48 hours prior travel date.</i>
Depreciation on spare parts for cars with no dealer repair	0% during manufacturing year, then 10%, during the year following manufacturing year, and 5% per year for the following years with a max of 50%
Airbag	Unlimited
Road assistance	Unlimited Km per ride, 2 rides per year due to mechanical and electrical failure and Unlimited rides per year due to accident (cover granted after 5 days from policy issuance due to mechanical and electrical failure, subject to new policies only)
Replacement car in case of total loss	\$250
Total loss	Depreciated market real car value will be paid, subject to 10% deductible
Registration fees in case of total loss	Up to 7.5% of the depreciated market real car value will be paid with a maximum of \$10,000.
Litigation expense	\$2,000 per year
Strike riots and civil commotion (SRCC)	Covered up to a maximum limit of \$1,000 in the aggregate.
If age of driver is 21 or younger or if the driving license is valid for less than 1 year	Increase premium by 15% with a deductible of \$100 on each and every loss
No Claim Bonus	A 5% discount will be offered on the 3rd year premium following 2 consecutive years of clean record, provided minimum premium is met.



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## Motor Electrical & Hybrid cars Rates & Benefits

### Product Conditions

- ✓ These rates are applicable for private cars. Special cars, sports cars, luxury cars listed below & cars above limit require referral.
- ✓ Premiums payable in Fresh USD only.

Benefits (Fresh USD)	Electrical & Hybrid
Dealer repair	Included in rates for car age 0 & 1. For car age 2, 3 & 4, add 0.25%.
Bodily injury (BI)	\$500,000 cover in excess of compulsory BI, provided compulsory BI is in force with Securite Assurance
TPL Material Damage	\$1,000,000
Fire, total theft and holdup	Covered with no deductible based on market real car value
Fire exclusion	Fire exclusion due to non-conformity of charging cables and/or charging procedure and/or not using Factory charging Sockets.
Partial theft of internal (forcible entry) & external parts	Covered up to \$5,000 with no deductible in the aggregate.
Own damage	Covered
Scratching and denting	Covered excluding intentional acts.
PA: death for drivers and passengers including family	\$25,000 per person and \$50,000 in the aggregate
PA: medical expenses for drivers and passengers including family	\$7,500 per person and \$30,000 in the aggregate
Travel insurance (Europe & MENA countries only)	Medical & Travel benefits covering the insured aged up to 65 years for a period up to 30 days as per Schengen embassies requirements up to \$30,000 per trip for medical expenses. Covers 24/7 help desk. Covers accidental and acute sickness not due to any Pre-Existing condition. For single use only. <i>Policy to be requested at least 48 hours prior travel date.</i>
Depreciation on spare parts for cars with dealer repair	No depreciation
Depreciation on spare parts for cars with no dealer repair	No depreciation will apply on new spare parts in case used spare parts are not available on the local market for car age 0 to 2 years. Otherwise, 5% depreciation per year will apply with maximum 50%.
Depreciation on battery	For car age 3 years and above, 10% depreciation per year to be applied on the battery with a maximum of 30%.
Airbag	Unlimited
Taxi in case of road assistance following accident	Covered once per year
Delivery of car from garage to client house	Covered in case of accidents and for garages within our network
Road assistance	Unlimited kilometers and frequency per year due to accident or mechanical/electrical failure (cover granted after 5 days from policy issuance due to mechanical and electrical failure, subject to new policies only)
Replacement car	10 days in the aggregate, starting the 3 <sup>rd</sup> day of reparation (\$35 per eligible day)
Replacement car in case of total loss	\$350
Total loss	Depreciated market real car value will be paid, subject to 10% deductible
Registration fees in case of total loss	Up to 7.5% of the depreciated market real car value will be paid with a maximum of \$10,000
Litigation expense	Up to \$5,000 once per policy period
Strike riots and civil commotion (SRCC)	Covered up to a maximum limit of \$10,000 in the aggregate.
Hail, storm, tempest and flood	Covered up to \$10,000 once per policy period
Cover while in custody of valet, car wash, & workshop	Covered
If driver age is 21 or younger or if driving license is valid for less than 1 year	Increase premium by 15% with a deductible of \$100 on each and every loss
No Claim Bonus	A 5% discount will be offered on the 3 <sup>rd</sup> year premium following 2 consecutive years of clean record, provided minimum premium is met.



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## Motor 50/50 All Risks Rates & Benefits

### Product Conditions

- ✓ In case of claim, an additional premium equal to the initial paid policy premium should be paid once by the client before settling the claim.
- ✓ These rates are applicable for private cars. Add 0.25% for sports, special and luxury cars based on list attached. Cars above limit require referral.
- ✓ Premium is settled in Fresh USD only.

Benefits (Fresh USD)	Motor 50/50
Dealer repair	Covered for brand new cars only.
Bodily injury	Not included
Third party material liability	\$500,000
Fire, Total theft and holdup	Covered, subject to 10% deductible based on market real car value
Partial theft of internal (forcible entry) & external parts	Covered up to \$5,000 with no deductible in the aggregate
Own damage	Covered
PA: death for drivers and passengers including family	\$25,000 per person and \$50,000 in the aggregate
PA: medical expense for drivers and passengers including family	\$7,500 per person and \$30,000 in the aggregate
Travel insurance (Europe & MENA countries only)	Medical & Travel benefits covering the insured aged up to 65 years for a period up to 30 days as per Schengen embassies requirements up to \$30,000 per trip for medical expenses. Covers 24/7 help desk. Covers accidental and acute sickness not due to any Pre-Existing condition. For single use only. <i>Policy to be requested at least 48 hours prior travel date.</i>
Depreciation on spare parts for cars with dealer repair	No depreciation
Depreciation on spare parts for cars with no dealer repair	5% per year with a maximum of 50%
Airbag	Unlimited
Delivery of car from garage to client house	Covered in case of accidents and for garages within our network
Road assistance	Unlimited Km per ride, 2 rides per year due to mechanical and electrical failure and Unlimited rides per year due to accident (cover granted after 5 days from policy issuance due to mechanical and electrical failure, subject to new policies only)
Replacement car	10 days in the aggregate, starting the 3 <sup>rd</sup> day of reparation, or \$35 per eligible day
Replacement car in case of total loss	\$250
Total loss	Depreciated market real car value will be paid, subject to 10% deductible
Registration fees in case of total loss	An amount of 7.5% of the depreciated market real car value will be paid with a maximum of \$10,000
Hail, storm, tempest and flood	Covered up to the depreciated market real car value
If driver age is 21 or younger or if driving license is valid for less than 1 year	Renewal subject to underwriting. Increase premium by 15% with a mandatory deductible of \$100 on each and every loss.



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## Collision Rates & Benefits

### Product Conditions

- ✓ Accidents with known third parties with mandatory expert report at time of claim.
- ✓ These rates are applicable for private cars. Special cars, sports cars, luxury cars listed below & cars above limit require referral.
- ✓ Premium is settled in Fresh USD only.

Benefits (Fresh USD)	Collision
Dealer repair	Not Covered
Bodily injury	Not included
TPL Material Damage	\$1,000,000
Fire, total theft and holdup	Covered, subject to 10% deductible based on market real car value
Own damage	Covered subject to known third parties with mandatory expert report
PA: death for drivers and passengers including family	\$10,000 per person and in the aggregate
PA: medical expenses for drivers and passengers including family	\$2,500 per person and in the aggregate
Depreciation on spare parts for cars with no dealer repair	5% per year with a max of 50%
Replacement car in case of total loss	\$250
Total loss	Depreciated market real car value will be paid, subject to 10% deductible
Registration fees following total loss	Up to 7.5% of the depreciated market real car value will be paid with a maximum of \$10,000
If driver age is 21 or younger or if driving license is valid for less than 1 year	Renewal subject to underwriting. Increase premium by 15% with a mandatory deductible of \$100 on each and every loss.
If driver age is 21 or younger and car is 12 years or older	Insurable only under third party liability
Road assistance	Unlimited Km per ride, 2 rides per year due to mechanical and electrical failure and Unlimited rides per year due to accident (cover granted after 5 days from policy issuance due to mechanical and electrical failure, subject to new policies only)



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## Motor Total Loss Cover

### Product Conditions

- ✓ These rates are given to vehicles 20 years or under
- ✓ These rates exclude sports, special and luxury cars listed below, for which referral to the company is required
- ✓ Vehicle's Premium is settled in USD Fresh

### **Coverage and benefits:**

#### ✓ **For private cars:**

- Third party liability cover for material damage: up to \$500,000
- Personal accident cover for the driver & passengers (family members):
  - \$10,000 per claim in case of death
  - \$2,500 per person for medical expenses

#### ✓ **For commercial vehicles:**

- Third party liability cover for material damage: up to \$100,000
- Personal accidents cover for the driver only:
  - \$5,000 per claim in case of death
  - \$1,000 per person for medical expenses

#### ✓ **For both:**

- Total loss coverage includes: fire, total theft, holdup (if chosen), and own damage (if accident is covered)
- Indemnity for total loss shall apply only if the cost of repairs reaches or exceeds 65% of the depreciated market real car value at the time of the accident
- A deductible of 10% of the market real car value will be applied in case of total theft or total loss
- Road assistance is granted:
  - 50 Km maximum per ride,
  - 2 rides per year due to mechanical and electrical failure
  - Unlimited rides per year due to accident
  - Cover granted after 5 days from policy issuance due to mechanical and electrical failure, subject to new policies only

## List of sports, special and luxury cars

List of sports cars		
Aston Martin	Ford Focus RS	Mercedes CLS 53
Audi R8	Ford Mustang V8	Mercedes E 63
Audi RS	Jeep Grand Cherokee SRT	Mercedes GLE 53
Bertone	Lamborghini	Mercedes GT
BMW M series	Lexus LFA	Mercedes SLR
Bugatti	Lexus RC	Mitsubishi Evolution
Chevrolet Camaro SS	Lotus	Porsche
Chevrolet Camaro V8	Maserati except Quattroporte	Range Rover SVR
Corvette	McLaren	Subaru Impreza STI
Dodge Viper	Mercedes AMG series (refer to SA)	Subaru Impreza WRX
Ferrari		

List of special cars		
Alfa Giulia	Jaguar	Porsche
Alfa Romeo 4C	Maserati Quattroporte	VW (R)
Fiat Abarth	Opel VXR8	

List of luxury cars		
Bentley	Rolls-Royce	Maybach

List of excluded cars		
Infiniti G35	Nissan 370 Z	Renault Clio V6
Infiniti G37	Nissan GTR	Subaru BRZ
Nissan 350Z	Opel Insignia	Toyota GT86

**N.B:** The above lists are by no means exhaustive and might be updated at any time.

### **Conditions:**

- ✓ Driver should be minimum 27 years old.
- ✓ For Hyundai Tucson All risks insurance, it is mandatory to have the certificate of anti-theft and immobilizer in order to renew or issue new policies.



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## Motor TPL Bodily & Material Damage

### Third Party Material Damage for PRIVATE CARS (Option 1) cover includes:

- **Parents passengers and driver:**
  - Medical expenses: 100% coverage up to USF 2,500 per person and USF 5,000 in the aggregate
  - Death or PTD: USF 20,000 per person and USF 40,000 in the aggregate
- **Towing:**
  - 100 kms per ride
  - Unlimited rides due to accident
  - 2 rides due to mechanical or electrical failure
  - Cover granted 5 days from policy issuance due to mechanical or electrical failure subject to new policies only
- **Litigation Expenses:**
  - Covered up to USF 1,000.- per year

### Third Party Material Damage for PRIVATE CARS (Option 2) cover includes:

- **Parents passengers and driver:**
  - Medical expenses: 100% coverage up to USF 3,000 per person and USF 7,500 in the aggregate
  - Death or PTD: USF 25,000 per person and USF 50,000 in the aggregate
- **Towing:**
  - Unlimited kms per ride
  - Unlimited rides due to accident
  - 2 rides due to mechanical or electrical failure
  - Cover granted 5 days from policy issuance due to mechanical or electrical failure subject to new policies only
- **Litigation Expenses:**
  - Covered up to USF 2,000.- per year