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# Motor All Risks Rates & Benefits

## Fresh USD Product - Infinite

### Product Conditions

- ✓ These rates are applicable for private vehicles. Refer to Securite Assurance for vehicles above limit and special & luxury vehicles listed below.
- ✓ 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 vehicle age 0, 1, 2 & 3 only. For Porsche and Mercedes, refer to Securite Assurance
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
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 vehicles with dealer repair	No depreciation
Depreciation on spare parts for vehicles with no dealer repair	No depreciation will apply on new spare parts for vehicle age 0 to 7 years in case used spare parts are not available on the local market. 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 vehicle 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/electrical failure, subject to new policies only)
Replacement vehicle	12 days in the aggregate, starting the 1 <sup>st</sup> day of reparation (up to \$100 per eligible day)
Replacement vehicle in case of total loss	\$1,000
Total loss	Depreciated market real vehicle value will be paid
Registration fees in case of total loss	Up to 10% of the depreciated market real vehicle value will be paid
Litigation expense	\$5,000 per year
Strike riots and civil commotion (SRCC)	Covered up to the depreciated market real vehicle value
Political Violence excluding SRCC	Covered up to \$30,000 subject to an additional \$125
Hail, storm, tempest, flood & earthquake	Covered up to the depreciated market real vehicle value
Car locks replacement	Covered 50% of its value in case of lost or broken car lock up to \$250
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 yr	A deductible of \$100 will be applied 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
<b>Electrical &amp; Hybrid vehicles special conditions</b>	
Fire exclusion	Fire exclusion due to non-conformity of charging cables and/or charging procedure and/or not using Factory charging Sockets
Depreciation on battery	For car age 3 years & above, 10% depreciation per year to be applied on the battery with max 30%



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## Fresh USD Product - Elite

### Product Conditions

- ✓ These rates are applicable for private vehicles. Refer to Securite Assurance for vehicles above limit and special & luxury vehicles listed below.
- ✓ 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	For vehicle value \$0-\$20,000, included in rate only for vehicle age 0 For vehicle value \$20,001-\$50,000, available only for vehicle age 0, 1 & 2 subject to an additional 6% on total premium. For Porsche and Mercedes, refer to Securite Assurance
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
Partial theft of internal (forcible entry) & external parts	Covered up to \$5,000 with no deductible in the aggregate
Own damage	Covered
Scratching & denting	Only damaged Panels due to accident will be covered. Overhaul (zennar) not covered.
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 vehicles with dealer repair	No depreciation
Depreciation on spare parts for vehicles with no dealer repair	No depreciation will apply on new spare parts for vehicle age 0 to 7 years in case used spare parts are not available on the local market. 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 vehicle 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/electrical failure, subject to new policies only)
Replacement vehicle	10 days in the aggregate, starting the 3 <sup>rd</sup> day of reparation (up to \$35 per eligible day)
Replacement vehicle in case of total loss	\$500
Total loss	Depreciated market real vehicle value will be paid, subject to 10% deductible
Registration fees in case of total loss	Up to 10% of the depreciated market real vehicle value will be paid
Litigation expense	\$5,000 per year
Strike riots and civil commotion (SRCC)	Covered up to a maximum limit of \$10,000 in the aggregate
Political Violence excluding SRCC	Covered up to 50% of depreciated market real vehicle value with max. \$25,000 subject to an additional \$95
Hail, storm, tempest, flood & earthquake	Covered up to the depreciated market real vehicle value
Car locks replacement	Covered 50% of its value in case of lost or broken car lock up to \$250
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	A deductible of \$100 will be applied 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
<b>Electrical &amp; Hybrid vehicles special conditions</b>	
Fire exclusion	Fire exclusion due to non-conformity of charging cables and/or charging procedure and/or not using Factory charging Sockets
Depreciation on battery	For car age 3 years & above, 10% depreciation per year to be applied on the battery with max 30%



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## Fresh USD Product – Basic Plan

### Product Conditions

- ✓ These rates are applicable for private vehicles. Refer to Securite Assurance for vehicles above limit and special & luxury vehicles listed below.
- ✓ Premiums payable in Fresh USD.

Benefits (Fresh USD)	Basic
Dealer repair	Not covered
Bodily injury (BI)	Not covered
TPL Material Damage	\$1,000,000
Fire, total theft and holdup	Depreciated market real vehicle value will be paid, subject to 10% deductible
Partial theft of internal parts (forcible entry)	Covered up to \$2,500 with no deductible in the aggregate
Own damage	Covered
Scratching & denting and overhaul (zennar)	Not 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 vehicles with no dealer repair	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 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 vehicle	Not covered
Replacement vehicle in case of total loss	\$250
Total loss	Depreciated market real vehicle value will be paid, subject to 10% deductible
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
Strike riots and civil commotion (SRCC)	Covered up to a maximum limit of \$3,000 in the aggregate
Hail, storm, tempest, flood & earthquake	Covered up to \$4,000
If age of driver is 21 or younger or if the driving license is valid for less than 1 year	A deductible of \$100 will be applied 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 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 vehicles. Refer to Securite Assurance for vehicles above limit and special & luxury vehicles listed below.
- ✓ Premiums payable in Fresh USD.

Benefits (Fresh USD)	Motor 50/50
Dealer repair	Not covered
Bodily injury	Not included
Third party material liability	\$1,000,000
Fire, Total theft and holdup	Covered with no deductible based on depreciated market real vehicles value
Partial theft of internal (forcible entry) & external parts	Covered up to \$5,000 with no deductible in the aggregate
Own damage	Covered
Scratching & denting and overhaul (zennar)	Not 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 vehicles with no dealer repair	10% during the year following manufacturing year, and 5% per year for the following years with max 50%
Airbag	Unlimited
Taxi in case of road assistance following accident	Covered once per year
Delivery of vehicle 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 vehicle	10 days in the aggregate, starting the 3 <sup>rd</sup> day of reparation (up to \$35 per eligible day)
Replacement vehicle in case of total loss	\$250
Total loss	Depreciated market real vehicle value will be paid, subject to 10% deductible
Registration fees in case of total loss	An amount of 10% of the depreciated market real vehicle value will be paid
Litigation expense	\$5,000 per year
Strike riots and civil commotion (SRCC)	- For vehicle value \$0-\$30,000: Covered up to a maximum limit of \$5,000 in the aggregate - For vehicle value \$30,001-\$50,000: Covered up to a maximum limit of \$10,000 in the aggregate - For vehicle value \$50,001-\$100,000: Covered up to a maximum limit of \$60,000 in the aggregate
Hail, storm, tempest, flood & earthquake	Covered up to the depreciated market real vehicle value
Car locks replacement	Covered 50% of its value in case of lost or broken car lock up to \$250
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	A deductible of \$100 will be applied 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 vehicles. Refer to Securite Assurance for vehicles above limit and special & luxury vehicles listed below.
- ✓ Premiums payable in Fresh USD.

Benefits (Fresh USD)	Collision
Dealer repair	Not covered
Bodily injury	Not included
TPL Material Damage	\$1,000,000
Fire, total theft and holdup	Depreciated market real vehicle value will be paid, subject to 10% deductible
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 vehicles with no dealer repair	10% during the year following manufacturing year, and 5% per year for the following years with a max of 50%
Replacement vehicle in case of total loss	\$250
Total loss	Depreciated market real vehicle value will be paid, subject to 10% deductible
Registration fees following total loss	Up to 7.5% of the depreciated market real vehicle value will be paid
If driver age is 21 or younger or if driving license is valid for less than 1 year	Renewal subject to underwriting. A mandatory deductible of \$100 will be applied on each and every loss.
If driver age is 21 or younger and vehicle 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
- ✓ Refer to Securite Assurance for vehicles above limit and special & luxury vehicles listed below.
- ✓ Premiums payable in Fresh USD

### **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
- Road assistance is granted:
  - Unlimited Km 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

#### ✓ **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
- 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

#### ✓ **For both:**

- Total loss coverage includes: fire, total theft, holdup, 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

## List of special and luxury vehicles

List of special vehicles		
Alfa Giulia	Corvette	Mercedes SLR
Alfa Romeo	Dodge Viper, Challenger, Charger, SRT and Demon	Mitsubishi Evolution
Audi R8 or R10	Ford Focus RS	Nissan GTR and Skyline
Audi RS	Ford Mustang	Porsche
BMW M series and GT	Jeep Grand Cherokee SRT	Range Rover SVR
Chevrolet Camaro SS	Lexus LFA	Renault Clio V6
Chevrolet Camaro V8	Lexus RC	VW (R) or VW Golf GTI
Subaru STI or WRX	Mercedes AMG series (CLS 53, E 63, GLE 53, GT...)	

List of luxury vehicles		
Aston Martin	Lamborghini	McLaren
Bentley	Lotus	Rolls-Royce
Bugatti	Maserati	Acura
Ferrari	Maybach	

List of excluded vehicles		
Infiniti G35 (coupé)	Nissan 370 Z	Subaru BRZ
Infiniti G37 (coupé)	Opel Insignia	Toyota GT86
Nissan 350Z		

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

### **Conditions:**

- ✓ The above list of special and luxury vehicles needs referral to Securite Assurance.
- ✓ For all vehicles considered as sports, special and luxury vehicles, driver should be minimum 27 years old, even if not mentioned in the above tables.
- ✓ For all Porsche vehicles, driver should be minimum 27 years old.
- ✓ For **Hyundai Tucson, Hyundai Santa Fe and Kia Sportage** All risks insurance, certificate of anti-theft and immobilizer is mandatory to renew or issue new policies.



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## Motor TPL Bodily & Material Damage

### Third Party Material Damage for Private Vehicles (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 Vehicles (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