

Details of Auto Insurance Product Variants

Product Features	Silver Cover	Gold Cover	Platinum Cover
Premium rates for the Mashreq customer	2.85%	3%	3.5%
Special Discounted Rates for Mashreq Staff	2.70%	2.85%	3.42%
Car registration Service	N/A	FREE	FREE
	Hassle free registration is just a phone call away		
10% Discount on next year renewal	N/A	N/A	No Claim discount letter to be provided
Full premium back (ILOE)	Loss of employment cover refunding the premium		
Geographical Scope	Includes Oman and Qatar in addition to U.A.E		
Agency Repair	2 YEARS FREE	3 YEARS FREE	5 YEARS FREE
4th YEAR (with 2 years No Claim Letter)	N/A	25% extra premium	FREE
5th YEAR (with 3 years No Claim Letter)	N/A	40% extra premium	FREE
Courtesy Car Cash Benefit	AED 215	AED 215	FREE
	Cash benefit of AED100 per day		
Get a new car or original purchase in-case of a write-off	N/A	Under 6 months of vehicle purchase	Under 6 months of vehicle purchase
Personal Accident Benefit to DRIVER	AED 120	AED120	AED 120
Personal Accident Benefit to Passenger	AED 30	AED 30	AED 30
Third Party Bodily Injury	UNLIMITED	UNLIMITED	UNLIMITED
Third party property damage	1 MIL	3.5 MIL	5 MIL
Natural Calamities	N/A	FREE	FREE
Riots, Strikes	N/A	FREE	FREE
Emergency Medical Expense up to AED 5,000	N/A	FREE	FREE
	You and other insured occupant will be covered up to AED 5,000 in case of any accidental bodily injury as the direct and immediate result of an accident to the insured vehicle		
Theft of Personal Belonging up to AED 5,000	N/A	FREE	FREE
Replacement of key upto AED 1,000	N/A	FREE	FREE
	Incase if insured vehicle keys or lock transmitter are lost or stolen we shall pay the cost maximum up to AED 1000 for replacement of: 1.The door locks and boot lock ; 2. The ignition and steering lock 3. The lock transmitter and central locking system		
Valet Parking Theft cover	N/A	FREE	FREE
Wind screen damage	N/A	Up to AED 3,000	UNLIMITED
AAA Roadside and Off-road assistance	N/A	FREE	FREE