



**800 AXA**  
axa.ae

Disclaimer: This leaflet only provides a summary of information coverage. The liability of AXA Insurance (Gulf) B.S.C. (c) does not commence until the Proposal has been accepted and the Premium has been paid. AXA Insurance (Gulf) B.S.C. (c) reserves the right to ask for special terms or decline the Proposal. Please refer to the Policy Handbook for full terms, conditions & exclusions. A specimen copy of this Policy is available from any AXA branch office in the Gulf or on our website [www.axa.ae](http://www.axa.ae)

AXA Insurance (Gulf) B.S.C. (c)  
Registered in the Insurance Companies Register - Certificate No. (69) dated 22/01/2002. Subject to the provisions of Federal Law No. (6) of 2007 concerning the establishment of Insurance Authority and Organization of its work. Agent: Kanoo Group (Insurance Agent) L.L.C.



Car Insurance

**Drive with  
peace of mind**

## Drive with peace of mind

**50% discount, if you can prove that you are a claims free driver**

**With AXA, get more than what you pay for**

- ✓ A 'Fully loaded' motor insurance policy including a distinguished claims service.
- ✓ Best value for your money.

## Claims Procedure

You must notify Us immediately after the occurrence of a claim, and provide all of the information which we require in order to settle your claim.

You can contact us through

- 📞 Call Centre: 800 292
- ✉ E-mail: [home.claim@axa-gulf.com](mailto:home.claim@axa-gulf.com)
- 🌐 Website: [www.axa-gulf.com](http://www.axa-gulf.com)
- 📍 Or any of our branches

## Benefits



Coverage of the cost of the car, as per original invoice in case of total loss (no depreciation for 24 months)\*.



Option to repair at agency/dealership or with AXA network garages.



RTA inspection done by AXA on your behalf.



Replacement vehicle in the case of a claim\*.



Pick up and drop off service in the event your vehicle is in the workshop for repairs.



24/7 roadside assistance & breakdown recovery.



Off-road cover.



Oman Extension cover for all your road trips to Oman.

\*T&Cs apply.  
Cover is applicable only if specifically stated on your Policy Schedule.  
Please read all the exceptions and conditions that apply to each Section of Your Policy.

## Your covers at a glance

BENEFITS	PRESTIGE	PERFECT	AXA THIRD PARTY
Loss or damage to the insured vehicle	Yes	Yes	Not Applicable
Third party liability – Bodily Injury	Yes	Yes	Yes
Third party property damage	Yes 5 Million	Yes 3.5 Million	Yes 3.5 Million
Legal Liability extended to include family members as Third Party	Yes	Yes	Yes
Fire & theft cover	Yes	Yes	Not Applicable
Storm, flood, riot and strike	Yes	Yes	Not Applicable
Personal injury cover	AED 20,000	AED 20,000	Not Applicable
Emergency medical expenses	AED 6,000	AED 3,500	Not Applicable
Personal belongings	AED 4,000	AED 4,000	Not Applicable
No claims discount	Yes	Yes	Yes
Oman Cover	Yes	Yes	Optional
Off road cover	Yes	Yes	Not Applicable
Maximum agency repair period	Included 5 years	Optional up to 5 years	Not Applicable
Guaranteed repairs	Yes	Yes	Not Applicable
Back to Invoice for Total Loss	24 months from 1st registration	6 months from 1st registration	Not Applicable
Waiver of excess for windscreen damage	Yes	Yes if below AED 5,000	Not Applicable
Personal accident benefit – driver	Optional AED 350,000	Optional AED 200,000	Optional AED 200,000
Personal accident benefit – passengers	Optional AED 200,000	Optional AED 200,000	Optional AED 200,000
Hire car benefit	Yes up to AED 1,500	Optional up to 7 days	Not Applicable
24 hour accident and breakdown recovery	Yes	Yes	Yes
GCC cover	Optional	Optional	Not Applicable
Pickup & Delivery (Claims Service)	Yes	Yes	Not Applicable
Claims Single Point of Contact	Yes	Not Applicable	Not Applicable

## Services



Free airport pick-up and drop-off. Protection even when away



15% discount on International Car Rental Bookings from Europcar Dubai.



Discounted rates for local car rentals for personal use.



SMS updates during car repair.

## AXA offers four levels of customised covers:

- Prestige
- Perfect
- Third Party
- Perfect Plus

### Terminating a policy

If a policy needs to be cancelled, the insured must provide the following:  
a) Transfer of ownership as recorded with the police authorities OR  
b) Proof that the vehicle has been insured by another insurance Co. OR  
c) Copy of an export certificate if the vehicle is to be exported from U.A.E.  
Premium refund is calculated subject to the Short Rate Schedule provided that there is no compensation paid to the Insured or pending claims in relation to this Policy.  
(Please refer to Policy Terms and Conditions)