

Motor Insurance

Benefits

The PLIC Motor Insurance benefits which are built in the standard policy are as follows:

Third Party Liability

Damage to the Insured Vehicle due to accidental collision or overturning, fire, external explosion, self-ignition, lightening, theft, impact of dropped or flying objects and damage during transit

Car Replacement: 8 Days, Small Car built in the policy. For further options for vehicle sizes and more days, please see the optional section.

24 hour Vehicle Assistance Services:

In Bahrain:

- Towing or removal of the Insured Vehicle
- Flat Tire.
- Locked out
- Dead battery
- Out of fuel

In GCC countries, Jordan, Lebanon and Syria:

- Towing or removal of the Insured Vehicle
- Stay and Travel due to Breakdown of the Vehicle
- Stay and Travel due to theft of the Vehicle
- Transport or repatriation and deposit and custody of the repaired or recovered vehicle
- Professional Driver Service

Agency Repair (*from purchasing date*): Repairs can be carried out at the manufacturer's authorized repairers in Bahrain for the first 3 years.

Depreciation on Parts (*from purchasing date*): No depreciation will be applied on spare parts for the first 3 years.

Windscreen Protection: Limit up to BHD 300/-. Standard excess will apply.

The following covers are optional and may be added to your policy at an additional premium:

Perils of Nature: Damage to the Insured Vehicle due to flood, typhoon, hurricane, storms, earthquake, hailstorm, or other convulsions of nature.

Car Replacement: You may increase the number of days allocated for the car replacement up to **10 and/or 15 days** and upgrade the car size to **medium and/or large**.

VIP Service which will cover the following benefits:

- i. Pickup and Delivery for routine maintenance and technical inspection up to 2 times per year.
- ii. Taxi service upto 2 times per year.
- iii. Home assist 2 times a year, upto a maximum of BHD. 70/- per claim.
- iv. Upto 3 days small car replacement with pick up and delivery for routine maintenance.

Agency Repair and Depreciation for the 4th and 5th year: this will be given to our customer from year 4th and 5th provided they had the insurance with us from the beginning,

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Riot, Strike and/or Malicious Damage: Damage to the Insured Vehicle due to Riot, Strike and/or Malicious Damage which does not amount to popular uprising.

Personal Accident (for the driver and passengers) - Sum Insured: BD 3,000/-

Windows Cover: Replacing the windscreen cover, this will cover all the windows of the vehicle in case of damage, up to a limit of BHD. 500/-

GCC Own Damage Cover: Subject to 1 claim per year and up to a maximum of 10 Days vehicle being outside Bahrain.

In respect of the above optional covers, an additional premium will be charged accordingly.