



Rak INSURANCE



Motor Policy



RAK Insurance Motor Policy

RAK Insurance Motor Policy provides the right coverage for your motor vehicle so that you can drive on the road with ease and confidence. This will allow you to enjoy your trip with greater peace of mind.

Key Features

1. Four package options to choose from.
2. Wide range of Roadside Assistance and Concierge Services.
3. In-built Global Emergency Assistance.
4. Optional upgrades to meet your additional requirements.
5. Hassle-free online purchase.

Online Solutions

- Free online quote in less than a minute.
- Quick delivery of policy documents through email.
- Exclusive client portal to access all policy details.
- Utilities including policy servicing and claim registration.
- Wide range of online insurance solutions.
- Information and updates of new products.

Premium options

- You can pay through Direct Debit from your bank account.
- You can pay through your Debit or Credit card.
- You can visit any of RAK Insurance branches and pay the premium.

Eligibility

- The applicant should be the legal owner of the private motor vehicle registered in UAE.
- The insurance protection is subject to the age limit of 18 to 65 years inclusive.
- The applicant should possess a valid UAE driving license and the vehicle should not be more than 7 years with car value above AED 25,000.

How to make a claim

- In the event of any claim, you can register your claim through the online client portal where you will need to complete the information requested on the circumstances of your claim and attach the necessary documents. You can also contact RAK Insurance on **800 RAKI (7254)** or email us on motorclaims@rakinsurance.com. You must quote your policy number in all cases.
- To avail Roadside Assistance, Hire Car or Concierge Services, call Derby Auto Assist on **+971 4 704 7120**. You must quote your policy number in all cases.
- In the event of claims related to the Global Emergency Assistance, call Assist America on **+1-609-275-4999**. You must quote the reference number **97-AL-RAK-07143** in all cases.

General Exclusions

Please refer to the Policy Terms and Conditions for the full list of conditions and exclusions. An excess or cover limit may apply in certain cover.

Why RAK Insurance?

Ras Al Khaimah National Insurance Company (P.S.C.) trading as RAK Insurance is a Public Shareholding Company established in 1974. The Company is listed in the Abu Dhabi Securities Exchange (ADX) with an authorised paid up capital of AED 110 million.

The primary activity of RAK Insurance is to provide all classes of insurance business across multiple channels of distribution with further offices in Abu Dhabi and Dubai.

RAK Insurance is registered in the Insurance Companies Register of the Insurance Authority of UAE, under registration number 7.

Plans and Coverage Summary

RAK Insurance Motor Plan Packages				
Covers	Motor Prime	Motor Power	Motor Premier	Motor Prestige
Own Damage				
Physical loss or damage to insured vehicle	✓	✓	✓	✓
Fire and theft cover	✓	✓	✓	✓
Natural perils	x	✓	✓	✓
Riot, strike and civil commotion	✓	✓	✓	✓
Valet parking theft cover	✓	✓	✓	✓
Windscreen damage	✓	✓	✓	✓
Loss of personal belongings	✓ Up to AED 1,000	✓ Up to AED 2,000	✓ Up to AED 3,000	✓ Up to AED 4,000
Oman cover	✓	✓	✓	✓
GCC cover	x	✓	✓	✓
Off-road cover ****	✓	✓	✓	✓
Replacement of locks	✓ Up to AED 1,200	✓ Up to AED 1,200	✓ Up to AED 1,200	✓ Up to AED 1,200
New car replacement*	x	x	✓ Up to 6 months old vehicles	✓ Up to 12 months old vehicles
Agency Repair**	✓ Up to 2 years (optional)	✓ Up to 2 years (optional)	✓ Up to 2 years (optional)	✓ Up to 2 years (optional)
Third Party Liability				
Death and bodily injury	✓ Unlimited	✓ Unlimited	✓ Unlimited	✓ Unlimited
Property damages	✓ Up to AED 1,000,000	✓ Up to AED 2,000,000	✓ Up to AED 3,000,000	✓ Up to AED 4,000,000
Personal accident				
Passengers	✓ Optional cover	✓ Up to AED 200,000	✓ Up to AED 200,000	✓ Up to AED 200,000
Driver	✓ Optional cover	✓ Up to AED 200,000	✓ Up to AED 200,000	✓ Up to AED 200,000
Medical expenses***	✓ Up to AED 5,000	✓ Up to AED 10,000	✓ Up to AED 15,000	✓ Up to AED 20,000
Roadside Assistance benefits and Concierge Services	Silver	Gold	Platinum	Premium Platinum
24-hours roadside assistance	UAE only	UAE and Oman	UAE and Oman	UAE and Oman
Vehicle towing service	✓	✓	✓	✓
Battery boost service	✓	✓	✓	✓
Flat tyre service	✓	✓	✓	✓
Lock out service	✓	✓	✓	✓
On road emergency fuel delivery	✓	✓	✓	✓
Off road recovery service****	✓	✓	✓	✓
Mechanical repair service	✓	✓	✓	✓
Car registration service	✓	✓	✓	✓

Roadside Assistance benefits and Concierge Services	Silver	Gold	Platinum	Premium Platinum
Dining Plus membership	x	✓	✓	✓
International driving license service	x	✓	✓	✓
Airport pick-up or drop	x	x	✓ 2 times a year	✓ 3 times a year
Car servicing pick-up	x	x	x	✓
Dial a driver	x	x	x	✓
24-hour Hire car at the time of accident	x	x	x	✓
Visa deposit	x	x	x	✓
Ejari service	x	x	x	✓
Hire car	x	✓ 5 days	✓ 10 days	✓ 15 days
Other Benefits				
No claim discount protection	✓	✓	✓	✓
No deduction if claim recoverable	✓	✓	✓	✓
Defence cost (litigation)	x	x	✓	✓
Global Emergency Assistance by Assist America	✓	✓	✓	✓
Upgrade				
Concierge services	x	Platinum	Premium Platinum	In-built
Hire car	5 days	10 days	15 days	In-built

Notes: *Applicable to total loss only.

**Age of vehicle from first year of registration.

***Arising out of car accident.

****For 4x4 vehicles, excluding safari activities.

Important notes:

RAK Insurance Motor Policy is underwritten by Ras Al Khaimah National Insurance Company: www.rakinsurance.com

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