

Motor Insurance Policy

This policy covers Loss or Damage to the insured vehicle and Indemnifies liability per law due to accidents by the vehicle leading to personal Injury or Property Damage.

Highlights

Gulf Union provides Comprehensive and Third Party Motor Insurance in the Kingdom of Bahrain as per Law Established. Basically there are two types of Policies

- Comprehensive - This covers any accidental damage, plus the Third Party Liability.
- Third Party Policy - which covers Third Party Liability only as per law. The motor Insurance policy is issued to cover the liabilities required by the legislative Decree no. (3) Of 1987 and no. (7) Of 1996. Third Party property damage up to BD.500,000/-

Motor Policy provides insurances for vehicles ranging from Motorcycles, Cars, Trucks, Buses, and to even Mobile Excavators, Mobile Cranes, etc.

Scope

Gulf Union provide motor insurances for Individual & corporate as well. Corporate/Fleet policy is introduced to provide insurance cover for fleet/ corporate vehicles.

We offer 5 types of tailor made covers to choose from:

1. Gold : For upto 3 years old vehicles
2. Pearl : For upto 5 years old vehicles
3. Silver : For upto 8 years old vehicles
4. Bronze plus - Fire & Theft + TP Liability Cover
5. Bronze : TP Liability Cover

Under Gold Cover the following advantages are available:

1. Dealer Repairs for upto 3 years of the age of the vehicle (only for Private Cars) if they are insured with us,
2. New for old for up to 12 months in case of total loss based on market valuation
3. Personal effects for BD 75
4. No Depreciation chargeable for upto 3 years
5. No Claim Discount" not affected by one claim, of up to BD.100/- or Windscreen Damage

Under Pearl Cover the following advantages are available:

1. Agent type Repairs for upto 5 years of the age of the vehicle (only for Private Cars) if they are continuously insured with us, Agent type repairs in any of the Six Workshops as under

✓KBSC(Toyota, Lexus)	✓YK Almoayyed(Nissan, Ford, Infinity, Foton)	✓A .Bin Hindi(KIA)
✓Ahmed Zayani & Sons(Dodge, Jeep, Skoda, Chrysler, Bentley)	✓National Motors Co(Honda, GMC, Cadillac, Chevrolet)	✓Body Works(Hyundai, Mitsubishi)

2. No Depreciation Chargeable
3. Excess can be waived if vehicle is repaired in our Garage at GUARC, Sitra

4. Personal effects for BD 75
5. Lower rates for insured above 25 years of age
6. No Claim Discount* not affected by one claim, of up to BD.100/- or Windscreen Damage

Under Silver Cover we allow In-house Garage repairs to vehicles which are upto 7 years old.

- Add on Covers are available for GCC coverage.
- The Company also provides 24X7 Road side Assistance and Replacement car services for accident vehicles.
- Assistance in case of flat tyre, out of fuel, locking out and dead battery whilst on the road
- Repair at Gulf Union Automotive Repair Centre (workshop facilities)
- The Company has a tie with many agencies and garages for convenient repairs & Claim settlement
- Competitive prices.
- **"No Claim Discount"** not affected by one claim, of up to BD.100/- or Windscreen Damage
- Assessing damages and finalizing repair order within the same day.
- Repair of the insured car at the car's dealer garage, or any other garage of your choice.
- Unlimited Third Party Liability in respect of death or injury.
- Commercial vehicles/Buses/Equipments etc can be covered on risk basis

You can also add more value to your Motor Insurance with the following covers:

- Personal Accident to family members and users of the motorcar.
- Assistance services during travel.
- Car replacement in case of car accident.
- Cover against Storm, Flood and other Natural Peril.
- RSMD/SRCC Cover to provide protection in case of claims arising due to Riots, Strikes, Malicious Damage (Excluding Political Risks, Terrorism and related risks)
- GCC Cover for Own Damage
- Working risk for Plant & Machinery

Gulf Union Automotive Repair Centre (workshop facilities) is a division of Gulf Union Insurance & Reinsurance Company BSC(c) and was established in 1999. The facility employs more than 50 skilled technicians and capable of extensive repair works, including panel beating, chassis repairs and mechanical and electrical repairs and equipped with three modern paint spray booths.

The workshop covers an approximate area of 4,200 sq. m. and it accepts all types of vehicles from light saloon cars up to heavy commercial trucks.

The workshop repairs an average between 350 to 400 vehicles a month and is considered among the large repair centers in the Kingdom of Bahrain.

It is equipped with all the necessary tools to carry out all works, commencing from accident inspection up to the final delivery of repaired vehicles to customers, giving them high quality repairs, and satisfaction.

Claims administration

The company has a service level agreement for administration of claims with Gulf Electronic Management Systems W.L.L. (GEMS), the first TPA Company licensed in Bahrain. Details about the TPA Company can be found on their website <http://www.gemstpa.com>

For Claims related query please contact Motor Claims department on **17703007**

Note: Policy details given are indicative, not exhaustive. Please contact your Gulf Union Office for further details



شركة اتحاد التأمين وإعادة التأمين ب.س.ك. (ج)
GULF UNION INSURANCE & REINSURANCE CO. BSC(c)

You are in Safe Hands

Customer Service:

Building 331, Road 5616, Shaikh Salman Highway,
 Manama 356, PO Box 10949 Kingdom of Bahrain. Phone: +973 17255292 .