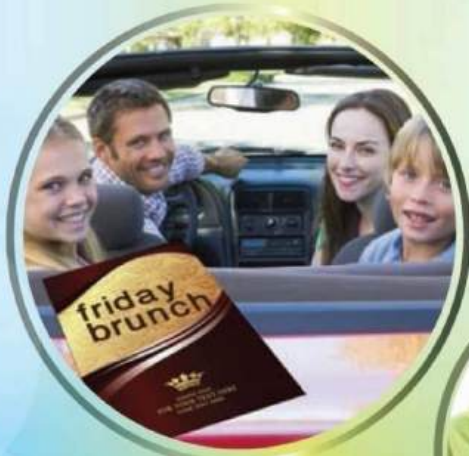


Drive joyously...



HIRE CAR BENEFIT



Nature covers. So do we.

www.oicgulf.ae

Consider insuring your vehicle
with Oriental Insurance and
drive joyously...



Oriental insurance

IN DUBAI SINCE 1960

OIC U.A.E. HIRE CAR BENEFIT PROGRAM

As an Oriental Insurance Company (OIC) customer and in consideration of additional premium you can enroll for hire car benefit from International Motoring Club, which will entitle you to a maximum of seven (7) days of free hire car service each time your car meets with an accident and is at the workshop for repairs in respect of a valid claim under the motor insurance policy. International Motoring Club is a premium motoring institution offering hire car services across U.A.E.

Welcome and Drive Joyously...

The following services will be available to the insured vehicle while it is being driven by insured/member or anyone else.
For Services Call Toll Free 800 4101 from Sunday to Thursday 8 A.M - 5 P.M



Coverage

- Hire car service is in conjunction with an accident and will be given to the customers/members on issuance of a valid police report and while their car is at the workshop. IMC will provide Toyota Yaris 1.6litre engine capacity, Hatch Back or similar 2010 - 2011 models.
- If the member's vehicle is stolen or if the damage is extensive and OIC decides not to repair the vehicle and settles the claim on total loss basis, IMC will provide a hire car for up to seven days or until an offer to settle the claim is made, whichever is earliest.
- Hire Car Benefit is for all saloon, 4WD, station wagon, SUV, limousine, sport & coupe vehicles insured under a comprehensive motor insurance policy with Oriental Insurance. No commercial vehicles, motor cycles and third party liability insurance policy vehicles can obtain this service.
- Customers can opt to add these benefits to their motor insurance policy anytime during the policy period. E.g. At inception or midterm of policy period. Hire Car Benefit will be valid till motor insurance policy expiry date irrespective of add on date.
- Members can upgrade the model of the replacement car at additional cost and subject to availability.
- The car will be delivered to member at their doorstep (within city limits) and will be picked up or the members can drop it off at the designated offices. The service will be provided through IMC call centre on 800-4101 number.

- The rented vehicle will only be used by members, one additional driver will be provided coverage free of charge and AED 50/- shall be charged for every additional driver and is subject to approval by the rent a car company.

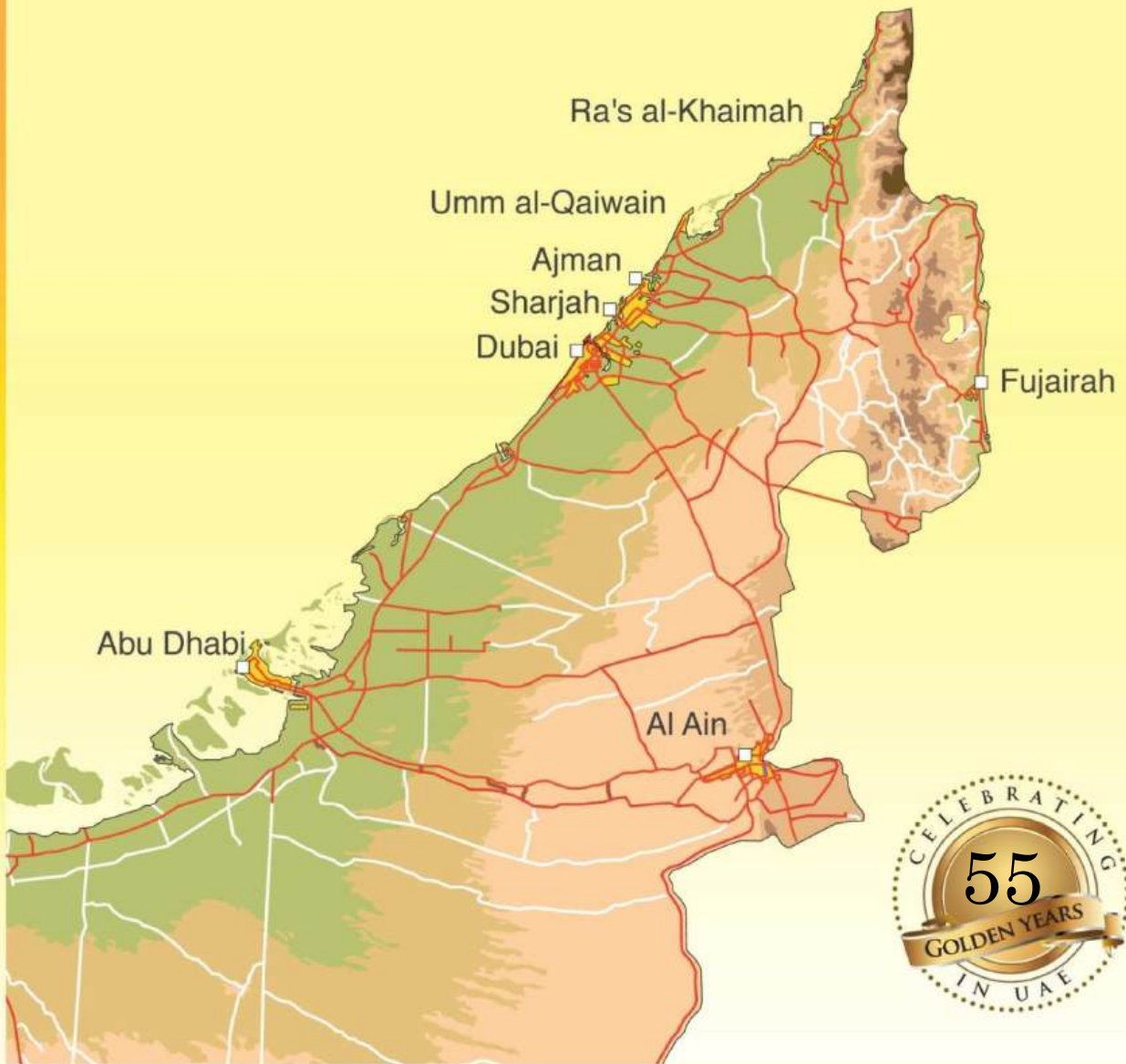
Conditions

- Above is subject to insurance policy having this benefit prior to an accident or theft.
- In the event of an accident or any damage to the vehicle including missing parts, the police should be informed immediately and a police report must be obtained. Damaged vehicles will not be accepted back without a valid police report. The driver must hand over the report to the rental company within 48 hours.
- The rented vehicle should only be driven by an OIC member, he/she should be twenty one (21) years of age or more, holding a valid United Arab Emirates driving License with at least one (1) year validity (this could either be a U.A.E. or home country license) and shall drive within the territory of the United Arab Emirates.
- The member should hold a valid employment or residence or partner (UAE) visa to avail this service.
- IMC will obtain a copy of valid driving license, passport, employment/resident/partner (UAE) visa from customers/members and the credit card imprint where the member chooses to tender remittance by way of a credit card at the time of handing over the leased vehicle for their usage. In an event where the member does not have proper documentation as requested by IMC, the rent a car services will not be provided to the member.
- The rented vehicle will not be used for any motor sports, rallying, towing, off road usage, material cartage activity (except light personal luggage), transportation of any illegal or banned substances (alcohol, drugs, corrosive material, etc) or transport of merchandise or transport passengers for hire or any other illegal act or any other activities that may damage the vehicle. In case of damage, fines or confiscation of the vehicle due to any of the above mentioned activities, the OIC member shall be responsible for payment for all damages such as full value of the vehicle, fines, claims of passengers or third party and loss of income and other related expenses subject to insurance not covering the same.
- There will be a recurring charge of AED 5.00 per crossing for all crossings of Salik Gates. The charges will be added to the OIC member's rental invoice payable at the time of settlement of invoices. Salik tollgate usage charge shall not be more than AED 30.00 for any one individual Day. "Day" means each calendar day commencing from 0000 hrs to 23.59 hrs.
- All members are requested to route calls and complaints through the IMC toll free number (800 4101).

- Any clause or part thereof of these terms and conditions can be changed/modified/deleted/added at the sole discretion of IMC management but in consultation with the approval of OIC.
- These terms and conditions are binding on the members as soon as they become customers of OIC hire car benefit program without any further signatures/agreements.

Exceptions

- Fuel costs, parking costs and/or any fines.
- Hire car charges after a period of seven (7) days.
- Deductible of Dhs. 750/- (plus 10% of claim amount if driver is below 25 years of age and/or driving license is less than 1 year old) applied in the case of an accident happening while driving a hired car where such accident or damage is caused by the driver and only if driver is held responsible by UAE Police and/or UAE courts.
- No pro rata additional and/or refund premiums are applicable.
- Any kind of legal liability arising out of use of the hire car.



Oriental
insurance

IN DUBAI SINCE 1960

The Oriental Insurance Company Limited
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