

**Nasco M.E. Insurance Brokers Llc**

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Telephone : 3523133  
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**Royal & Sun Alliance Insurance (Middle East) B.S.C.(c)**

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**MOTOR COMPREHENSIVE QUOTATION**
**CUSTOMER DETAILS**

NAME:	Ritu Goyal	POLICY NO:	
P O BOX:	60832, Dubai, United Arab Emirates	BUSINESS CODE:	82
ADDRESS:		DATE:	02/11/2015
EMAIL:	vrgoyal@gmail.com	QUOTATION NO.:	1119209

Dear Ritu Goyal,

We are pleased to offer the quotation for your motor policy for the period 02/11/2015 to 01/12/2016.

**DRIVER DETAILS**

Name of main driver:	Ritu Goyal	Age:	42
Driving licence held for:	16	Contact no:	0505519248
No claims discount (years):	1		

**VEHICLE DETAILS**

Make:	Audi	Use:	Social, Domestic, Pleasure And Commuting
Model:	Q7	Engine no:	
Colour:		Chassis no:	
Reg no:		Seating capacity:	6 + 1
Year of manufacture:	2011	Engine capacity:	3000
Hire purchase:		Insured value :	AED 143,000

**OPTIONAL COVERS**

The following benefits are included in the premium:

Priority repairs	YES	
Protected no claims discount		NO
Enhanced motor protection	YES	
Personal accident benefit for passengers	YES	
Ambulance Cost	YES	

GCC cover		NO
Rental of alternative vehicle		NO
Personal accident benefit for driver	YES	
Breakdown recovery	YES	

**PREMIUM PAYABLE :AED 3,575**

**EXCESS : AED500**

If you want to make changes to the policy, the team will be happy to discuss them with you. Please remember to have this notice with you so you can refer to it when you call.

**Call our customer service team on 3523133**

Attaching to and forming part of motor quotation:

QUOTATION NO.: 1119209

INSURED : Ritu Goyal

SPECIAL CONDITIONS

- 1
- Young and Novice Driver Excess**

If the driver at the time of the accident is below 25 years of age or with less than 12 months of driving experience, an additional excess of 10% of the amount of the admissible claim shall be paid by the driver or the insured
- 2
- Young and Novice Drivers**

All regular drivers below the age of 25 or with less than 12 months driving experience need to be declared on the proposal form and named on the Policy Schedule.
- 3
- PRIORITY REPAIRS**

If Priority Repairs is included in your policy, as shown in your schedule, then we will pay for your vehicle to be repaired at one of our approved workshops within the UAE following an accident covered under your policy.
- 4
- Vehicle Specification**

Your car is in good condition, as per GCC specifications and first purchased from an UAE local authorized dealer.It has not been modified from the manufacturer original specifications.

Please click [Car Insurance Policy Wording](#) for full terms, conditions and exclusions of the policy.

IMPORTANT QUESTIONS

1. Will any driver under the age of 25 or with less than 12 months driving experience use the vehicle on a regular basis?

NO
2. Will this vehicle be used for Business or Commercial use?

NO
3. Have you been convicted during the last 3 years for any offence involving a motor accident?

NO
4. Has any insurer declined, cancelled or imposed special conditions/terms on your motor policy?

NO
5. Your vehicle is in good condition and has not been modified from the manufacturer's original specifications.

YES

IMPORTANT NOTICE

1. NON DISCLOSURE OR MISREPRESENTATION: You must tell us immediately if any of the information stated in your quotation is incorrect. Failure to do may invalidate your policy. Because no list of questions can be exhaustive, please consider carefully whether there is any other material information known to you which could influence our acceptance and assessment of the risk. Material information would include any special feature of the car, use, driver's history, or its location which makes losses or accidents more likely to happen, or more serious if they do.
2. ADEQUACY OF VALUE OF THE VEHICLE: Please check whether the value indicated represents the correct market value of your vehicle. Proof may be requested.
3. You must retain a copy of this document.

HOW TO ACCEPT THIS QUOTATION

Should you wish to accept this offer, please sign the declaration below and fax it to us on 3520544.  
We shall require    1. A photocopy of your driving license        2. Proof of no claims bonus, if applicable.

DECLARATION

Before signing the Declaration check your answers carefully, particularly if this quotation was completed on your behalf. If you are not the applicant you must have permission from the applicant to sign on their behalf. I declare that to the best of my knowledge and belief, the answers given are true and all material information has been disclosed. I confirm the payment of the premium is made from my own source.  
**PLEASE SIGN THE DECLARATION BELOW.**

Signature of Proposer:

Date:        /        /

This insurance will not commence until the Insurers have indicated their acceptance of the Proposal and a Certificate of Motor Insurance has been issued. The Insurers reserve the right to decline any Proposal.

## Royal & Sun Alliance Insurance (Middle East) B.S.C.(c)

RSA is one of the world's leading insurance groups writing business in 130 countries. We pride ourselves on offering the highest levels of protection in the region. Please compare our cover with any alternative quotations to ensure that you are getting the same level of protection. If you have any questions or require further clarification, please do not hesitate to contact us.

### YOUR COVER AT A GLANCE

Description of cover	Comprehensive	Executive Plus Comprehensive	Third party
Loss or Damage to the Insured vehicle	Yes	Yes	Not applicable
Third party Liability	Yes	Yes	Yes
Third party Liability to family members	Yes	Yes	Not applicable
Fire and theft cover	Yes	Yes	Optional
Storm, flood, riot, strike and civil commotion	Yes	Yes	No
No excess for windscreen damage	Yes	Yes	Not applicable
Loss of personal effects	AED 4,000	AED 4,000	Not applicable
Third party property damage	AED 3,500,000	AED 5,000,000	Yes
Emergency medical expenses	AED 3,500	AED 6,000	Not applicable
Ambulance Cost	AED 6,770	AED 6,770	AED 6,770
Free agency period	2 years	5 years	Not applicable
Free personal injury cover	AED 20,000	AED 20,000	Not applicable
Replacement locks	Yes	Yes	Not applicable
New car replacement	Yes / 6 months	Yes / 12 months	Not applicable
Oman cover	Yes	Yes	Yes
Offroad cover	Yes	Yes	Yes
Personal Accident cover for driver	AED 200,000 (Optional)	AED 200,000	AED 200,000 (Optional)
Personal Accident cover for passengers	AED 200,000 (Optional)	AED 200,000	AED 200,000 (Optional)
Loss of use (rental of alternative vehicle)	Optional	Yes	Not applicable
Protected no claims discount	Optional	Yes	Not applicable
GCC cover (own damage only)	Optional	Yes	Not applicable
24 hour accident and breakdown recovery	Optional	Yes	Optional

This is a summary of cover only. For full terms, conditions and exclusions, please refer to the policy wording.

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