



Table of benefits

BENEFITS	PRESTIGE	PERFECT	AXA THIRD PARTY
Loss or damage to the insured vehicle	Yes	Yes	Not Applicable
Third party liability – Bodily Injury	Yes	Yes	Yes
Third party property damage	Yes 5 Million	Yes 3.5 Million	Yes 3.5 Million
Legal Liability extended to include family members as Third Party	Yes	Yes	Yes
Fire & theft cover	Yes	Yes	Not Applicable
Storm, flood, riot and strike	Yes	Yes	Not Applicable
Personal injury cover	AED 20,000	AED 20,000	Not Applicable
Emergency medical expenses	AED 6,000	AED 3,500	Not Applicable
Personal belongings	AED 4,000	AED 4,000	Not Applicable
No claims discount	Yes	Yes	Yes
Oman Cover	Yes	Yes	Optional
Off road cover	Yes	Yes	Not Applicable
Maximum agency repair period	Included 5 years	Optional up to 5 years	Not Applicable
Guaranteed repairs	Yes	Yes	Not Applicable
Back to Invoice for Total Loss	24 months from 1 st registration	6 months from 1 st registration	Not Applicable
Waiver of excess for windscreen damage	Yes	Yes if below AED 5,000	Not Applicable
Personal accident benefit – driver	Optional AED 350,000	Optional AED 200,000	Optional AED 200,000
Personal accident benefit – passengers	Optional AED 200,000	Optional AED 200,000	Optional AED 200,000
Hire car benefit	Yes up to AED 1,500	Optional up to 7 days	Not Applicable
24 hour accident and breakdown recovery	Yes	Yes	Yes
GCC cover	Optional	Optional	Not Applicable
Pickup & Delivery (Claims Service)	Yes	Yes	Not Applicable
Claims Single Point of Contact	Yes	Not Applicable	Not Applicable