



Description	Third Party	Tokio Must	Tokio Smart Plus Agency
Loss or Damage to the Insured Vehicle	NA	YES	YES
Fire & Theft Cover	NA	YES	YES
Storm, Flood, Riot, Strike and Civil Commotion	NA	YES	YES
Third Party Liability	YES	YES	YES
Third Party Bodily Injury	Unlimited	Unlimited	Unlimited
Third Party Property Damage	AED 2 Million	AED 2 Million	AED 3.5 Million
Third Party Liability to family members (upto AED 200,000)	YES	YES	YES
Emergency Medical Expenses	NA	AED 3,000	AED 4,000
Free Personal Injury Cover	NA	AED 10,000	AED 15,000
Loss of Personal Effects	NA	AED 2,500	AED 3,500
Windshield Damage Excess Waiver	NA	Waived Once	Waived Once
Self Authorisation Repairs	NA	AED 1,000	AED 2,000
Third Party to Non Owned Cars	NA	YES	YES
Unauthorised Driver	NA	YES	YES
Free Agency Repair (from the date of firstregistration as new)	NA	NA	3 YEARS
New Car Replacement (From 1st Year of Registration as Brand New - "0" Kms)	NA	Yes / 6 Months	Yes / 6 Months
Geographical Area	UAE	UAE	UAE
Oman Cover	NA	Yes (Own Damage Only)	Yes (Own Damage Only)
Off Road Cover	NA	Yes (4WD Only)	Yes (4WD Only)
Personal Accident Cover For Driver	Optional	YES	YES
Personal Accident Cover For Passengers	Optional	YES	YES
Loss of Use (Rental of Alternative Vehicle)	Yes (if the claim is not at fault)	Yes (10 Days during the policy period)	Optional
Loss of Use (Rental of Alternative Vehicle) Max. usage per Policy Period	Upto 10 Days	Upto 10 Days	Upto 10 - 15 Days
Loss of Use (Rental of Alternative Vehicle) Max. limit per day subject to actual bills	Upto AED 300	Upto AED 100	Upto AED 100
24 hour Accident and Breakdown Recovery	NA	YES	YES
Taxi Fare (in the event of vehicle is not roadworthy)	NA	Upto AED 200	Upto AED 350
Excess Deductible	NA	4WD Vehicles Sum Insured: Less than AED 100K: AED 350 Above AED 100K: AED 500 Saloon Vehicles Sum Insured: Less than AED 150K: AED 250 Above AED 150K: AED 500	4WD Vehicles Sum Insured: Less than AED 100K: AED 350 Above AED 100K: AED 500 Saloon Vehicles Sum Insured: Less than AED 150K: AED 250 Above AED 150K: AED 500
Under Age Deductible	NA	10%	10%
No Claim Discount	YES	YES	NO
Loyalty Discount	YES	YES	YES
National Ambulance Cover	AED 6,770	AED 6,770	AED 6,770
Valet Parking	NA	NA	NA