



## SALIENT FEATURES OF VARIOUS GULF UNION INSURANCE PRIVATE CAR MOTOR COMPREHENSIVE POLICIES

#	BENEFITS	GOLD COVER		PEARL COVER		SILVER COVER		SILVER PLUS
i)	Sum Insured Range	≤ BD 20,000	>BD 20,000	≤BD 20,000	>BD 20,000	≤BD 20,000	>BD 20,000	Upto BD10,000
ii)	Type of Vehicles (excluding Sports/Coupe)	Private Cars Only		Private Cars Only		Private Cars Only		Private Cars Only
	Age of Vehicle from the Registration Date	Up to 3 Years of Age only		4 to 5 Years of Age only		Up to 8 Years of Age only		8-15 Years of Age only
	No of Doors of Cars	4 Doors		4 Doors		4 Doors		4 Doors
	Use of Cars	Private/Non-Sports/Non-Commercial		Private/Non-Sports/Non-Commercial		Private/Non-Sports/Non-Commercial		Private/Non-Sports/Non-Commercial
*	DEPRECIATION ON PARTS	NIL		NIL		As per CBB		As per CBB
*	POLICY EXCESS to be borne at time of Claim	BD 50	BD 100	BD 50	BD 100	BD 50	BD 100	BD 50
	CAN POLICY EXCESS BE WAIVED AT TIME OF OD CLAIM?	Yes. If you so desire to have the car repaired in Gulf Union Workshop (GUARC)		Yes. If you so desire to have the car repaired in Gulf Union Workshop (GUARC)		No		No
	ADDITIONAL POLICY EXCESS FOR UNKNOWN ACCIDENT	BD 100	BD 100	BD 100	BD 100	BD 100	BD 100	BD 100
1	Young Driver Additional Excess applicable for all.(≤21 years /1 Year Driving Exp)	BD 50	BD 100	BD 50	BD 100	BD 50	BD 100	BD 50
2	Loss or Damage to the insured	YES		YES		YES		YES

#	BENEFITS	GOLD COVER	PEARL COVER	SILVER COVER	SILVER PLUS
	vehicle(Own Damage)				
3	T. P Liability ( Loss/ Damage to the TP Vehicles)	YES	YES	YES	YES
4	Third-Party Property Damage	YES	YES	YES	YES
5	Fire & Theft Cover	YES	YES	YES	YES
6	Geographical Location of Coverage	KINGDOM OF BAHRAIN	KINGDOM OF BAHRAIN	KINGDOM OF BAHRAIN	KINGDOM OF BAHRAIN
7	No Claims Discount on Renewal	YES	YES	YES	YES
8	i) Guaranteed Repairs in Case of Insured Fault	YES DEALER/AGENTS	<p>**Yes at any one of the following Class B Garages /Workshops with Original Spare parts from Agents &amp; Guaranteed Repairs.</p> <ul style="list-style-type: none"> <li>• KBSC (Toyota, Lexus &amp; Other Non-Franchise cars)</li> <li>• YK Almoayyed &amp; Sons (Nissan, Ford, Infinity, Renault &amp; Other Non-Franchise Cars)</li> <li>• A.Bin Hindi (KIA &amp; Other Non-Franchise-Cars)</li> <li>• Ahmed Zayani &amp; Sons (Dodge, Chevrolet, Jeep, Other Non-Franchise Cars)</li> <li>• National Motors Co (Honda, GMC, &amp; Other Non-Franchise Cars)</li> <li>• Body Works Co. (Hyundai, Mitsubishi &amp; non-Franchise Cars)</li> <li>• GUARC or Similar</li> </ul>	Yes, Repairs at : Gulf Union Automotive Repair Centre,(GUARC) Building 195, Road 4904, Area 949, East Riffa, Kingdom of Bahrain	Yes, Repairs at : Gulf Union Automotive Repair Centre,(GUARC) Building 195, Road 4904, Area 949, East Riffa, Kingdom of Bahrain

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	ii) Guaranteed Repairs in case of TP Fault	YES DEALER/AGENTS	Yes from Class B Garages /Non-Agents as above	Yes from Non-Agency as above	Yes from Non-Agency as above
9	Spare Parts Allowed	New from Agents	New from Agents	Second-Hand Originals or Similar. In case of New Parts from Agency depreciation applicable as per CBB and to be payable by insured.	Second-Hand Originals or Similar. In case of New Parts from Agency depreciation applicable as per CBB and to be payable by insured.
10	Cover for Wind Screen Damage	Up to BD 300/-	Up to BD 300/-	Up to BD 300/-	Up to BD 300/-
11	Personal Injury Cover to the insured	BHD 1,000/- (Capital Sum Insured)	BHD 1,000/- (Capital Sum Insured)	BHD 1,000/- (Capital Sum Insured)	BHD 1,000/- (Capital Sum Insured)
12	Emergency Accident Medical Expenses payable to insured	Up to BHD 100/-	Up to BHD 100/-	Up to BHD 100/-	Up to BHD 100/-
13	Personal Belongings of the insured	Up to BHD 100/-	Up to BHD 100/-	Up to BHD 100/-	Up to BHD 100/-

**ADDITIONAL COVERAGES**

1	SRCC* (Excl. Sabotage & Terrorism)	YES AT BD 15/- EXTRA	YES AT BD 15/- EXTRA	YES AT BD 15/- EXTRA	YES AT BD 15/- EXTRA
2	GCC* Cover for Own Damage only	YES AT BD 100/- EXTRA	YES AT BD 100/- EXTRA	YES AT BD 100/- EXTRA	YES AT BD 100/- EXTRA
3	Car Replacement* & 24X7 Road Assist	08 Days. BD 20/- (*For other options please contact our office)	08 Days. BD 20/- (*For other options please contact our office)	08 Days. BD 20/- (*For other options please contact our office)	05(Five) Days. Inbuilt and Covered

\* Cover is applicable only if specifically stated on your policy schedule and you have paid an additional premium.

\*\* The above Class B Garages are standard Garages who can repair cars of their make as well as other franchise as well.

**YOU HAVE AGREED FOR:**

The above is for illustration only about the brief covers, terms and conditions. For full details refer to the policy terms and conditions or contact our office.