

For a question on any of our products you can search our FAQ section below. If you're unable to find an answer to your question here, speak to one of our dedicated insurance advisors on **800 RSA (772)** or email us directly on rsadirect@ae.rsagroup.com

1. I have a comprehensive car insurance policy. What will it cover?

Your comprehensive car insurance policy covers you against loss, damage and third-party liability. You are also protected against:

- Damage to your motor vehicle due to accidental collision, overturning, fire, external explosion, self-ignition, theft, or a malicious act unless specifically excluded.
- Accrued legal liability and agreed costs and expenses against third party bodily injury/ property damage arising out of use of motor vehicles unless specifically excluded.

Due to the large number of accidents on the roads, we always advise our customers to opt for the comprehensive car insurance policy. [Request a quote](#) for your car today.

2. I only have a third party liability policy. What will it cover?

This is the most basic cover and is compulsory as per the UAE law. Third-party liability covers you against:

- Death or bodily injury to any third party/person.
- Damages to third party property arising out of the use of your motor vehicle. More importantly, this policy does not cover any damage or loss to your own vehicle.

3. Can you provide comprehensive cover for all vehicles irrespective of vehicle age?

Comprehensive cover is available for vehicles up to the age of 7 years. Vehicles over 7 years need to be referred to our motor team who will review each case and will be as supportive as possible in helping you with your requirements.

4. What is a "No Claim Discount" (NCD)?

A "No Claims Discount" (NCD) is the discount given on your premium based on the experience (i.e. number of years without claims) of the driver.

5. What are the free insurance benefits I can receive with my car insurance policy?

RSA offers a range of discounts and free insurance covers including:

Oman cover

Natural perils, riot, strike and civil commotion cover

Loss of personal effects up to a limit of AED 4,000

Agency repair for new cars up to first two years

Emergency medical expenses up to AED 3,500

Extended legal liability to family members

Extended third party property damage up to AED 3,500,000

Call **800 RSA (772)** for more information.

6. What is the excess (deductible) if I claim?

The excess or deductible is the customer contribution made at the time of non-recoverable claim(s) due to an accident. Non-recoverable motor claims usually occur when an accident is caused by the insurance policy holder. Our standard excess is as per UAE law.

7. I have just had an accident. What do I need to do to apply for a claim?

In the unfortunate event of a claim you will need to submit the following documents along with your claim form:

- Copy of driving license
- Copy of registration card (or Mulkia)
- Original police report

Claim requests can now be made online in just a few quick and simple steps. Alternatively, you can call our Claims team on **800 774** and speak to one of our dedicated claims advisors.

8. Am I eligible for permanent agency repair cover?

Agency repair cover is available only for vehicles for up to 2 years from the date of your first registration. Cover can be extended for up to 5 years subject to an additional premium and a no own-fault claim.

9. In case of a claim, will you be able to provide me with an alternative car to use while mine is in the garage?

This facility can be accommodated only if the "rental of alternative vehicle" clause is included in your policy. You can include this clause by paying an additional premium of **AED 200**.

10. Do you provide insurance for high value cars and sports cars?

Insurance for high-value cars or sports cars can be arranged on a referral basis only. Call **800 RSA (772)** for more information today.

11. Can I cancel my policy at any time?

Policy cancellations can be made subject to the following:

- Deregistration of the vehicle
- Transfer of ownership of the vehicle
- No plate certificate

12. In case the policy is cancelled, do you return the premium for the unexpired period?

Premium for the unexpired period is returned as long as no claims were made during the insurance period. The refund is calculated on pro rata basis.

13. In case of selling my car, is it possible to transfer the policy to the buyer's name?

Transfer of insurance from one driver to another is not permitted as the insurance premium and terms are affected by the experience of the driver.

14. Why do I need 13 months of insurance and not an annual insurance of 12 months?

As per laws set by the Traffic Department, a 13 month insurance period is required to cover the one-month registration grace period.

15. Why can't insurance and registration be in two different names?

This is a UAE Traffic law requirement.