

Motor Gold⁺ and Platinum⁺ Table:

Coverage	Gold ⁺	Platinum ⁺
Third Party Liability	Yes	Yes
Damage to the Insured Vehicle due to accidental collision or overturning, fire, external explosion, self-ignition, lightening, theft, impact of dropped or flying objects and damage during transit	Yes	Yes
Perils of Nature: Damage to the Insured Vehicle due to flood, typhoon, hurricane, storms, earthquake, hailstorm, or other convulsions of nature.	Yes	Yes
Car replacement (in case of accident): <i>Note: There is an option to change the number of car replacement days.</i>	7 days	14 days
24 hour Vehicle Assistance Services: In Bahrain: <ul style="list-style-type: none"> - Towing or removal of the Insured Vehicle - Flat Tire. - Locked out - Dead battery - Out of fuel In GCC countries, Jordan, Lebanon and Syria: <ul style="list-style-type: none"> - Towing or removal of the Insured Vehicle - Stay and Travel due to Breakdown of the Vehicle - Stay and Travel due to theft of the Vehicle - Transport or repatriation and deposit and custody of the repaired or recovered vehicle - Professional Driver Service 	Yes	Yes
Pick Up and Delivery Bundle of Services: Pickup and delivery of your car for routine maintenance at the authorized agent or for the annual traffic registration renewal and other services at a nominal fee	Yes	Yes
Agency Repair (from manufacturing year): Repairs can be carried out at the manufacturer's authorized repairers in Bahrain	3 years	5 years

Motor Benefits

Depreciation on Parts (from manufacturing year): No depreciation will be applied on spare parts	Nil in the first 3 years (4 years onwards, standard depreciation applies)	Nil in the first 5 years (6 years onwards, standard depreciation applies)
Riot, Strike and/or Civil Commotion: Damage to the Insured Vehicle due to Riot, Strike and/or Civil Commotion which does not amount to popular uprising <i>Note: There is an option to deselect this benefit.</i>	Yes	Yes
Premium rate not affected by hit and run: The premium rate at renewal will not increase if the Insured Vehicle is damaged due to accidental collision caused by an unidentified motor vehicle. This applies to one accident only during policy year.	Yes	Yes
Windscreen Protection: The premium rate at renewal will not increase if the windscreen of the Insured Vehicle is damaged by accidental external means. Standard Excess will apply.	No	Yes
Premium rate not affected if claim is up to BD 500: The premium rate at renewal will not increase if the total cost of claims paid by the Company during policy year does not exceed BD 500/-	No	Yes
Life Insurance for the Insured due to natural death–Sum Insured: BD 3,000*	Yes	Yes
Personal Accident (for the driver and passengers)– Sum Insured: BD 3,000* <i>Note: There is an option to select or deselect this benefit.</i>	No	Yes
World-wide Emergency Travel Assistance: This includes emergency medical assistance and luggage assistance.	No	Yes
Excess: The amount which the insured is responsible to pay from each claim. <i>Note: There is an option to increase or decrease the Excess.</i>	Standard as per the car type	Standard as per the car type

* In case the Insured is insuring more than one car with the Company, the maximum amount payable under life insurance benefit to any one Insured person is BD. 6,000/-.