

## FAQ'S SALAMA CAR INSURANCE

### PRODUCT FAQ'S –

#### What is the difference between comprehensive cover insurance and third-party liability cover?

A comprehensive insurance policy will cover you against your own loss or damage as well as third party property damage. Loss or damage could result from an accidental collision, fire, burglary, external explosion, self-ignition, lightning, theft and any malicious act by a third party.

Third party liability policy is the basic coverage that is mandatory as per the UAE law and it covers death or bodily injury to any third party/person as well as property damage caused by the insured's vehicle. The policy does not cover damage/loss to the insured vehicle.

#### How do you calculate my insurance premium?

Generally, a number of factors such as the age of the driver, length of driving experience, claims history, location, vehicle value and type are used to derive insurance premium.

#### What is 'No Claims Discount' or 'No Claims Bonus'?

No Claims Discount or No Claims Bonus is a special discount on the insurance premium given to individuals holding accident-free record for a minimum of 1 year.

Below is the 'No Claim Discount' sheet –

Accident Free Years	Discount
1 Year	10%
2 Years	15%
3 Years	20%

#### Does the comprehensive policy cover Oman?

Yes, we cover Oman Own Damage and third party with no additional cost.

#### For how long can I avail agency repair?

Agency repair is available with in the period of 3 years from the year of manufacture of the vehicle.

## What if I have a vehicle breakdown?

In case of vehicle break down you can call 800-SALAMA (725262) for assistance.

## What is Agency and Non- Agency repair?

- Agency repair - Policyholder can take the vehicle to the manufacturer's authorized workshop to fix any damage due to an accident.
- Non-agency – When repair is carried out at an authorized garage (CARS) in case of SALAMA.

## Is the policy valid for 13 months?

Yes.

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

As per laws set by the UAE Traffic Department (RTA and EVG), a 13-month insurance period is required to cover the one-month registration grace period.

## What is rent-a-car benefit? How to avail the same?

A rented car shall be provided for the duration of repair / or claim settlement up to a maximum period of ten days per policy period in the event of an accident. You only need to call on 800 SALAMA (800725262) when notifying a claim to avail this benefit.

## How do I claim?

You will have to obtain a police report and then contact our customer care on 800 SALAMA (800725262) and give them the details. They will advise you on the next steps.

Or if you are an IOS user you can download SALAMA app for "Easy Claim" services.

Or you can directly visit the "CARS" garage/Agency – and you can initiate your claim procedure from there.

\*\* For more details, please refer service guide.

## Do you provide insurance for high value cars and sport cars?

Insurance for high-value cars & sports cars can be arranged on referral basis only. You may share your details with us at [carinsurance@salama.ae](mailto:carinsurance@salama.ae) and we will pass on your request to our motor team to further assist you.

## In case of cancellation, how does SALAMA adjust premium for the unexpired period?

Comprehensive Insurance – Short Rate Schedule	
Period of Cancellation (from issuance date)	(% of premium refunded)
1 Day to 1 Month	80%
1 Month to 4 Months	70%
4 Months to 6 Months	50%
6 Months to 10 Months	30%
Over 10 Months	No Refund

**Note: Subject to no claim during the coverage period**

## Please suggest documents required for cancellation of the policy?

For cancelling your insurance policy with SALAMA you need to submit the following documents:

- New Insurance Certificate
- New Mulkiya/Car registration card

## In case of policy cancellation, how would SALAMA refund the amount? (Mode of payment)

Below are the mode of payment for the refund for policy cancellation;

- Via Cheque
- Account Transfer

## In case of sale of covered Car/Vehicle, is it possible to transfer the insurance to new buyer?

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.

## How much excess/deductible I would have to pay if the accident / claim would be because of my fault?

Excess deductible applicable as per below table:

Description	Amount in AED per accident
Private vehicle where the permissible number of passengers does not exceed (9) and value does not exceed AED 50,000	AED 200
Private vehicle where the permissible number of passengers does not exceed (9) and value exceeding AED 50,000 and does not exceed AED 100,000	AED 200
Private vehicle where the permissible number of passengers does not exceed (9) and value exceeding AED 100,000 and does not exceed 250,000	AED 500
Private vehicle where the permissible number of passengers does not exceed (9) and value exceeding AED 250,000	AED 750
Private vehicle where the permissible number of passengers does not exceed (9) and value exceeding AED 500,000	AED 1400

In addition to the above set deductible amount, the additional deductible are as follows:

- Maximum 10% of the amount of compensation if the Driver age is below 25 years.
- Maximum 15% of the amount of compensation of sports cars and modified vehicles.
- Maximum 20% of the amount of compensation of vehicles modified outside the factory.

## What is the maximum age eligibility of the vehicle for Comprehensive car insurance?

For comprehensive coverage, the maximum age of the vehicle should not be more than 15 years from the first date of registration and vehicle make of year.

## Why can't the insurance and registration be in two different names?

This is a UAE Traffic department (RTA and EVG) law requirement.

## How old should be the driving license to get insurance policy?

Insured driver should hold a valid UAE license must be a minimum of 1 year old.

## ONLINE MOTOR INSURANCE - FAQ'S –

### What are the benefits with SALAMA? what are the charges?

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Benefit	Cost (AED)	Limits
Car Replacement (for insured) – optional	Free	10 days
Road side assistance (For insured) – Mandatory cover	Free	As per requirement
Driver Personal Accident cover	Free	AED 200,000
Passenger Personal Accident cover (per seat)	Free	AED 200,000
Emergency Medical Expenses/Personal injury	Free	AED 5,000
Personal Belonging	Free	AED 5,000
Windscreen Damage	Free	AED 4,000
Off-Road Cover (SUV only)	Free	Up to SI
Natural Perils	Free	Up to SI
Replacement of Lock (due to Accident)	Free	AED 1,000
Child Car Replacement	Free	AED 2,000

### How can I avail the benefit of complimentary car registration service?

You can call 800 SALAMA (725262) and select the option for IMC services to avail this benefit. You can call IMC number

### Where can I find the Chassis number of my car?

You can refer your Mulkiya/Car registration card to get your chassis number.

### Where can I find the First registration date of my car?

You can refer your Mulkiya/Car registration card to get your chassis number.

### Where can I get 'No Claim Certificate'?

You can get the 'No Claim Certificate' from your current/last insurance provider.

### For how long I can use temporary rent a car (optional benefit) benefit?

You can use temporary rent a car for maximum 10 days. The benefit can be availed once during the policy tenure.

### Where can I find all 'Vehicle Information' to fill on your website while getting car insurance?

You can refer your Mulkiya/Car registration card to enter all the details under 'Vehicle Information' section on our website while buying your car insurance.

### What all documents would I need to upload to get the car insurance online?

You would need to upload the below mentioned documents while getting your car insurance from SALAMA:

1. Emirates Id copy (Front and Back)
2. Mulkiya/Car registration card copy (Front and Back)
3. Driving License copy (Front and Back)
4. 'No Claim Discount' certificate (If only you selected for the same)

### Can I buy my policy today and start it at future date?

You can buy your policy today and have it start up to 30 days in advance. We recommend that you buy your policy in advance as you can lock in the price and avoid the hassle when you renew your registration. However, it is important to note that you can renew your registration only when your new policy starts.

### Can I buy my car insurance from SALAMA if my previous insurance is expired?

You should always buy your new insurance before the old one expires. If you have a gap in insurance, we want to make sure that you didn't have an accident during this time.

If your car is in good conditions, you can buy insurance from SALAMA even if your previous insurance has expired.

We will ask you to either send pictures of your car and a passing certificate from a vehicle testing center. This is a standard process and we will gladly assist you. There are no additional charges for your policy in this case.