

MOTOR THIRD PARTY ONLY TERMS AND CONDITIONS

Type of Cover: MOTOR THIRD PARTY ONLY

As per motor vehicle third party insurance regulation 2012/R-21 act enacted pursuant to law No.5/2009 (inland transport act)

Death or injury:

- Up to a maximum of MVR 60, 000.00
- Death & permanent disability only - excluding medical expenses (refer below table)

Property damages:

- Actual damage up to a maximum of MVR 40, 000.00 subject to an excess of MVR 2,500.00 on each and every loss

Exclusions:

- The persons who drive or ride with invalid / ineligible license (including minors)
- Drunk driving

Warranties & Conditions - Heavy Vehicles (including Cranes, Excavators, Forklifts etc.)

- Road running license (or the relevant license) to be submitted.
- Vehicles should be handled by competent person with the operating license.
- This certificate covers the incidents only when the vehicle travels on the road and excludes any damages arising when parked or in operation.

Claims Procedure:

Intimation must be submitted to the Amāna Takaful (Maldives) PLC by the claimant along with the below mentioned documents. Repair can be started on the advice of Amāna Takaful (Maldives) PLC with an authorized garage.

Document required for claims:

- Intimation letter
- Police incident report
- Quotation from 03 authorized garages
- Copy of driving licenses of both parties
- Copy of National identity card

Processed claims will be settled directly to the claimant within 7 days from the date of submission of mentioned documents.

PERSONAL ACCIDENT TABLE OF BENEFITS DEATH AND PERMANENT DISABLEMENT

Description of Disablement	% of Capital Sum
1 Accidental Death)	
2 Permanent Disablement)	
Loss of two limbs)	
loss of both Hands or of all fingers and both thumbs)	
Total Paralysis)	100%
Total Insanity)	
Injuries resulting in being permanently bedridden)	
any other injury causing permanent total disablement)	
Loss of Arms at Shoulder)	
Loss of Arm between Shoulder and Elbow)	
Loss of Arm between Elbow and Wrist)	
Loss of hand at Wrist)	
Loss of leg)	
- at hip between knee & hip)	
- below knee)	
Loss of eye - whole eye sight)	
sight of except perception)	
of light lens)	50%
Loss of four fingers and thumb of one hand)	
Loss of four fingers	40%
Loss of thumb - both phalanges	25%
one phalanx	10%
Loss of index finger - Three phalanges	10%
Two phalanges	8%
One phalanx	4%
Loss of middle finger - Three phalanges	6%
Two phalanges	4%
One phalanx	2%
Loss of ring finger - Three phalanges	5%
Two phalanges	4%
One phalanx	2%
Loss of little finger - Three phalanges	4%
Two phalanges	3%
One phalanx	2%

Description of Disablement	% of Capital Sum
Loss of metacarpals - first or second (additional)	3%
Third, fourth or fifth (additional)	2%
Loss of toes - all	15%
Great, both phalanges	5%
Great, one phalanx	2%
other than great, if more than one	
Toe lost, each	1%
Loss of hearing - both ears	75%
one ear	15%
Loss of Speech	50%

CONTRIBUTION TABLE

Motorcycle

MVR

Up to 50 CC	150.00
From 50 to 250 CC	175.00
Above 250 CC	400.00

Car

MVR

Private Cars	750.00
Hiring Cars	1,000.00

Other 4 Wheel Vehicles

MVR

Private / Commercial	1,000.00
Hiring Vehicle	1,500.00
Heavy vehicles / Machinery	2,000.00