

# FREQUENTLY ASKED QUESTIONS

## Motor Takaful

Q

**1- What is the contact number for emergency roadside services or to place vehicle towing request in case of an accident?**

A

You can reach us on 8007326 for immediate assistance if the service is mentioned in the policy.

Q

**2- Where will the repairs be performed?**

A

This will depend on the cover you chose at the time of purchasing the insurance. If you have selected agency repairs then your vehicle will be repaired at the vehicle's authorized dealership. If you have selected garage repair, your vehicle will be assigned to one of our select panel of garages.

Q

**3- What is deductible or excess amount?**

A

Deductible or excess is the amount payable by you in case of own damage or unknown claims.

Q

**4- What is the expected timeline for repair completion?**

A

We will update you on the timelines before commencing work as it varies from case to case.

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### 5- What is an Own Damage Claim and a Recovery Claim?

If you are responsible for the accident as specified in the police report, then it's an Own Damage Claim. If you are not responsible for the accident, then it's a Recovery Claim.

A

Q

### 6- Residing in one Emirate but accident occurred in another Emirate. Will I get recovery service?

Yes, towing service will be provided within the same Emirate. Service between Emirates is subject to a fee and depends upon the distance between the two Emirates.

A

Q

### 7- Do you use original or refurbished parts for repair?

All agency repairs are performed using original parts. Non agency repairs are performed using genuine used parts. If you are at a non agency facility and want to use genuine original parts then, you have the possibility to do so by paying the difference in the price between used parts and original parts.

A

Q

### 8- Is excess applicable for unknown damages?

Yes, it is applicable for unknown damages, and it is treated as own damage claim.

A

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### 9- What are the documents required to report a claim?

- Police report
- Driving license
- Vehicle registration card
- Emirates ID
- Trade license of company vehicle
- Claim intimation form

A

Q

### 10- Is my vehicle covered if driven by anyone else?

If the driver causing the accident is legally authorized to drive within the UAE, then the claim is covered.

A