

ANNEX II

TERMS AND CONDITIONS – ROADSIDE ASSISTANCE

DEFINITIONS

Insurer or The Company means:

The Insurance Company, **DOHA INSURANCE GROUP**, registered and authorized in the country in which this insurance policy is issued and subscribed.

The Assistance Company means: **GULF ASSIST B.S.C.**, the company provided by the Insurer for the purpose of supplying the covers of this policy, directly or by means of its network, on the Insurer's behalf.

The Insured Person means: The owner of the Insured Vehicle and/or the Usual Driver of the Insured Vehicle if different from the owner.

Beneficiary means:

1. The insured person.
2. The spouse, children (aged 17 years or less) or parents of the Insured Person permanently residing with the Insured Person.
3. The Usual Driver of the Vehicle if different from the owner of the vehicle..
4. Any other occupants of the Vehicle in the event of an accident to the Vehicle.

Insured Vehicle means: The Vehicle designated in the Policy provided that:

- (a) The Vehicle is not used for public transport of persons or merchandise, or for hire with or without driver.
- (b) Does not exceed 4,000 kilograms in weight.

Usual Country of Residence means: The country where the policy is issued and in which the Usual Place of Residence of the Beneficiary is.

Usual Place of Residence means: The home or permanent residence of a Beneficiary in the usual country of residence.

Accident means: Any road traffic accident, loss, damage or destruction by Fire, theft, or otherwise, or any other instances covered under DIG/DT motor insurance policies, causing that Eligible Vehicle to be immobilized or unfit to drive.

Small Car: vehicle with engine size of 1.6-2.0L or less

Medium car: vehicle with engine size of 2.0-2.5L

Big Car: vehicle with engine size of 2.6L and above

GENERAL PROVISIONS

Cover

Should immobilization occur to the Insured Vehicle, during the course of a journey, The Company will provide the beneficiary with immediate material assistance as specified under the benefits set out in this policy, provided that the event does not occur outside the Geographical Limits corresponding to the specific Program contracted.

Geographic Limits

The provision of the benefits as stipulated in the Section I cover will produce their effects as following:

- Road Side Assistance throughout the territory of Qatar.

SECTION I: VEHICLE ASSISTANCE

1. Towing of the Insured Vehicle

In the event of a breakdown or accident of the insured Vehicle, the Assistance Company will arrange to tow or transport the insured Vehicle to the nearest repairer.

The maximum amount payable is 1,000 QAR in respect of towing.

In the event that an expense was to occur in excess of the limit of this guarantee, it would be on the account of the Client.

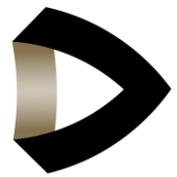
2. Removal of the Insured Vehicle

If while travelling on ordinary roads or off-road, the insured Vehicle were to be unable to move by its own means due to overturning, falling down a slope or stuck in the sand, Gulf Assist will arrange its removal up to 2 cases per year for off-road incidents.

For this benefit the vehicle should be in an accessible condition.

For off-road recovery the maximum distance from the nearest ordinary road should not exceed 5km.

The maximum amount payable is 1,000 QAR per incident in respect of removal of the Insured Vehicle necessitating the use of a crane. In the event that an expense was to occur in excess of the limit of this guarantee, it would be on the account of the Client.



3. Fuel delivery

If the Covered Vehicle runs out of fuel, the Client may require Gulf Assist to provide up to 5 litres, the Client will pay for the cost of the fuel itself.

In any case, Gulf Assist shall not carry more fuel than the amount permitted in the territory covered.

4. Battery Charging

If the insured Vehicle does not start due to the battery being discharged, Gulf Assist will take care of recharging it, using a technician approved by Gulf Assist.

5. Locksmith Service

If the Beneficiary cannot access the insured Vehicle due to the keys being locked inside the Vehicle, Gulf Assist will provide a locksmith to open the vehicle door, paying for the Locksmith's labour charges.

6. Tire replacement

If the insured Vehicle has a punctured tire, Gulf Assist will take care of replacing it with the spare tire, using a technician approved by Gulf Assist.

Neither the supply of parts or replacement elements, nor materials in general are included in this coverage.

For this benefit, the spare tire, jack and necessary tools should be available and in good condition.

SECTION 2: CONDITIONS AND EXCLUSIONS

At the moment of contracting the insurance, the Insured Vehicle must be fully operational and must not have sustained any damage that would prevent it from moving on its own.

The DIG Roadside Assistance program shall contain the following conditions:

1. In the event of any claim, the liability of the company shall be conditional on the Insured or Beneficiary claiming benefit having complied with and continuing to comply with the terms of this Policy.
2. In the event of a claim under this Policy the Insured or Beneficiary shall:
 - a. Take all reasonable precautions to minimize the loss.
 - b. As soon as possible telephone the Assistance Company to notify the claim stating the Benefits required.
 - c. Freely provide the Assistance Company with all relevant information as may be required.



- d. Make no admission of liability or offer promise of payment of any kind.
3. Should there be another insurance in force covering the same benefits at the time of claim, the Company is liable to contribute its rateable proportion in respect of any Benefit which would otherwise be payable under this Policy.

GENERAL EXCLUSIONS

Any and all damage to the insured vehicle not covered by any of the covers in this policy is excluded.

1. **The company will not be liable to provide any assistance which arises directly or indirectly from, and/or during:**
 - a. Fraudulent acts by any beneficiary or any other person seeking to claim under DIG Roadside Assistance Program
 - b. The immobilization of the car due to any reason other than an accident.
 - c. Consequential loss of any kind.
 - d. Extraordinary phenomena such as floods earthquakes volcanic eruptions unusual cyclonic storms falling astral bodies or meteorites except sand and hail storm.
 - e. Terrorism mutinies or riots or wars (of every kind of description).
 - f. Actions by the armed forces or security forces or organizations.
 - g. Nuclear radioactivity.
 - h. The driver of the vehicle:
 - i. Being under the influence of drugs toxic or narcotic substances or where his/her blood-alcohol level exceeds that permitted by the laws in the country where the vehicle is being used.
 - ii. Not having a driving license corresponding to the class of the vehicle.
 - i. Fuel mineral essences or other flammable explosive or toxic materials transported in the vehicle.
 - j. The participation by any beneficiary:
 - i. Competitions rallies or trials.
 - ii. Sports.
 - iii. Criminal conduct.
 - iv. Wagers or challenges.
 - k. The deliberate act of the Beneficiary.

2. The company will not be liable for the cost of:

- a. Any repairs to the vehicle or tires.
- b. Any assistance arranged by or on behalf of the beneficiary without the prior authorization of the Assistance Company.
- c. Food, beverages, telephone calls and other additional expenses, when hotel accommodation is required.

3. The company will not be liable to provide any assistance:

- a. When the provision of which is impossible due to the circumstance applying when the assistance is required.
- b. When the provision of which would endanger the lives of those persons intended to provide the assistance.

DISPUTES & COMPLAINTS

The Assistance Company endeavours to provide the highest level of service to every customer. If you are not satisfied with the service that you receive, please contact:

The Quality & Complaints Department

Gulf Assist

Al Moayyed House Building, Build No 2332, Office No 11

Road No 2830, Block No: 428 - Al Seef district, P.O.Box:2790 Manama, Kingdom of Bahrain

T: +973 17 218924

E: hadiar@mapfre.com

SECTION 3: HOW THE CUSTOMER SHOULD APPLY FOR ASSISTANCE/ SERVICE?

Immediately after the occurrence of any event that could be included in any of the guarantees described previously, the beneficiary or any other person acting on his/her behalf should contact Gulf Assist Alarm Centre in the shortest possible time, in every case, in order to receive the assistance and any indication on the procedure to follow at:

Gulf Assist Alarm Centre	Number
Roadside assistance	0080097305
<p>By dialling our Emergency number, he/she will be prompted to provide:</p> <ul style="list-style-type: none"> ▪ Full name of the insured. ▪ Identity card number. ▪ Phone number. ▪ Information relating the Insured Vehicle. ▪ The place where the insured vehicle is located. ▪ Other relevant data for providing the assistance. 	
<p>Spoken Languages: Arabic, English</p>	

TERMS AND CONDITIONS – CAR REPLACEMENT

DEFINITIONS

Insurer or The Company means:

The Insurance Company, **DOHA INSURANCE GROUP**, registered and authorized in the country in which this insurance policy is issued and subscribed.

The Assistance Company means: **GULF ASSIST B.S.C.**, the company provided by the Insurer for the purpose of supplying the covers of this policy, directly or by means of its network, on the Insurer's behalf.

The Insured Person means: The owner of the Insured Vehicle and/or the Usual Driver of the Insured Vehicle if different from the owner.

Beneficiary means:

1. The insured person.
2. The spouse, children (aged 17 years or less) or parents of the Insured Person permanently residing with the Insured Person.
3. The Usual Driver of the Vehicle if different from the owner of the vehicle..
4. Any other occupants of the Vehicle in the event of an accident to the Vehicle.

Insured Vehicle means: The Vehicle designated in the Policy provided that:

- (a) The Vehicle is not used for public transport of persons or merchandise, or for hire with or without driver.
- (b) Does not exceed 4,000 kilograms in weight.

Usual Country of Residence means: The country where the policy is issued and in which the Usual Place of Residence of the Beneficiary is.

Usual Place of Residence means: The home or permanent residence of a Beneficiary in the usual country of residence.

Accident means: Any road traffic accident, loss, damage or destruction by Fire, theft, or otherwise, or any other instances covered under DIG/DT motor insurance policies, causing that Eligible Vehicle to be immobilized or unfit to drive.

Small Car: vehicle with engine size of 1.6-2.0L or less

Medium car: vehicle with engine size of 2.0-2.5L

Big Car: vehicle with engine size of 2.6L and above

GENERAL PROVISIONS

Geographic Limits

The provision of the benefits as stipulated in the Section I cover will produce their effects as following:

Car Replacement throughout the territory of Qatar only.

SECTION I: REPLACEMENT CAR

For the Replacement Car Cover, in addition to the Police report or Minor Road traffic accident form, depending on the eligibility, a written confirmation by the repairer (repair Estimation) has to be produced showing the repair period and the damaged parts.

I.1. Replacement Car

In case of a Road Traffic Accident to the Insured Vehicle, as certified in written form by the repairer and Qatar Police Force report or Minor Road traffic accident form, the Assistance Company will provide the Insured with a Replacement Car at the Assistance Company's option from a rent a car company, only after the repair works start, and for the period stated in the selected Program.

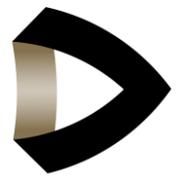
In case of a major accident, if the car is not drivable and needs more than 15 days to be repaired, as per the assistance company's surveyor, a car replacement can be provided, even before the repair starts, subject to submission to the assistance company the claims documents mentioned above in addition to the photos of the accident vehicle justifying the major damages prior to any car replacement benefit.

In case of Gulf Assist being unable to provide a replacement car because of shortage in the market or any other reason beyond its control, the company will offer a cash benefit of an amount of 100 QAR/day for customers eligible for car replacement, for the repair period stated in the survey report up to the maximum number of days as per the selected plan. The cash benefit will not be given at the client's discretion, it will be given only in case of Gulf Assist not being able to provide a Replacement Car.

The insured will be subject to and responsible for all hiring terms and conditions applied by the rent a car company chosen by the Assistance Company.

I.2. Conditions for Replacement Car cover

1. The coverage is restricted to the territory of Qatar and the service of providing a replacement car shall be given within Qatar.
2. A Replacement car will be provided in the event of an accident occurring during the validity period of the Policy and the Replacement Car Cover.
3. Only in the event of an accident that would compel the insured vehicle to remain in a



Repair Garage for more than 48 hours (excluding Fridays), the insured will be entitled to a replacement vehicle for the period mentioned in the policy. Suspicious claims will be coordinated between the Assistance Company's expert and DIG's surveyor.

4. The replacement vehicle is given only for the duration of the repairs.
5. The Assistance Company shall render the service of providing a replacement car only to the extent that rental car companies in the area can provide the appropriate vehicle based on the foregoing classifications.
6. Cost of petrol will be met by the insured.
7. Damage produced to the Insured Vehicle by unknown third parties without providing a signed Police Report or Minor Road Traffic Accident (MRTA) report such as scratches, minor damages, etc. will not be covered.
8. Repairs not causing the vehicle to remain stranded such as overhauling, maintenance services or defect repairs which should not prevent the insured vehicle from continuing the journey under minimum required security constraints will not be taken into consideration.
9. The Insured should not give the replacement vehicle for others to use.
10. Replacement car is not available for normal service and checkups, and for immobilization caused by any malfunctioning or breakdown of the Insured Vehicle.
11. In the event of an accident leading to a total loss claim, the maximum replacement vehicle duration is 5 days.

I.3. Common Procedures required for the Replacement Car cover

It is hereby declared and agreed that the Replacement Car Cover granted under the policy is to provide the Insured with a Replacement Car at the Assistance Company's option from a rental car company or indemnity in case the Assistance Company being unable to provide a Replacement Car, following an Accident as certified in written form by the repairer and Qatar Police Force report or Minor Road traffic accident form, and only for the duration of the repairs and for the maximum period stated in the policy.

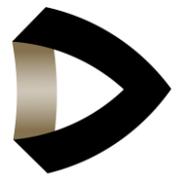
In any case, the Replacement Car Cover is subject to the following:

1. The replacement vehicle has to be arranged and authorized by the Assistance Company.
2. The repair period of the insured vehicle shall be determined previously to the delivery of Replacement car by receiving Qatar Police Force report or Minor Road traffic accident form of the insured vehicle and the report of the repairer explaining the condition of the insured vehicle.
3. For claims with suspicious number of days needed for the repair ,The Assistance Company's Mechanical Surveyor will coordinate with DIG's surveyor and will agree on the necessary number of days of the repair period and thus the Car Replacement



period. The repair period must correspond to the real repair time which does not include the waiting time and the spare parts shortage delays. Also the repair period has to be in coherence with the labor charge total amount and according to the standards and good practice. The Assistance Company's Mechanical Surveyor and DIG's surveyor will decide about the number of days the Company will cover independently from the repair period stated in the garage report.

4. The Insured has to receive the Replacement car at the rental car company premises.
5. Should the client request for a driver, the driver's fee shall be paid by the Insured.
6. The Insured Person shall be responsible for the cost of fuel during the rental.
7. The Insured Person shall be responsible for the Traffic Offences committed during the rental.
8. The Insured is liable for any damage caused to the Replacement vehicle other than fair wear & tear that is not mentioned on any accident report including tire damage & wheel trims, loss of accessories, internal and external damages such as dents, scratches, etc.
9. The replacement car should be returned at the end of the replacement period covered by the company to the rental car company.
10. If the Insured uses the replacement car longer than the period of repair or longer than the maximum number of days set forth in this policy, the costs incurred for the exceeding days will be paid by the beneficiary and shall be directly collected from him/her by the rental car company.
11. The Replacement car must be returned as soon as the repair works are completed, even within a period shorter than estimated.
12. The period of replacement will not be extended at Company's expense due to delays in repairs, except if while starting the repairs, the repairer realized that additional work should be carried and such additional work needs extra days to be performed.
13. The Insured may deliver the replacement car back to the office of the rental car company in the city of his/her Usual Place of Residence.
14. At the moment of the rental, a credit card or cash could be asked as a deposit for the rental period.
15. When a condition for being provided a Replacement Car is that the Insured makes available a Credit Card, a blank credit card slip or a mail order form will be taken for covering the expenses not guaranteed in the period of time that Replacement Car is in possession of the Insured towards:
 - a. Traffic fines
 - b. Possible damages and losses to the car



- c. Losses arising from faulty acts in the usage of Replacement Car
 - d. Additional days not covered
16. Slip or mail order form will be returned as soon as the vehicle is delivered back and checked, and no expenses not guaranteed have been incurred.
 17. Special restrictive conditions are applied by the rental car companies to clients under the age of 25 years such as a higher deposit if the insured's age is less than 25 years should apply to those conditions. The compulsory deposit amount may be increased according to rent a car companies terms and conditions.
 18. The Beneficiary must accept any other requirement if compulsory in accordance to the Rent a Car company conditions, in order to obtain this cover.

I.4. Caution

The liability which may arise from the use of the insured credit card data for any purpose other than the ones indicated above is solely the responsibility of the rental car company.

SECTION 2: GENERAL PROVISIONS LIABILITY CONDITIONS

1. In the event of any claim, the liability of the company shall be conditional on the Insured or Beneficiary claiming a benefit having complied with and continuing to comply with the terms of this Policy.
2. In the event of a claim under this Policy the Insured or Beneficiary shall:
 - a) Take all reasonable precautions to minimize the loss.
 - b) As soon as possible telephone the Assistance Company to notify the claim stating the Benefits required.
 - c) Freely provide the Assistance Company with all relevant information as may be required.
 - d) Make no admission of liability or offer promise of payment of any kind.
 - e) Immediately telephone the Assistance Company to notify the claim and furnish to the Assistance Company the police report and the certificate issued by the repairer, on the damages and the time required for repairing such damages (in case of Car replacement benefit).
3. Should there be another insurance in force covering the same benefits at the time of claim, the Company is liable to contribute its ratable proportion in respect of any Benefit which would otherwise be payable under this Policy.

GENERAL EXCLUSIONS

1. Any and all damages to the insured vehicle not covered by any of the covers in this policy are excluded. If, after providing a replacement car, it is understood by the report of the insurance company that the damage is not covered by any of the covers in this policy, the cost of renting the replacement car shall be collected from the insured.
2. Aesthetic repairs and periodic maintenances which are not associated with the concerned accident are excluded.



3. Motorway, bridge tolls, traffic fines and gasoline charges are excluded and such charges are to be paid by the insured.
 4. General exclusions set forth within the Roadside Assistance policy shall apply also for the replacement car cover.
 5. No rented car shall be provided in case of theft of the car.
 6. A replacement car shall not be provided when the damages on the car do not prevent the insured car from being safely driven in traffic despite the damage.
 7. When the vehicle does not require more than 48 hours to be repaired.
 8. When the claim is not accompanied by a signed police report document or Minor Road Traffic Accident Form.
9. In rendering the service of providing the replacement vehicle, The Company shall not be liable or responsible for the payment of all of the following:
- a) In case of damage, cost of repairs of the replacement vehicle.
 - b) Cost of a second replacement vehicle to replace the initial replacement vehicle due to an accident, breakdown or theft.
 - c) Cost of pick up and/or delivery of the replacement vehicle.
 - d) Any and all damages caused to the replacement vehicle.
10. The company will not be liable to provide any assistance which arises directly or indirectly from and/or during:
- a) Fraudulent acts by any beneficiary or any other person seeking to claim under this policy.
 - b) Consequential loss of any kind.
 - c) Extraordinary phenomena, such as earthquakes volcanic eruptions unusual cyclonic storms falling astral bodies or meteorites except, floods, sand and hail storm.
 - d) Terrorism mutinies or riots or wars (of every kind of description).
 - e) Actions by the armed forces or security forces or organizations.
 - f) Nuclear radioactivity.
 - g) The driver of the vehicle:
 - Being under the influence of drugs, toxic or narcotic substances or where his/her blood-alcohol level exceeds that permitted by the laws in the country where the vehicle is being used.
 - Not having a driving license corresponding to the class of the vehicle.
 - The contravention of regulations relating to the carriage of persons animals or objects in the vehicle which were in whole or part a cause of the accident or event giving rise to the claim.
 - h) Fuel mineral essences or other flammable explosive or toxic materials transported in the vehicle.
 - i) The participation by any beneficiary in:
 - Competitions rallies or trials.
 - Sports.
 - Criminal conduct.
 - Wagers or challenges.
 - The deliberate act of the Beneficiary.
11. The company will not be liable for the cost of:
- a) Any repairs to the vehicle or tires.

- b) Any assistance arranged by or on behalf of the beneficiary without the prior authorization of the Assistance Company.
 - c) Food, beverages, telephone calls and other additional expenses, when hotel accommodation is required.
12. The company will not be liable to provide any assistance:
- a) When the provision of which is impossible due to the circumstance applying when the assistance is required.
 - b) When the provision of which would endanger the lives of those persons intended to provide the assistance.

DISPUTES & COMPLAINTS

The Assistance Company endeavours to provide the highest level of service to every customer. If you are not satisfied with the service that you receive, please contact:

The Quality & Complaints Department
 Gulf Assist, Al Moayyed House Building, Build No 2332, Office No 11
 Road No 2830, Block No: 428 - Al Seef district, P.O.Box:2790 Manama, Kingdom of Bahrain
 T: +973 17 218924
 E: hadiar@mapfre.com

SECTION 3: HOW THE CUSTOMER SHOULD APPLY FOR ASSISTANCE/ SERVICE?

Immediately after the occurrence of any event that could be included in any of the guarantees described previously, the beneficiary or any other person acting on his/her behalf should contact Gulf Assist Alarm Centre in the shortest possible time, in every case, in order to receive the assistance and any indication on the procedure to follow at:

Gulf Assist Alarm Centre	Number
Roadside assistance	0080097305
By dialling our Emergency number, he/she will be prompted to provide: <ul style="list-style-type: none"> ▪ Full name of the insured. ▪ Identity card number. ▪ Phone number. ▪ Information relating the Insured Vehicle. ▪ The place where the insured vehicle is located. ▪ Other relevant data for providing the assistance. 	
Spoken Languages: Arabic, English	