

# 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 Amana Takaful (Maldives) PLC by the claimant along with the below mentioned documents. Repair can be started on the advice of Amana 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	100%
2 Permanent Disablement	
Loss of two limbs	
loss of both Hands or of all fingers and both thumbs	
Total Paralysis	
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	
Loss of leg below knee	
Loss of eye - whole eye sight	50%
Loss of eye - sight of except perception	
Loss of eye - of light lens	
Loss of four fingers and thumb of one hand	
Loss of four fingers	40%
Loss of thumb - both phalanges	25%
Loss of thumb - one phalanx	10%
Loss of index finger - Three phalanges	10%
Loss of index finger - Two phalanges	8%
Loss of index finger - one phalanx	4%
Loss of middle finger - Three phalanges	6%
Loss of middle finger - Two phalanges	4%
Loss of middle finger - one phalanx	2%
Loss of ring finger - Three phalanges	5%
Loss of ring finger - Two phalanges	4%
Loss of ring finger - one phalanx	2%

Loss of little finger - Three phalanges	4%
Loss of little finger - Two phalanges	3%
Loss of little finger - one phalanx	2%
Loss of metacarpals - first or second (additional)	3%
Loss of metacarpals - 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%
Loss of hearing - one ear	15%
Loss of Speech	50%

#### CONTRIBUTION TABLE

Vehicle Type	Contribution Rate (MVR)
<b>Motorcycle</b>	
Up to 50	150
From 50 to 250 CC	175
Above 250 CC	400
Battery Tricycle	400
<b>Car</b>	
Private Cars	750
Hiring Cars	750
<b>Other 4 Wheel Vehicles</b>	
Van	750
Private / Commercial	1000
Heavy vehicles / Machinery	2000