

Covers & Benefits	Shamel		ضد الغير بلس		ضد الغير	
	Covered	Limit	Covered	Limit	Covered	Limit
<b>Loss or Damage to the Insured Vehicles</b> Reimbursement against any accidental losses or damages to insured vehicle resulting from road accident, theft, fire or any other perils not specifically excluded from the policy. The company will pay the market value of the vehicle at the time of accident, repair or replace the affected vehicle, if necessary	✓	Market value	✓	up to 40,000 SAR	✗	-
<b>Liability towards Third Party damages</b> In the event of an accident involving indemnity for third party liability the maximum limits of the Company's liability in respect of bodily injury (including blood money and the sums estimated for injuries and medical expenses) and in respect of property damage shall not exceed SR 10,000,000	✓	up to 10M SAR	✓	up to 10M SAR	✓	up to 10M SAR
<b>Zero Depreciation on Spare Parts</b> In case of accident repair, Tawuniya will not charge depreciation of spare parts in compensation calculation. Customer will only pay the agreed deductible amount (Vehicle must be less than 7 years old)	✓	-	✗	-	✗	-
<b>Emergency Medical Expenses</b> The emergency medical expenses covers for the vehicle driver or passenger, as a result of an incident in which the insured vehicle is involved	✓	up to 250 SAR	✗		✗	-
<b>Fire</b>	✓	Market value	✓	up to 20,000 SAR	✓	up to 20,000 SAR
<b>Theft</b>	✓	Market value	✓	up to 30,000 SAR	✓	up to 30,000 SAR
<b>Additional Annual discount for good driving</b> Consistent good driving behavior can reward the customer up to 20% additional discount	✓	up to 20%	✓	up to 20%	✓	up to 20%
<b>Personal Accident for Passengers</b> Personal injuries to the passengers (up to vehicle seating capacity) as a result of an incident in which the insured vehicle is involved. It also includes medical expenses directly resulting from the accident. (price per passenger)	✓	Free	✓	50 SAR	✓	50 SAR

<b>Personal Accident for Driver</b> Personal injuries to the driver as a result of an incident in which the insured vehicle is involved. It also includes medical expenses directly resulting from the accident	✓	Free	✓	60 SAR	✓	60 SAR			
<b>Brand New” Replacement for Vehicle total Loss in 1 st Year</b> If the vehicle is in first year of registration and suffers a total loss event, Tawuniya will replace vehicle with a brand new vehicle with the same specifications	✓	Free	✗	-	✗	-			
Add on Features	Shammel / Dorooob			Flex optional			Flex optional		
	Available	Price	Offer	Available	Price	Offer	Available	Price	Offer
<b>Natural Perils (Hail Flood)</b> Insure vehicle against loss of or damage due to floods and hail up to SAR 30,000	✓	-	Free	✓	SAR 100	All for 100 SAR	✓	SAR 100	All for 100 SAR
<b>Windscreen/Glass Cover</b> covers the costs of replacing the damaged front windshield for the vehicle not caused by accidents up to SAR 5,000	✓	-		✓	SAR 100		✓	SAR 100	
<b>Road Side Assistance (Doroob &amp; Flex)</b> Roadside assistance in case you have a problem while driving on the road throughout the GCC (it includes towing the vehicle, operating the battery, repairing tires and refueling).	✓	-		✓	SAR 50		✓	SAR 50	
<b>MVPI Visit</b> Tawuniya offers a free of charge transferring of your vehicle to Periodic Vehicle Inspection centers, inspecting the vehicle and bringing it back to you with the inspection report.	✓	-	Free	✗	-	-	✗	-	-
<b>Free Car Maintenance Trips to Agency work shop</b> Towing vehicle from client’s home to agency and return back for periodic service (twice a year)	✓	-		✗	-	-	✗	-	-
<b>GCC Geographical Extension</b> Extend cover to include other countries other than Saudi Arabia, the coverage provided by this policy is hereby extended to include GCC countries	✓	-		✗	-	-	✗	-	-

<b>Replacement Car Hire</b> Tawuniya will reimburse the Contributor ( for the actual costs incurred in hiring a motor vehicle due to an accident covered in accordance with the terms of the policy up to SR 2,000.	✓	200 SAR	Free for SNB	✗	-	-	✗	-	-
<b>Free Car Maintenance Trips to Agency work shop</b> Towing vehicle from client's home to agency and return back for periodic service (twice a year).	✓	-	Free	✗	-	-	✗	-	-
<b>Towing</b> Covers towing expenses from the accident site to a safe place or the nearest repair shop	✓	-	Free	✓	25	up to 250 SAR	✓	25	up to 250 SAR
<b>Malicious Damage</b> Get compensation for damage to your vehicle resulting from intentional harm from others	✓			✓	100	up to 20,000 SAR	✓	100	up to 20,000 SAR
<b>Hit &amp; Run</b> This benefit compensates you for the losses due to a third unidentified third p arty hitting and escaping the accident scene	✓			✓	250	up to 20,000 SAR	✓	250	up to 20,000 SAR
Offer for SNB customers of Add on				✓	400 SAR for all		✓	400 SAR for all	
Drive program		✓			✓			✓	
Walaa Loyalty Program		✓			✓			✓	