



What you need to know

Table of contents

Welcome to AXA Cooperative Insurance Company	1
Your Policy Cover Summary	3
Definitions	4
Covers	6
Section 1 Loss of Damage to Your Car (Comprehensive - Motor Perfect)	6
Section 2 Third Party Liability	7
Section 3 Medical Expenses	9
Section 4 Personal Belongings	10
Section 5 Agency Repairs	10
Section 6 Waiver of Depreciation	10
Section 7 Personal Injury	11
Section 8 Car Hire Benefit	11
Section 9 Accident Breakdown & Rescue	11
Section 10 Personal Accident Benefit - Driver/Passenger	12
Section 11 GCC Extension	14
Section 12 No Claim Discount Protection	15
Section 13 Automatic Extensions	15
General Exceptions	16
War and Terrorism Exclusion	18
General Conditions	19
Claim Procedure	23
Complaint Procedure	24

1. Welcome to AXA Cooperative Insurance Company

Thank You for choosing Us for Your motor insurance. The policy that You have purchased satisfies the requirements of the Laws of the Kingdom of Saudi Arabia.

This policy booklet forms part of Your legal agreement with Us and explains exactly what You are covered for. Your Policy Schedule shows the level of cover You have chosen.

Based on the Cooperative Insurance Companies Supervision Act promulgated by the Royal Decree Number M/32, dated 2/6/1424H and the Executive Regulation issued under the Minister of Finance's Resolution No. 1/596, dated 1/3/1425H and according to the Council of Ministers Resolution Number 222, dated 13/8/1422H concerning compulsory motor insurance, this policy shall come into effect from the date of the Saudi Arabian Monetary Agency Governor's approval and it shall supersede "Civil Liability Insurance Policy towards Third Parties (Motor)" promulgated under the Governor's Resolution No. 1/427, dated 18/5/1427H.

The Agreement of Insurance

This policy is the agreement of insurance between You, the Policyholder, and Us, AXA Cooperative Insurance Company. In return for Your Premium/contribution, We will provide the Covers as shown in the Policy Schedule for accident, injury, loss or damage that happens within

the Territorial limits during the Period of Insurance. In the event of non payment of Premium/contribution, the company reserves the right to cancel this policy from inception and recover any amount

claimed under this policy.

Application of law and Jurisdiction

The Laws of the Kingdom of Saudi Arabia will apply to this agreement. The courts/committees of competent jurisdiction in the Kingdom of Saudi Arabia shall have exclusive jurisdiction to adjudicate any dispute that may arise hereunder.

Interpretation

For the legal interpretation of this policy wording Arabic text will prevail over the English text in the event that any dispute arises.

In accordance with its Article of Association, as a Saudi cooperative insurance company, AXA Cooperative Insurance Company, hereinafter referred to as the "Company", shall distribute 10% of the net annual surplus arising from its insurance operations (if any) to the policyholders directly or in the form of reduction in Premium/contribution for the next year.

The amount, time, manner of, and eligibility to such distribution are all subject to the prevailing rules and regulations of the Cooperative Insurance Companies Control Law of the Kingdom of Saudi Arabia as well as the related approval of the Company's Board of Directors.



Contact us

Please check Your Policy Schedule which gives You full details of the Cover You have chosen. If You have any questions or would like to make any change/s or additions to Your Cover, please call Us on:

Toll Free: 800 116 48 45

Jeddah: 012 2635566

Al Khobar: 013 8822813

Riyadh: 011 4776706

Sunday to Thursday

8am to 1pm & 2pm to 5pm

Website: www.axa-cooperative.com

Now that You've chosen Us for Your Car insurance, please be assured of Our assistance in this regard any time You may require. We pride ourselves on Our claims service.

It's Our concern now

If You've had an accident, You will have to report the Incident to Najm Co. or Police department and obtain police report, repair permission and other documents required to process your claim including those that will assist the company to recover from third parties at fault and advise Us as soon as practicable. We have Our own network of approved garages and authorized agencies and will coordinate with them to repair Your Vehicle as soon as You lodge the Claim. Please note that repair at the authorized agency workshops, is covered only if stated in Your Policy Schedule.

Making a Claim

Our claims department will record details of the Incident and will start attending to Your Claim immediately. The claims department will confirm:

- The general terms of your policy and extent of coverage
- What is the amount you will have to bear if the claim is admissible including excess and depreciation
- All the steps involved in Your Claim being settled
- Notification shall be sent to you via email and SMS to update you on the progress of you claims

Our promise

- To give You quality cover at a fair price.
- To make sure that Our people are professional, pleasant and helpful.
- To deal with Your Claim or inquiry speedily and efficiently.
- To send You simple, easy to understand information.
- Not to pressure You to buy any of Our products.
- To notify you of the expiry date of your policy at least twenty (20) days prior to the due date.

The Company shall have no right to issue this policy unless it is automatically connected with the system of Najm Insurance Services Company.

2. Your Policy Cover Summary

No.	Cover	Motor Perfect (Comprehensive)	Third Party only
1	Loss or damage to your car	Applicable	N/A
2	Third Party Liability	Up to SAR 10m	Up to SAR 10m
3	Medical expenses	Up to SAR 5,000	N/A
4	Personal Belongings	Up to SAR 3,000	N/A
5	Agency repairs	Up to 5 years*	N/A
6	Waiver of Depreciation	Up to 2 years**	N/A
7	Personal Injury	Up to SAR 25,000	N/A
8	Hire Car Benefit	Optional up to SAR 1000***	N/A
9	Accident & Breakdown Rescue	Optional***	Optional***
10	Personal Accident Benefit	Optional***	Optional***
11	GCC Cover	Optional***	N/A
12	No Claim Discount Protection	Optional***	N/A
13	Automatic Free Extension****	Applicable	N/A

- * Included for the first year of the Vehicle's age and extendable subject to additional Premium/contribution.
- ** Included for the first year of the Vehicle's age and extendable subject to additional Premium/contribution.
- *** Cover is only applicable if specifically stated on Your Policy Schedule.
- **** Refer to section 13, page 15.

3. Definitions

Accessories

Parts originally installed in the Vehicle by the vehicle manufacturers and included in the original price such as radios, stereo equipment, telephones and other items, the make and value of which are specifically declared to the Company and stated in the Policy Schedule.

Bodily injury

Death or physical injuries including permanent, temporary, total or partial disability that results from a covered loss.

Certificate of motor insurance

The document that proves You have the motor insurance covering Your Vehicle as required by law.

Claim

Written notice to the Company claiming for Compensation for an accident covered under provisions of this policy.

Claimant

Natural or judicial person incurring damage as a result from an accident covered by this policy including heirs of the natural person in case of his death.

Compensation

The amount that should be paid by the Company within the limits of liability contained in this policy.

Endorsement/Memoranda

Changes in the terms of Your Policy. These are shown in and form a part of Your Policy Schedule.

Excess

The amount stated in the policy schedule you will have to bear being the first amount of any non recoverable claim. (See special additional Excess for Novice/Young Drivers below).

Incident

A loss or an accident, which occurs during the Policy Period and results in Death, Bodily Injury or Property Damage.

Insured Value/Sum Insured

The amount stated in the Policy Schedule. In the event of total loss Claim, the amount payable will be the market value of the Vehicle immediately prior to such loss or damage; or the Insured value, whichever is less.

Material Fact

Any fact that affects the Company's decision to accept or refuse the insurance or affects the Premium/contribution of insurance by 25% or more, or the terms of the agreement.

Medical expenses

Charges of medical treatment and medicines incurred as a result from a covered loss.

Novice/Young driver

Driver who has not held full driving license for twelve Gregorian months or who has not completed 25 Gregorian years of age at the time of accident. The special Excess imposed as stated in the Schedule of this Policy shall apply in addition to any other Excess as mentioned above.

The company shall not be liable for any loss, damage or liability if the driver of the insured vehicle is, at the time of accident, under eighteen (18) Hajri years old, unless his name is stated on the policy schedule.

Other Expenses

Expenses incurred by third parties resulting from a covered accident including expenses of towing or moving the Vehicle and damage assessment expenses.

Period of Insurance

The period of time covered by this policy, as shown in the Policy Schedule, and any further period that We agree to insure You for.

Premium/contribution

The amount that is paid by the Insured to the Company in return for the Company's agreement to compensate for damage or loss caused directly by a risk insured under this Policy.

Property Damage

Damage that may occur to the Third Party property resulting from a covered loss.

Policy Schedule

The document which gives details of the Cover You have and includes any special conditions.

Territorial limits

Kingdom of Saudi Arabia and any other area stated in Your Policy Schedule.

Third Party

Every natural or judicial person other than the Insured and/or the driver.

Third Party Liability

The liability of the Insured and/or the driver towards the Third Party for Property Damage or Bodily Injury caused by him arising out of use of the Insured Vehicle.

We/Us/Company/insurer/Our/
Ours

AXA Cooperative Insurance Company.

You/Insured/Your/Yours

A natural or judicial person who purchased and insurance policy from insurer whose name is shown in the Policy Schedule.

Your Car/Insured Vehicle/Vehicle

Any Vehicle described in the Policy Schedule.

4. Covers

Section 1 - Loss of Damage to Your Car (Comprehensive - Motor Perfect)

1. We will indemnify You against loss of or damage to the Insured Vehicle and its standard accessories and fixed parts arising out of:
a. Accidental collision or overturning
b. Fire, self ignition or lightning
c. Theft or attempted theft
d. Riot, Strike or Civil Commotion which does not assume the proportions of or amount to popular rising
e. Convulsions of nature, including flood, earthquake, volcanic eruption, hurricane, cyclone, typhoon, windstorm

1. Unless entitled for agency repair, any repair shall be carried out in a workshop approved by Us. Any repair cost obtained for basis of settlement shall follow estimates received from approved network of workshops.

Basis of settlement

1. Total loss - If Your Car is totally damaged beyond economical repair following an accident covered under this policy the amount We pay is the market value of the car at the time of loss or damage; or the Insured value, whichever is less. If Your Car is stolen and untraceable the amount We pay is the Insured Value after deducting 1.5% per month lapsed since the inception date

repair, reinstate or replace the Insured Vehicle or any part thereof including accessories or spare parts. of the policy or the market value, whichever is less.

2. Constructive total loss - If the cost of repair shall be equal to or more than 50% of the market value, at Our option, Your Car may be considered as a Constructive total loss beyond economical repair. Our liability will be the market value of the Car at the time of loss or damage, or the Insured Value, whichever is less.

3. Repairs - If Your Car can be economically repaired We will pay the expenses necessarily incurred to repair Your Car. Where damage parts need to be replaced by new parts You will be required to pay an amount for the betterment as shown in the table below:

Year	Percentage
1 to 6	-
7	10%
8	25%
9 or more	35%

Consumable spare parts such as tyres, brakes spark plugs, filters batteries, belts, oils and the like will, however, attract 50% deductible after six months onwards.

Protection and removal

Section 1 is extended to indemnify the reasonable cost of protection and removal of Your disabled Car to the nearest repairer up to a limit of SAR 1,000.

EXCEPTIONS TO SECTION 1
THE COMPANY SHALL NOT BE LIABLE TO PAY ANY COMPENSATION IN RESPECT OF:

a) THE FIRST AMOUNT OF ANY CLAIM STATED IN THE POLICY SCHEDULE AS BEING THE "EXCESS" BUT THIS WILL NOT BE APPLICABLE WHERE THE LOSS IS FULLY RECOVERABLE OR WHERE A THIRD PARTY IS 100% AT FAULT AND ACCEPTS SUCH LIABILITY. THIS SHALL NEITHER APPLY TO CLAIMS IN RESPECT OF FIRE, LIGHTNING, EXPLOSION, THEFT OR ANY ATTEMPT OF THEFT.

b) CONSEQUENTIAL LOSS AFFECTING THE INSURED VEHICLE OR DECREASE IN THE VEHICLE'S VALUE THROUGH USAGE IMPAIRMENT OR FAILURE OR BREAKDOWN OF MECHANICAL OR ELECTRICAL EQUIPMENT.

c) WEAR AND TEAR, DEPRECIATION,

GRADUAL OPERATING PERILS AND EXPECTED DAMAGE ARISING OUT OF REGULAR USAGE,, MECHANICAL OR ELECTRICAL DERANGEMENT, FAILURE OR BREAKDOWN.

d) LOSS OF USE OR DEPRECIATION IN VALUE.

e) DAMAGE RESULTING FROM OVERLOADING OR CARRIAGE AT ANY ONE TIME OF A GREATER NUMBER OF PASSENGERS THAN THE NUMBER FOR WHICH THE VEHICLE IS LICENSED BY THE CONCERNED AUTHORITIES PROVIDED THAT THE OVERLOADING OR EXCESS PASSENGERS WERE THE CAUSE OF THE ACCIDENT WHICH RESULTED IN THE LOSS OR DAMAGE TO THE MOTOR VEHICLE.

f) DAMAGE TO TYRES UNLESS IT OCCURS AT THE SAME TIME AS THE DAMAGE TO THE INSURED VEHICLE.

g) MODIFICATIONS AND VEHICLE ACCESSORIES (OTHER THAN PARTS AND ACCESSORIES FORMING PART OF THE ORIGINAL SPECIFICATIONS OF YOUR CAR) UNLESS SPECIFIED IN THE POLICY SCHEDULE.

SECTION 2 - THIRD PARTY LIABILITY

1. The Company will indemnify the Insured or the driver against liability at law for damages and Claimant's costs and all other costs and expenses incurred in respect of:

- Death of or Bodily Injury to any Third Party whether inside or outside the Insured Vehicle
- Damage to material property of any third party outside the Insured Vehicle Expenses.

Where such Death, Bodily Injury or damage arises out of an accident caused by the Insured Vehicle's use or halt inside the Kingdom of Saudi Arabia, the Company shall compensate the Third Party by deposit amount using the International Beneficiary Account Number (IBAN) provided that the Insured or any authorized

driver or user of the Insured Vehicle shall observe, fulfill and be subject to the terms, conditions, exceptions and limitations of this policy.

2. In the event of the Death of any person entitled to indemnity under this Section the Company will in respect of the liability incurred by such person indemnify his legal personal representative(s) subject to the terms, conditions, exclusions and limitations which applied to such person.

3. The Company may at its' own option:

i. Arrange for representation of the Insured or the driver in any investigation or enquiry in relation to a Claim which may be subject to Compensation under this policy

ii. Undertake

The Company may not defend the Insured or the driver before any judicial body concerning any policy as a result of the Claim or accusation related to any event which may be the subject of indemnity under this policy.

4. In case of an accident resulting in the payment of Compensation in accordance to the claim against the Insured provisions of this policy, or the driver after making the Company's maximum liability in respect of Bodily Injury (including blood money awards and the estimated amounts for injuries and Medical Expenses) and Property Damage all together shall not exceed SAR 10,000,000 for each occurrence and during the Period of Insurance.

The Company shall have the right to claim against the Insured or the driver or the person responsible for the accident to recover amounts paid to the Third Party in any of the following cases:

1. Any accident, loss, damage or liability whilst the Insured Vehicle is:

a. Used in a way that contradicts with limitations of Use shown in the Policy Schedule

b. Carrying a number of passengers exceeding the permitted capacity of the Vehicle and it is proven that the accident is due to such carriage of excess passengers.

c. The Insured Vehicle is driven in the reverse direction.

d. Driven by any person driving under the effect of drugs, alcoholic drinks or medical drugs, after which individuals are not medically authorized to drive.

e. Driven by any person under (18) years unless he is the Insured or his name is stated among the authorized drivers who are under 18 years in the Policy Schedule.

f. Driven without the correct driving license for the type of vehicle in accordance with regulations, or that the license had been revoked by the competent authorities or had expired at the time of accident (unless the driving license is renewed within 50 working days from the date of the accident).

g. The driver escapes from the accident location without an acceptable excuse.

h. The Insured or the driver crosses red light traffic signal.

2. The Insured has provided incorrect information or hidden Materials Facts on the insurance proposal form.

3. It is proven that the accident occurred intentionally by the Insured or the driver.

4. The Company is not notified by the Insured

in writing within twenty working days of any material change to what has been declared on the insurance proposal form.

Also the company shall have the right to claim against the person responsible for the accident or the insured if not notify the competent authorities, if the injury loss or damage was occasioned by theft of the motor vehicle or its being taken without the consent of the insured or other lawful authority.

EXCEPTIONS TO SECTION 2
THIS POLICY DOES NOT COVER THE FOLLOWING:

a) LIABILITY OR EXPENSES ARISING DIRECTLY OR INDIRECTLY OUT OF STRIKE, RIOT OR CIVIL OR LABOR UNREST.

b) LIABILITY OR EXPENSES ARISING DIRECTLY OR INDIRECTLY OUT OF NATURAL DISASTERS SUCH AS HURRICANES, EARTHQUAKES, FLOODS OR VOLCANIC ERUPTION.

c) DEATH OR BODILY INJURY TO THE INSURED OR THE DRIVERS.

d) DAMAGE TO INSURED VEHICLE OR ANY VEHICLE BEING DRIVEN BY THE INSURED.

e) DAMAGE TO PROPERTY BELONGING TO THE INSURED OR DRIVER WHETHER INSIDE OR OUTSIDE THE VEHICLE.

f) DAMAGE TO PROPERTY BEING CONVEYED BY THE MOTOR VEHICLE.

g) ACCIDENTS TAKING PLACE OUTSIDE THE TERRITORIAL LIMIT SPECIFIED IN THE POLICY SCHEDULE.

h) FINES, FINANCIAL PENALTIES, GUARANTEES OR WARRANTIES WHICH MAY BE IMPOSED ON THE INSURED OR THE DRIVER DUE TO THE ACCIDENT.

SECTION 3 - MEDICAL EXPENSES

The Company will pay to the Insured and/or any other occupant of the Insured Vehicle reasonable cost of Medical Expenses incurred in connection with any accidental Bodily Injury as the direct and immediate result of a covered accident to the Insured Vehicle. "Immediate" means treatment commencing within 24 hours of the time of the accidental Bodily Injury:

EXCEPTIONS TO SECTION 3
a) SECTION 3 SHALL APPLY ONLY IN RESPECT

OF PRIVATE MOTOR LOSS OR DAMAGE TO THE VEHICLES INSURED FOLLOWING:
IN THE NAME OF AN INDIVIDUAL.

a) MONEY, STAMPS, TICKETS, DOCUMENTS OR SECURITIES.

b) THE LIABILITY OF THE COMPANY SHALL NOT EXCEED THE SUM OF SAR 5,000 PER PERSON IN RESPECT OF ANY ONE ACCIDENT.

SECTION 4 - PERSONAL BELONGINGS

We will pay You (or if You prefer, the owner) for the value of loss or damage caused to personal belongings by fire, theft or accident while the belongings are in Your Insured Vehicle and if mentioned in the police report. In the event of a dispute, You will be required to provide proof of valuation and/or purchase.

Any payment under this Section shall not be subject to policy Excess and the maximum amount payable under this benefit shall not exceed SAR 3,000 in respect of any one Claim or series of Claims resulting from one accident. There will be an amount deducted for wear and tear, and depreciation or We will pay the market value of the loss, whichever is lesser:

EXCEPTIONS TO SECTION 4
WE WILL NOT PAY FOR

SECTION 6 - WAIVER OF DEPRECIATION

This cover is only applicable if specifically confirmed on Your Policy Schedule. In the event of an accident and if the date of the loss or damage is less than 1 year from the date the Insured Vehicle was originally bought by the Insured from the Manufacturer's Agents or Sub Agents and the Insured Vehicle is damaged beyond economical repair as defined in Section 1, then we will pay for either a new replacement of the same model of the car or for the value of the car at the time of purchase whichever is lowest, subject to maximum of the insured value. Cover can be extended for the second year of Vehicle age subject to additional Premium and Our Pre-approval then no depreciation will be applied to settlement of the total loss claim.

SECTION 7 - PERSONAL INJURY

The Company will pay SAR 25,000 to the Insured and/or spouse (or in the event of death, to their legal personal representatives) if the Insured and/or spouse suffer accidental Bodily Injury in direct connection with the use of the Insured Vehicle, If Your Car insured under this which independently of any other cause within three calendar months of the accident results in:

- a. Death.
- b. Total irrecoverable loss of sight in one or both eyes.
- c. Total loss by physical severance of one or more limbs at or before the wrist or ankles or permanent loss of one or both hands or legs.

EXCEPTIONS TO SECTION 7

THIS SECTION DOES NOT APPLY WHEN SECTION 10 IS COVERED.

THIS SECTION APPLIES ONLY IN RESPECT OF PRIVATE MOTOR VEHICLES INSURED IN THE NAME OF 12 AN INDIVIDUAL AND DOES NOT COVER:

- a) DEATH OR INJURY ARISING FROM SUICIDE OR ATTEMPTED SUICIDE.

b) ANYONE WHO IS OVER 65 YEARS OF AGE AT THE TIME OF THE ACCIDENT.

SECTION 8 - CAR HIRE BENEFIT

This cover is only applicable if specifically confirmed on Your Policy Schedule.

This cover is only applicable if the Insured Vehicle is covered under Your policy. We will provide You with a hire car up to SAR 1000 for a maximum period of ten days or for the period taken to repair Your Car, whichever is less. If the Insured Vehicle is stolen, or if the damage is extensive and We decide not to repair it considering the Insured Vehicle a total loss, We will provide a hire car for up to ten days or until We make an offer to settle Your Claim, whichever is earliest.

Economy Class Hire cars will be provided by Our preferred car rental provider and can only be used in Kingdom of Saudi Arabia. A current driving license will be required and driving of the hired vehicle will be restricted to the policyholder. A deposit amount of a valid credit card might be required by the car Rental Company. The hired car must be collected by You and returned to the Car Hire

Company. Any other specific Kingdom of Saudi Arabia restriction to vehicle rental will apply as per the car hire agreement.

EXCEPTIONS TO SECTION 8

- a) FUEL COSTS, PARKING COSTS OR ANY FINES.
- b) COST OF UPGRADING CLASS OF HIRE CAR AND HIRE CAR CHARGES AFTER THE PERIOD SPECIFIED ABOVE.
- c) ANY LOSS OR DAMAGE TO THE HIRE CAR.
- d) ANY KIND OF LEGAL LIABILITY ARISING OUT OF USE OF THE HIRE CAR.

SECTION 9 - ACCIDENT BREAKDOWN & RESCUE

This cover is only applicable if specifically confirmed on Your Policy Schedule by contact us on our fee toll number 920008477. This cover applies to the Insured Vehicle while it is being driven by You or anyone else and will only apply when using AXA Cooperative Insurance Company's roadside assistance provider accident recovery if the Insured Vehicle is damaged and cannot be driven due to an accident, the Insured Vehicle

will be towed to the nearest AXA Cooperative Insurance Company's approved garage as per instructions provided to the breakdown recovery Company.

Towing Service

Towing Service If the Insured Vehicle does not start or requires mechanical repairs, the Insured Vehicle will be towed to the nearest workshop or dealer.

Battery Boost

If the battery is 'dead', the Insured Vehicle will be jump started to get it moving. If the Insured Vehicle still does not start it will be towed it to the dealer's garage or a garage of the Insured's choice.

Flat Tyre Change

If the Insured Vehicle has a flat tyre, We will help to change the tyre. If the Insured Vehicle does not have a spare tyre it will be towed to the dealer's garage or a garage of the Insured's choice.

Petrol Delivery

If the Insured Vehicle cannot be driven due to an empty petrol tank, We will deliver up to a maximum of 5 gallons of fuel. The Insured has to bear the cost of the fuel.

Locked out Service

If You are locked out of the Insured Vehicle, We will attempt to open the lock under supervision of the appropriate authorities.

Off road recovery

If Your Vehicle breaks down off-road, We will arrange to have the Vehicle towed to the dealer's garage or a garage of the Insured's choice. If Your Vehicle is 'stuck' off-road it will be winched to the nearest roadway.

SECTION 10 - PERSONAL ACCIDENT BENEFIT - DRIVER/ PASSENGER

This cover is only applicable if specifically confirmed on Your Policy Schedule.

In consideration of an additional Premium/contribution, the Company will pay Compensation on the scale provided below for Bodily Injury as hereinafter defined sustained by the Driver and/

or Passengers (as stated in the Policy Schedule) in direct connection with an accident in which the Insured Vehicle is involved (excluding medical or surgical treatment consequent upon such injury) which within 52 Weeks of the occurrence of such injury results in:

Scale of Compensation

1	Death	SAR 100.00
2	Total and permanent disablement from following any employment or occupation whatsoever	SAR 100.000
3	Total and irrecoverable loss of sight in both eyes	SAR 100.000
4	Total loss by physical severance at or above the wrist or ankle of both hands or both feet or of one hand together with one foot	SAR 100.000
5	Total loss by physical severance at or above the wrist or ankle of one hand or one foot together with the total and irrecoverable loss of sight in one eye	SAR 100.000
6	Total and irrecoverable loss of sight in one eye	SAR 50.000
7	Total loss by physical severance at or above the wrist or ankle of one hand or one foot	SAR 50.000
8	Temporary disablement from engaging in or giving any attention to such person's occupation (Not covered in respect of persons under 18 years of age)	SAR 250 per Week for a person not exceeding 26 consecutive Weeks

PROVIDED ALWAYS THAT:

a. COMPENSATION SHALL BE PAYABLE UNDER ONLY ONE OF ITEMS (1) TO (8) ABOVE IN RESPECT OF ANY SUCH PERSON ARISING OUT OF ANY ONE OCCURRENCE AND THE TOTAL LIABILITY OF THE COMPANY SHALL NOT IN THE AGGREGATE

EXCEED THE SUM OF SAR 100,000 DURING ANY ONE PERIOD OF INSURANCE.

SHALL RECEIVE ONLY 50% OF THE SCALE OF COMPENSATION WITH A MAXIMUM AGGREGATE OF SAR 50,000 IN RESPECT OF ANY ONE ACCIDENT.

b. A PERSON OVER 65 GREGORIAN YEARS OF AGE AT THE TIME OF SUCH INJURY IS NOT ENTITLED TO ANY COMPENSATION.

d. COMPENSATION SHALL ONLY BE PAYABLE IN RESPECT OF INJURY SUSTAINED BY

c. PERSONS UNDER 18 GREGORIAN YEARS OF AGE AT THE TIME OF SUCH INJURY

PERSONS CARRIED INSIDE THE CABIN OF THE VEHICLE AT

THE TIME OF THE ACCIDENT, AND IF THE NUMBER OF PERSONS (INCLUDING THE DRIVER) IN THE CABIN OF THE VEHICLE AT THE TIME OF THE ACCIDENT EXCEEDS MANUFACTURER'S SEATING CAPACITY, THE COMPENSATION PAYABLE WILL BE DECREASED PROPORTIONATELY.

e. NO WEEKLY COMPENSATION SHALL BECOME PAYABLE UNTIL THE TOTAL AMOUNT SHALL HAVE BEEN ASCERTAINED AND AGREED.

f. NO COMPENSATION SHALL BE PAYABLE IN RESPECT OF DEATH OR INJURY DIRECTLY OR INDIRECTLY

g. SUCH COMPENSATION SHALL BE PAYABLE ONLY WITH THE APPROVAL OF THE INSURED AND DIRECTLY TO THE INJURED PERSON OR TO HIS LEGAL PERSONAL REPRESENTATIVES WHOSE RECEIPT SHALL BE A FULL DISCHARGE IN RESPECT OF THE INJURY TO SUCH PERSON.

h. NO COMPENSATION SHALL BE PAYABLE UNDER THIS SECTION IF THE DEATH OR BODILY INJURY IS PRIMARILY CAUSED DUE THE PHYSICAL DEFECT OR INFIRMITY OF THE INJURED/ DECEASED PERSON

THIS IS SUBJECT OTHERWISE TO THE TERMS, CONDITIONS AND EXCLUSIONS CONTAINED IN THIS POLICY.

SECTION 11 - GCC EXTENSION

This cover is only applicable if specifically confirmed on Your Policy Schedule.

The Territorial Limit under Section 1 (and other applicable sections confirmed on Your Policy

Schedule) is extended to include United Arab Emirates, Bahrain, Oman, Kuwait and Qatar. You will not be covered under:

- a. Section 2, Third Party Liability, as this cover must be purchased separately at the border to satisfy the requirements of the laws of respective countries.
- b. Section 8, car hire benefit as Hired cars can only be used in the Kingdom of Saudi Arabia.

Following any Incident which may result in a Claim, a traffic police report should be obtained from the respective country authorities.

Please refer to the closest AXA office in the event of a claim, contact details below:

UAE 800 4845

Bahrain 8000 1060

Oman 24400100

Qatar 800 2924

The maximum duration of any single trip shall not exceed 30 days. Any

repairs will be carried out in Kingdom of Saudi Arabia and the company shall not be liable for costs of towing the insured vehicle back to KSA under any circumstance.

SECTION 12 - NO CLAIM DISCOUNT PROTECTION

This cover is only applicable if specifically confirmed on Your Policy Schedule.

The No Claim Discount earned by You over the years will be protected under this Section up until Your next renewal with Us provided that You have not made more than one non-recoverable Claims during the last year and all payments under such a Claim do not exceed SAR 20,000.

SECTION 13 - AUTOMATIC FREE EXTENSIONS

The following extensions automatically apply to Motor Perfect only.

Windscreen damage

If the windscreens, windows or sunroof of Your Car are accidentally damaged or deliberately damaged to rescue a child accidentally locked inside, We will pay for the cost of replacing the damaged glass and for the repairs to any scratched bodywork arising directly

and solely from the glass breakage.

Any payment under this Section shall not be subject to policy Excess and will not affect Your entitlement to No Claims Discount provided the loss amount does not exceed SAR 5,000.

Kingdom of Bahrain cover

The territorial limit for Section 1 (Insurance against loss or damage) is extended to include Kingdom of Bahrain. The maximum duration of any single trip shall not exceed 30 days.

Replacement of keys & locks

In the event the car keys or lock transmitter of Your Car are lost or stolen, We will pay the cost of replacing:

1. The key or lock transmitter, or
2. The locks of the door, boot, ignition and steering, clock transmitter and central locking system;

Offroad cover

Your Policy is extended to cover loss or damage to the Insured Vehicle whilst being driven off road. Provided that:

1. Your Car has four wheel drive capability
2. You are not participating in a competitive event or race of any kind.

Motor trade and valet parking

We will indemnify You for loss of or damage to the Insured Vehicle whilst in the custody or control of:

1. A motor garage or other similar business, which the You do not own, which has the Insured Vehicle for the purpose of maintenance, repair, testing or servicing.
2. A hotel, restaurant or similar business, which the you do not own, where the Insured Vehicle has been parked by their authorized driver.

PROVIDED THAT:

- a. THE VEHICLE IS HANDED OVER ONLY TO THE AUTHORIZED PERSON AFTER DUE VERIFICATION
- b. THE PERSON IS A LICENCED DRIVER
- c. THIS IS NOT COVERED BY ANY OTHER POLICY.

Driving other vehicles

The cover under Section 2 (Third Party Liability) is extended to any other private motor car driven by You, with the owner's express consent, in the Territorial limits, provided You have a comprehensive cover (Motor Perfect).

APPLICABLE TO ALL SECTIONS OF THE POLICY EXCEPT FOR SECTION 2.

THE COMPANY SHALL NOT BE LIABLE IN RESPECT OF:

1. ANY ACCIDENT LOSS DAMAGE OR LIABILITY CAUSED SUSTAINED OR INCURRED.

OBTAINING SUCH A LICENSE).

- c) WHILST BEING USED FOR HIRE OR REWARD, RACING, PACE MAKING, RELIABILITY TRIALS, SPEED TESTING OR FOR ANY PURPOSE IN CONNECTION WITH THE MOTOR TRADE.

EXCEPT THAT THE INDEMNITY SHALL NOT BE WITHDRAWN BY REASON OF GENERAL EXCEPTIONS 1. b. i. ii. iii. AND c. ABOVE IN THE FOLLOWING CIRCUMSTANCES:

- a) OUTSIDE THE TERRITORIAL LIMITS AS STATED IN THE POLICY SCHEDULE.
- b) WHILST ANY MOTOR VEHICLE IN RESPECT OF WHICH INDEMNITY IS PROVIDED BY THIS POLICY IS:
 - i. BEING USED WHILST ON THE INSURED'S ORDER OR WITH HIS PERMISSION OR TO HIS KNOWLEDGE OTHERWISE THAN IN ACCORDANCE WITH THE LIMITATIONS AS TO USE AS STATED IN THE SCHEDULE.
 - ii. BEING DRIVEN UNDER THE INFLUENCE OF ALCOHOL OR DRUGS.
 - iii. BEING DRIVEN BY AN UNLICENCED PERSON (UNLESS SUCH PERSON HAS HELD OR IS NOT DISQUALIFIED FROM HOLDING OR
- a) WHILE THE MOTOR VEHICLE IS IN THE CUSTODY OR CONTROL OF A MEMBER OF THE MOTOR TRADE AND IS USED ONLY FOR THE PURPOSES OF OVERHAUL, UPKEEP OR REPAIR.
- a) IF THE INJURY LOSS OR DAMAGE WAS OCCASIONED BY THEFT OF THE MOTOR VEHICLE OR ITS BEING TAKEN WITHOUT THE CONSENT OF THE INSURED OR OTHER LAWFUL AUTHORITY.
2. ANY LIABILITY WHICH ATTACHES BY VIRTUE OF AN AGREEMENT BUT WHICH WOULD NOT

5. General Exceptions

6. War and Terrorism Exclusion

HAVE ATTACHED IN THE ABSENCE OF SUCH AN AGREEMENT.	EXCESS PASSENGERS.	USED FOR COMMERCIAL PURPOSES WITHIN THE PERMITTED LIMIT.	RESPONSIBILITY OF THE ACCIDENT UNLAWFULLY TO CAUSE DAMAGE TO THE COMPANY.	THE COMPANY SHALL NOT BE LIABLE IN RESPECT OF ANY ACCIDENT LOSS, DAMAGE OR LIABILITY CAUSED DIRECTLY OR INDIRECTLY BY:	INTERFERENCE WITH ANY OPERATIONS, ACTIVITIES OR POLICIES RELATED TO THE GOVERNMENT OR CAUSING TURMOIL NEGATIVELY IMPACTING THE NATIONAL ECONOMY OR ANY OF ITS SECTORS.
3. ANY ACCIDENT LOSS, DAMAGE OR LIABILITY CAUSED DIRECTLY OR INDIRECTLY BY CONFISCATION OR NATIONALIZATION OR REQUISITION OR DESTRUCTION OF OR DAMAGE TO PROPERTY BY OR UNDER THE ORDER OF ANY GOVERNMENT OR PUBLIC OR LOCAL AUTHORITY.	b) DRIVEN BY ANY PERSON DRIVING UNDER THE EFFECT OF DRUGS, ALCOHOLIC DRINKS OR MEDICAL DRUGS, AFTER WHICH INDIVIDUALS ARE NOT MEDICALLY AUTHORIZED TO DRIVE.	7. INCIDENTS WHERE:	f) THE INSURED OR THE DRIVER CROSSES RED LIGHT TRAFFIC SIGNAL.	1. WAR, INVASION, ACTS OF FOREIGN ENEMIES, HOSTILE OPERATIONS, WARLIKE OPERATIONS.	3. WHAT RESULTS FROM, ARISES OF OR CONTRIBUTED BY NUCLEAR WEAPONS OR IONIZING RADIATIONS OR RADIATION POLLUTION FROM ANY FUEL OR ANY NUCLEAR WASTES RESULTING FROM THE COMBUSTION OF NUCLEAR FUEL.
4. ANY LOSS OR DAMAGE WHERE ANY PARTS ARE DISMANTLED OR REMOVED WITHOUT THE CONSENT OF THE COMPANY.	c) DRIVEN BY ANY PERSON UNDER (21) YEARS UNLESS HE IS THE INSURED OR HIS NAME IS STATED AMONG THE AUTHORIZED DRIVERS WHO ARE UNDER 21 YEARS IN THE POLICY SCHEDULE.	a) IT IS PROVEN THAT THE INSURED HAS PROVIDED INCORRECT INFORMATION OR HIDDEN MATERIAL FACTS ON THE INSURANCE PROPOSAL FORM AFFECTING THE COMPANY'S JUDGEMENT IN ACCEPTING TO COVER THE RISK, FIXING THE INSURANCE Premium/contribution OR CONDITIONS.	g) THE INSURED VEHICLE IS DRIVEN IN THE REVERSE DIRECTION.	2. REBELLION, SQUEALS TIRES DRIFTING.	4. REBELLION, SQUEALS TIRES DRIFTING.
5. ANY LOSS OR DAMAGE THAT IS NOT ACCOUNTED FOR OR CLEARLY STATED SHOWN IN THE POLICE REPORT.	d) STOLEN OR TAKEN FORCIBLY EXCEPT FOR COVER UNDER SECTION 1 IF APPLICABLE.	b) IT IS PROVEN THAT THE ACCIDENT OCCURRED INTENTIONALLY BY THE INSURED OR THE DRIVER.	h) DRIVER INTENTIONALLY DRIVING IN THE REVERSE DIRECTION.	2. REBELLION, SQUEALS TIRES DRIFTING.	4. REBELLION, SQUEALS TIRES DRIFTING.
6. ANY ACCIDENT, LOSS, DAMAGE OR LIABILITY WHILST THE INSURED VEHICLE IS:	e) DRIVEN BY ANY PERSON THAT DOESN'T CARRY A VALID DRIVING LICENSE OR AUTHORIZATION TO DRIVE THE TYPE OF VEHICLES OR BECAUSE OF REVOCATION OF THE DRIVING LICENSE, TEMPORARILY OR PERMANENTLY.	c) THE COMPANY IS NOT NOTIFIED BY THE INSURED IN WRITING OR AUTHORIZATION WITHIN TWENTY WORKING DAYS OF ANY MATERIAL CHANGE TO WHAT HAS BEEN DECLARED ON THE INSURANCE PROPOSAL FORM.	4. STRIKE, RIOT, CIVIL OR LABOR UNREST.	4. STRIKE, RIOT, CIVIL OR LABOR UNREST.	4. STRIKE, RIOT, CIVIL OR LABOR UNREST.
a) CARRYING A NUMBER OF PASSENGERS EXCEEDING THE PERMITTED CAPACITY OF THE VEHICLE AND IT IS PROVEN THAT THE ACCIDENT IS DUE TO SUCH CARRIAGE OF	f) USED WITHIN AREAS WHERE IT IS NOT USUALLY PERMITTED FOR THE PUBLIC TO ACCESS, SUCH AS AIRPORTS OR SEA PORTS UNLESS THE VEHICLE IS	d) THE INSURED OR THE DRIVER RUNS AWAY FROM ACCIDENT SCENE.	e) THE ADMISSION OF THE INSURED OR THE DRIVER TO BEAR	4. STRIKE, RIOT, CIVIL OR LABOR UNREST.	4. STRIKE, RIOT, CIVIL OR LABOR UNREST.

7. General Conditions

1. This policy, the Policy Schedule, Certificate of motor insurance and any Endorsement shall be considered as one agreement and any word or expression to which a specific meaning has been attached in any part of this policy and the Policy Schedule shall bear such specific meaning wherever it may appear.
2. No admission offer, promise or payment shall be made by or on behalf of the Insured without the written consent of the Company which shall be entitled, if it so desires to take over and conduct in the name of the Insured the defence or settlement of any claim or to prosecute in his/ her name for its own benefit any claim for indemnity to damages or otherwise and shall have full discretion in the conduct of any proceedings and in the settlement of any claim and the Insured shall give such information and assistance as the Company may require. Every notice or communication to be given or made under this policy shall be delivered to the Company in writing.
3. The Insured shall take all reasonable steps to safeguard the Insured Vehicle from loss or damage and to maintain the Insured Vehicle in a roadworthy condition. The Company shall have at all times the right of free and full access to examine such Insured Vehicle or any part thereof.
4. The Insured shall remain throughout the period of this policy the sole and absolute owner of the Vehicle and shall not enter into any agreement whereby the Insured Vehicle is let out on hire or reward to a Third Party without the written consent received from the Company.
5. If the Vehicle is insured by the same type of insurance with more than one company, the Company shall not pay but a portion of the Compensation amount, expenses or fees that are equal to the ratio between the insurance amount and amounts of insurances all together. If another type of insurance covers the same liability or expenses (such as the availability of a comprehensive insurance policy), the Company shall be responsible for covering this liability or expenses toward the Third Party and then it shall represent the Insured in claiming from other insurance companies for paying their proportion of this Claim.
6. The Insured shall notify the Company in writing within twenty working days of any changes to Material Facts indicated on insurance proposal form. The Company shall notify the Insured within three working days effective the date of receiving the mentioned notification in case of refusing the insurance coverage.
7. The Company shall have the right, in case the Insured fails to pay amounts due to the Company, whether they are insurance Premiums/Contribution or claims recoveries, to include the Insured's name in Saudi credit Bureau (SIMAH) records.
8. In the event of occurrence of any Incident which may give rise to a Claim under this policy,
 - a) The Insured or the driver shall notify the concerned authorities as soon as practicable and not leave the accident's scene till the end of proceedings except the cases necessitating leaving the scene such as physical injury or waiting for a period of no less than two hours.
 - b) The Insured or the driver shall not admit the liability to cause damage to the Company or pay or acknowledge to pay any amount for any party involved in the accident except after obtaining the prior written consent from the Company.
 - c) The Insured or the driver shall co-operate with the Company and issue power of attorney that enable the Company to take proceedings of pleading, defense and settlements on the behalf of the Insured or the driver if the Company wishes to do the same.
10. Neither the Company nor the Insured shall have the right to cancel Section 2 of this policy after issuance except in the following cases:
 - a) Cancellation of the Vehicle's registration.
 - b) Transfer of the Vehicle's ownership to another owner.
 - c) Providing an alternative insurance policy from another company.

If the Insured wishes to cancel the insurance policy, he/she shall return the policy at any time, to the Company along with the cancellation request. The company shall return the outstanding amount to the insured by depositing the balance of the Premium/contribution in the International Beneficiary Account (IBAN) within three (3) working days from the date of receipt by the company of the insured's notice of cancellation. The amount owed to the insured shall be calculated for the unexpired period of the insurance coverage by subtracting the used days from the full insurance period and dividing the

remainder by the full insurance period and then multiplied by the total Premium/contribution less 18 the administrative fees (maximum of SR 25), i.e. ((365 - Days Consumed) / 365) x (Premium - Administrative Fees). The company is not obliged to pay a return contribution in the event of a claim relating to the canceled policy which is greater than the value of the amount to be returned according to the above method of calculation.

The Company may cancel this policy except for Section 2 at its discretion in the event of deteriorated claim experience, fraud attempts or any other credible reason. The company may proceed by sending thirty (30) days notice by registered letter to the Insured at his last known address, and refund a portion of the Premium/Contribution on pro-rata basis for the unexpired period of insurance.

Notwithstanding the aforementioned, the Company, the Insured and the driver shall follow provisions of this policy concerning the obligations before cancellations.

11. Any conflict arising from this policy shall be

subject to the applicable laws and regulations in the Kingdom of Saudi Arabia and it shall be settled by the committees for resolution of insurance disputes and violations provided for in the Article No. (20) of the Cooperative Insurance Companies Law promulgated under the royal decree M/32 dated 2/6/1424H.

12. Any Claim arising from this policy after five years of the Incident of a Claim and the interested parties being notified of occurrence shall not be heard unless there is a reasonable justification accepted by the committees for resolution of insurance disputes and violations.
13. The Insured agrees to subrogate all rights or remedies to the Company for obtaining relief or indemnity from other parties, upon its paying or making good any destruction or damage under this policy, and shall at the request and at the expense of the Company do and concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by the Company for the purpose of enforcing such rights or remedies, whether such acts and things shall be or become necessary or required before or after the indemnification by the Company.
14. If any difference arises out of this Policy the Company shall immediately notify the Insured in writing of its right to refer the difference to arbitration. Such difference shall be referred to the decision of an Arbitrator to be appointed in writing by the Insured and the Company who may be in difference or if the Insured and the Company cannot agree upon a single Arbitrator, to the decision of two Arbitrators one to be appointed in writing by each of the Insured and the Company within one calendar month after having been required in writing so to do by either of us. The Arbitrators shall agree appointment of an Umpire in writing before entering upon the reference. The Umpire shall sit with the Arbitrators and preside at their meetings and the making of an Award shall be a condition precedent to any right of action against the Company. If the Company shall disclaim liability for any Claim hereunder and such Claim shall not within twenty four calendar months from the date of such disclaimer have been referred to arbitration under the provisions herein contained, then the Claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder. The laws and procedure relating to arbitration in the Kingdom of Saudi Arabia shall be applicable.
15. Total Loss and Salvage In the event of an accident giving rise to a Total Loss, constructive total loss or theft claim under any section of the Policy, the ownership of the insured Vehicle and any other accessories is to be transferred to the company prior to settlement of the claim.
16. In the event of theft, the Company reserves the right to activate a 90 days waiting period, which is the amount of time you have to wait before any payment under this policy is made following the required procedures to transfer the vehicle's ownership under the name of the company.
17. We shall not be liable for agency repairs under section 5 if the car has not been maintained by the authorized agent of the manufacturer.
18. If No Claim is lodged under the policy the No Claim Discount will increase in accordance with the Company scale applicable at that time. 'No Claim Discount' cannot be earned under a policy valid for less than 12 months. However, if a Claim is made under the policy the Company will reduce the No Claim Discount in accordance with applicable scale.

8. Claim Procedure

In view of Claims under Section 2 of the policy

The company shall, on receiving any claims by contact us on our fee toll number 920008477, provide the claimant with a receipt of claim and inform him of any missing requirements within three days. It shall also appoint a surveyor or loss evaluator if necessary within a period of no more than three days from the date of receiving the claim. Any payments made under any part of this policy will be in Saudi Arabia Riyals (SAR).

The company shall settle amounts of claims determined by the General Department of Traffic, Najm for Insurance Services or the relevant authorities; which are covered under this policy with all fairness and justice without any bargaining within a period of no more than fifteen Hijri days from the date of receiving the claim supported with complete documents.

If the company fails to settle claims during the stated period for illogical reasons, the beneficiary of coverage contained in this policy shall have the right to apply a request

to SAMA Care website (www.samacare.sa) the Insurance Disputes and Violations

Resolution Committees to obligate the company for compensation of any costs incurred as result of not using the vehicle because of the delay in claim settlement by the company (such as cost of a replacement car).

The company shall notify the claimant in writing of the claim acceptance or rejection. In case the claim is accepted, the company shall state the compensation amount and the method of obtaining it. However, in case the claim is rejected, the company shall do the following:

1- Provide the claimant with the rejection justifications.

2- Notify the claimant of the possibility of raising his claim to SAMA Care website (www.samacare.sa) or to the Insurance Disputes and Violations Resolution Committees as stipulated in Article 20 of the Cooperative Insurance Companies Control Law to be considered by these committees.

3- Provide the

claimant with a copy of the records and documents that support the company's decision upon the claimant's request.

Company's obligation in case of delay in settlement of a claim with complete documents

The company shall compensate the beneficiary from the coverage contained in this policy for any expenses incurred due to the non-use of the damaged vehicle because of the company's delay in settling the claim for more than fifteen days from the completion of claim documents and not providing reasonable justifications for the delay in paying the compensation.

9. Complaint Procedure

To help us assist You, We request that You

We are committed to providing You with an exceptional level of service and customer care. We do realise that things can sometimes go wrong, and when this happens, We would like to hear about it.

- Attach relevant supporting documents if you deem it necessary;
- Ask the questions You would like us to answer; &

Our promise to You

a. We will acknowledge complaints promptly.

b. We will investigate quickly and thoroughly.

c. We will keep You informed of progress.

d. We will do everything possible to resolve Your complaint.

e. We will learn from Our mistakes.

f. We will use the information from complaints to continuously improve Our service.

Telephone calls may be recorded for training and monitoring purposes.

If it is about Your Policy or Claim or any other matter, please call your insurance adviser or, if none has been appointed by You, please contact Us directly.

email will be received by You providing the reference number which should be quoted in all future communications. Alternatively, should you not have an email address or access to the internet:-

2. Send a letter to the management at AXA Cooperative Insurance Company, PO Box 753, Riyadh 11421, Kingdom of Saudi Arabia; or

3. Transmit a fax to +966 11 4780418; or

4. Telephone Us on +966 11 4776706 and request our Customer Service Staff to register Your complaint; or

5. Walk into Our office and request Our Customer Service Staff to register Your complaint.

In these situations, and on Your behalf, the complaint will be registered by Our Staff and a Reference Number generated and provided to You which please quote in all future communications.

1- Visit our Website www.axacooperative.com - and select 'Complaints' under 'AXA & You' (at the bottom of the response will be delayed webpage) and register your complaint. An auto whilst all efforts will be made to revert back within 7 working days, if our final response will be delayed beyond 15 working days

or if more time is needed for investigation, we will inform you when we will be able to contact you again about the complaint.

If you are dissatisfied with our final response or dissatisfied with the delay in our response (beyond 15 working days) you may refer the complaint to the Insurance Regulator. You may do so by sending

details of your complaint, stating the AXA Complaint Reference Number, to the Insurance Regulator:

Saudi Arabian Monetary Agency Consumer Protection Department

P.O Box 2992, Riyadh 11169,
Kingdom of Saudi Arabia

Toll Free Telephone:
800 125 6666

Website for registering Complaints:

<http://onlinecomplaints.sama.gov.sa/SAMANetOnline/Common/Pages/Intro/InsuranceOnlineComplaints.aspx?lang=en>

AXA Agent

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