

## National Bank of Oman Himayati Motor Insurance Plans

Benefits	Motor Perfect	Motor Executive
<b>Standard Cover</b>		
Accident, collision, overturn, fire, explosion, self-ignition or lightning.	Covered	Covered
Flood, storm, tempest, cyclone, burglary, theft or malicious act.	Covered	Covered
Third party property damage	OMR 200,000	OMR 250,000
Third party bodily injury	Unlimited	Unlimited
First aid	OMR 400	OMR 400
Medical expenses	OMR 10,000	OMR 10,000
Personal accident (based on vehicle seating capacity)	OMR 10,000	OMR 10,000
<b>Extended Cover</b>		
Agency repair*	Covered - up to 2 years	Covered - up to 5 years
Nil depreciation on spare parts (partial loss)*	Covered - up to 2 years	Covered - up to 5 years
New car replacement (total loss)	Covered - first 12 months	Covered - first 12 months
UAE cover (own damage and third party) (OMR 2 charged for Or	Covered	Covered
Windscreen damage/excess waiver (limit)	Covered - up to OMR 200	Covered
Replacement of windscreen at agency only*	Covered - up to 2 years	Covered - up to 5 years
Riot, strike and civil commotion	Covered	Covered
Other calamities (earthquake, cyclone, tornado, etc.)	Covered	Covered
Family members as third party	Covered	Covered
Loading and unloading	Covered	Covered
Replacement locks	Covered - up to OMR 250	Covered
Motor trade and valet parking	Covered	Covered
Personal belongings	Covered - up to OMR 100	Covered - up to OMR 200
Guaranteed repairs (12 months)	Covered	Covered
Accident and breakdown recovery	Optional	Covered
Vehicle towing service without limit of distance	Covered	Covered
Protected 'no claim discount'	Optional	Covered
Cover for damage to insured property outside the vehicle	Optional	Covered
GCC cover for vehicle (own) damage	Optional	Covered
<b>Optional Covers</b>		
GCC cover for third party (except Saudi Arabia)	Optional	Optional
Alternative vehicle during repair period	Optional	Optional
Cash compensation when vehicle under repair	Optional	Optional
Automatic renewal if there is no claim	Optional	Optional
Nil excess	Optional	Optional