



Product Features	Third Party Liability Plans (TPL)		Comprehensive Plans			
	Stand alone	OIC Blue	Basic commercial vehicles only	Silver Cover	Gold Cover	Platinum Cover
Loss or damage	NA	NA	✓	✓	✓	✓
Third party liability (TPL)	✓	✓	✓	✓	✓	✓
Ambulance cover	✓	✓	✓	✓	✓	✓
Additional Benefits						
Courtesy car (cash benefit)	NA	NA	NA	Optional	Optional	✓
Off-road coverage (4-wheel drive only)	NA	NA	NA	NA	✓	✓
Personal accident	NA	✓	Optional		✓	✓
Emergency medical expenses	NA	NA	NA	NA	✓	✓
Personal injury	NA	NA	NA	NA	✓	✓
Geographical expansion cover (UAE, Oman, Qatar)	NA	NA	Optional	Optional	✓	✓
Natural disasters	NA	NA	Optional	NA	✓	✓
Personal belongings	NA	NA	NA	NA	✓	✓
Wind screen damage (no excess)	NA	NA	NA	NA	✓	✓
Replacement of lock	NA	NA	NA	NA	✓	✓
Valet parking theft	NA	NA	NA	NA	✓	✓
Agency repair	NA	NA	1st year only	1st year only	3 years only	5 years only
Auto gap	NA	NA	NA	NA	✓	✓
Road-side assistance	✓	✓	Optional	✓	✓	✓
Track day cover	NA	NA	NA	NA	Optional	Optional