

MOTOR WAR COVER

PROTECTION FOR EXCEPTIONAL RISKS



As war-related events are not covered under standard motor insurance, this optional add-on offers added protection for your vehicle while driving in the UAE.

Key Features

Eligibility	Individual Comprehensive Motor policies only (linked to underlying Sukoon policy)
Scope	Direct physical loss or damage to the insured vehicle
Amount	Matches the Vehicle Sum Insured (up to a maximum of AED 5,000,000)
Period	From the add-on purchase date until the expiry of the underlying motor policy
Deductible	The standard Motor policy excess applies
Territorial Limit	United Arab Emirates
Cancellation	This cover is non-cancellable and non-refundable once issued
Renewal	It does not renew automatically and must be purchased again at renewal of the primary motor policy
Excluded Vehicles	Taxis and public transport, commercial passenger transport, rental vehicles and government-owned vehicles

What is Covered

- War and/or Civil War
- Foreign Enemy Hostilities or Warlike operations
- Acts of Terrorism or Sabotage
- Strike, Riot, and Civil Commotion
- Malicious Damage

Full details, terms, and conditions are available in the respective wording that accompanies the issued Motor War Cover Certificate.