



# Table of Benefits

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## Motor All Risks tariff - Effective 01.01.2026

TYPE OF COVERAGE	PLATINUM				GOLD PLUS	GOLD	SILVER
	All Risk Dealer Repair				All Risk AXA Workshop	All Risk AXA Workshop	All Risk AXA Workshop
<b>Vehicle's Age</b>	Up to 3 years	Up to 5 years	Up to 7 years	Up to 7 years	Up to 11 years	Up to 16 years	Up to 16 years
<b>Vehicle's Value</b>	(0-19,999\$)	(20,000\$-49,999\$)	(50,000\$-99,999\$)	(100,000\$ & above)	All Values	All Values	All Values
<b>Excess per Claim (Optional)</b>	Not covered				Not covered	Not covered	50\$ applicable only for claims <b>not involving a Third Party</b>
<b>Dealer's Repair</b>	Covered				Not covered	Not covered	Not covered
<b>Depreciation on new spare parts</b>	No depreciation				No depreciation	5% starting the 2nd year depending on the year of make with a max of 50%	5% starting the 2nd year depending on the year of make with a max of 50%
<b>Partial Theft (Following police report)</b>	Covered				Covered	Covered	Up to \$2,000
<b>Hold Up</b>	Covered				Covered	Covered	Covered
<b>Excess in case of Theft and Hold up</b>	No excess				10%	10%	10%
<b>Replacement Car</b>	15 days/year starting the 1st day up to 35\$/day	15 days/year starting the 1st day up to 50\$/day	15 days/year starting the 1st day up to 100\$/day		10 days/year up to 35\$/day Excess First 2 days	10 days/year up to 35\$/day Excess First 2 days	Not covered
<b>Registration fees</b>	up to 7.5% of the damaged vehicle's value				up to 7.5% of the damaged vehicle's value	up to 7.5% of the damaged vehicle's value	up to 7.5% of the damaged vehicle's value
<b>Driver</b>	\$30,000				\$20,000	\$20,000	\$10,000
<b>Passengers</b>	\$30,000				\$20,000	\$20,000	\$10,000
<b>Medical Fees</b>	\$3,000				\$2,000	\$2,000	\$1,000
<b>Third Party Liability (Material Damages)</b>	\$5,000,000				\$5,000,000	\$5,000,000	\$1,000,000
<b>Sublimit for material damage following fire &amp; explosion</b>	\$1,000,000				\$500,000	\$500,000	\$500,000
<b>Bodily Injuries</b> <small>in excess of the compulsory policy (Applicable only if the compulsory policy is issued with AXA)</small>	\$1,000,000				\$1,000,000	\$1,000,000	Not covered
<b>Hail, Storm, Tempest, Flood, Earthquake</b>	up to \$150,000				up to \$35,000	up to \$10,000	up to \$5,000
<b>Airbag</b>	Covered				Covered	Covered	Covered
<b>Scratching and Denting</b>	Covered - However, for vehicles subject to minimum premium, it will be limited to \$300 for the 1 <sup>st</sup> year of insurance				Limited to \$300 for the 1 <sup>st</sup> year of insurance - covered starting the 2 <sup>nd</sup> year	Limited to \$250 for the 1 <sup>st</sup> year of insurance - covered starting the 2 <sup>nd</sup> year	Not covered
<b>Surveyor mandatory in case of claim</b>	Covered				Covered	Covered	Covered



# Table of Benefits

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## Motor All Risks tariff - Effective 01.01.2026

	COLLISION	TOTAL LOSS	TPL
<b>TYPE OF COVERAGE</b>	All Risk AXA Workshop	Total Loss	Total Loss
<b>Vehicle's Age</b>	16 years	16 years	All years
<b>Vehicle's Value</b>	All Values	All Values	All Values
<b>Excess per Claim (Optional)</b>	Not Covered	Not Covered	Not Covered
<b>Dealer's Repair</b>	Not Covered	Not Covered	Not Covered
<b>Depreciation on new spare parts</b>	5% starting the 2nd year depending on the year of make with a max of 50%	No depreciation	No depreciation
<b>Partial Theft (Following police report)</b>	Covered	Covered	Not Covered
<b>Hold Up</b>	Covered	Covered	Not Covered
<b>Excess in case of Theft and Hold up</b>	10%	10%	No Excess
<b>Replacement Car</b>	Not Covered	Not Covered	Not Covered
<b>Registration fees</b>	up to 7.5% of the damaged vehicle's value	Not Covered	Not Covered
<b>Driver</b>	\$ 20,000	\$ 20,000	\$ 20,000
<b>Passengers</b>	\$ 20,000	\$ 20,000	\$ 20,000
<b>Medical Fees</b>	\$ 2,000	\$ 2,000	\$ 2,000
<b>Third Party Liability (Material Damages)</b>	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
<b>Sublimit for material damage following fire &amp; explosion</b>	\$ 500,000	\$ 500,000	\$ 500,000
<b>Bodily Injuries</b> in excess of the compulsory policy (Applicable only if the compulsory policy is issued with AXA)	\$ 250,000	\$ 250,000	\$ 250,000
<b>Hail, Storm, Tempest , Flood , Earthquake</b>	Not Covered	Not Covered	Not Covered
<b>Airbag</b>	Covered	Not Covered	Not Covered
<b>Scratching and Denting</b>	Not Covered	Not Covered	Not Covered
<b>Surveyor mandatory in case of claim</b>	Covered	Yes	Not Covered