

In Kuwait it is required by law that every car on the road is insured. UPI Brokers helps you to find the right car insurance in Kuwait matching your personal requirements. Choosing the right car insurance is about deciding how much cover you need, what you can afford and whether you desire any additional cover/s.

Vehicle insurance doesn't need to be expensive. We are constantly updating and researching the market to bring you today's best terms at the most competitive prices.

## **FAQ - Motor Insurance Kuwait**

- **What is car insurance and why do I need it?**

Under the Kuwaiti law it is required that every car on the road is insured. Car insurance provides you with security and financial protection against third party liability claims in case of an accident. With Comprehensive Insurance (see below for details) you will also be protected against loss or damage to your own vehicle

- **What is Third Party Liability(TPL) insurance?**

It is the most basic and cheapest form of insurance to comply with the Kuwaiti law. You will be insured against all sums you may be liable for, such as loss of life, bodily injury to any third party and damages to a third party's vehicle or property caused by the use of your vehicle. TPL does not cover the cost of damage to your own vehicle.

- **What is Comprehensive Insurance?**

Covers the cost of repairs or replacement to your own vehicle whether you are at fault or not. You will also be covered against damages to your car due to accidental collision, overturning, fire, external explosion, self-ignition, burglary, or theft. Agency repair is included for cars up to 4 years old depending on the insurer. You may be required to carry Comprehensive Insurance if your vehicle is financed.

- **What additional cover may I choose from?**

Besides the standard cover you can also choose from a number of additional options like:

- Personal Accident Cover for the driver in the event of death or serious bodily injury up to specified limits.
- Personal Accident Cover for the passengers in the event of death or serious bodily injury up to specified limits.
- Roadside Assistance or recovery breakdown.
- Rental or Alternative Vehicle Cover.
- Geographical area extension Cover, for example; Kingdom of Saudi Arabia.

- Waiver of subrogation Extension.

- **What is agency repair?**

Agency repair means that your car may only be repaired at the manufacturer's authorized workshop. Most insurance companies include this as a standard benefit within Comprehensive Insurance for up to 3 years from the first registration.

- **What is Excess or deductibles?**

Excess, also called deductible, is only applicable for Comprehensive Insurance. It refers to the amount the insurer will deduct from any compensation to you in the event of a claim due to an accident. The minimum excess will be stipulated under the insurance policy and can differ from a vehicle to another.

- **Which factors influence the insurance premium?**

The calculation of premiums depend on a number of factors, such as the age of the driver, experience, model of the car, value of the car, No Claims Discount and third party or comprehensive cover. It also depends on your choice of additional cover.

- **When will the insurance start and when will I receive the policy?**

You will be able to choose the starting date of your insurance when you buy the relevant policy. After approval of your insurance application the insurance company will issue the policy documents.

- **Do I need to submit any documents?**

Yes you do. Even though you already left your personal and vehicle details, the insurance company will still want to receive proof of your identity, and vehicle details. If the car is registered in your name you need to submit:

- Copy of your driving license
- Copy of the Vehicle Registration card or if it is a new car that has not been registered yet, a copy of the (pro-forma) invoice, or customs clearance documents declaring the vehicle details.

If the vehicle is registered as a company car you need to submit:

- - Trade License copy
  - Copy of the Vehicle Registration card or if it is a new car that has not been registered yet, a copy of the (pro-forma) invoice, or customs clearance documents declaring the vehicle details.

- **What to do in the event of an accident and how to make a claim?**

In the unfortunate event of an accident you should do the following.

- - Make sure you and your passengers are OK. Move as far off the roadway as possible but stay at the scene of the accident. Warn oncoming traffic by activating your hazard warning lights and/or setting flares.
  - Call the police and report the accident. The police will make a police report including names, contact details and registration numbers of people involved.
  - You must obtain the police report and ensure that all details are correct.
  - Contact the insurance company as soon as you can. Inform them of the accident and damages to your vehicle. They will inform you where to bring the original police report, copy of your driving license and copy of the registration card, which workshop to go to and what to do next.
  - Send your car to the workshop/garage giving details of claim reference number and documents as advised by the insurance company. The workshop/garage should give you a repair estimate. After approval by the insurance company the vehicle will be repaired. The workshop/garage will inform you when your car is ready for pick up.

- **Can I cancel my policy at any time?**

A general rule is that you can only cancel your policy when you transfer the ownership of your vehicle or if you deregister your vehicle. It depends on the insurance company if and how much you will be refunded from the original premium.

- **Why do I have to provide accurate information?**

It is very important that during the booking process you provide accurate and honest information. Any wrong details or false statement may invalidate your insurance cover, which means that you may not be covered in the event of an accident.

- **Does Comprehensive Motor Insurance cover damage to wind shield?**

Most local insurance policies cover damage to wind shield glass, whether it is a small crack or otherwise totally broken wind shield, however most policies offer a maximum limit for such a cover, and others limit cover to certain garages (rather than Agent's repair shop), or limits cover to one incident to be covered during the insurance year.

- **Will i be eligible for a lower rate at renewal time if my policy is free of accidents?**

Yes. We offer our clients a discount reaching on some occasions up to 10% on the expiring rate in case of a free loss record.

- **Why do I need to read the policy terms?**

All standard and additional coverage have financial limits, terms , conditions & exclusions specified by the insurance companies. Make sure you aware of this by reading the terms & conditions on the insurance policy.