



ذی اورینتال انشورنس کوہبانی لیمتد  
**The Oriental Insurance Co. Ltd.**

(Regd. Office: "ORIENTAL HOUSE" A 25/27, Asaf Ali Road, New Delhi, India)



Issuing Office : Dubai, Sheikh Rashid Building , Above Bank Of Baroda, Dubai Creek, Floor 3, Suite 303, Entrance from Rear.  
P.O. Box: 478, DUBAI, UAE., Phone: +971 4 3538688 / 3537795, Fax: +971 4 3531722, E-mail : ksm@oicgulf.ae, Cable : SOBHRAJ  
"IN DUBAI SINCE 1960"

### **PRODUCT INSURANCE SCHEME**

INSURED brings to you another value addition to ensure the safety and security of your purchase. All Individual items purchased after the date of launch with Invoice value AED 250/- each more and purchased from any Insured Store across UAE is Insured against the risk specified below. This is brought to you in association with The Oriental Insurance Co. (Ltd) and would be **applicable for a period of one year from the date of Purchase.**

1. Fire
2. Riot Strikes and Malicious damage (Malicious Damage Means - destruction to a property done by any unknown entity with the intention of causing damage)
3. Burglary/ Housebreaking /Robbery/ Hold up (by forcible and violent entry caused from a premises or taking away by snatching or by violence or threat or assault).
4. Accidental damage due to visible, external and fortuitous circumstance beyond the control of buyer including Liquid damage and Screen Damage arising out of an insured peril  
Liquid Damage means -Loss or damage to the Insured Object due to accidental ingress of any type of liquid or water into the Insured Object that impedes its functioning. (Any Mechanical or Electrical breakdown excluded)

**It is the bounden duty of the buyer to exercise reasonable & prudent care at all times to protect and safeguard the item purchased against the loss & damage and act as if Uninsured.**

Please note that the above Insurance is applicable only for loss/damage within United Arab Emirates.

Can Insurance benefit be claimed without producing the original cash memo?

No. Original cash memo with all details clearly readable is must to apply for Insurance claim.

Is there any time limit for the claim?

Yes. All claims have to be filed within 30 days from the date of Damage or Loss.

How do I avail the claim in case of Loss due to perils covered?

All you need to do is contact the nearest Insured Store along with Original Invoice and fill up the claim form. You will have to bring along with you the Original Police Report to Support the claim arising out of perils at S. No.1, 2 & 3. In case of loss due to fire or accident due to fire, the claim should also be supported by a report from the concerned Civil Defense Department.



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How do I avail the claim in case of Damage?

All you need to do is to contact the Insured Center in your Emirate and fill up the claim form. In case of damage due to vehicle accident, riot, fire hazard etc. your claim should be supported with Original Police Report /Report from concerned Civil Defense Department/Competent authority. The Service Center will prepare the assessment of the expense involved in repair.

Do I have to pay any amount?

Yes. In case of a repair, a nominal deductible, would be charged as per the table below:

Invoice Value of Item		Deductibles
Upto AED 750/-		AED 50/-
AED 751/- to AED 2,500/-		AED 100/-
AED 2501/- to AED 5,000/-	10% of Repair cost Subject to a minimum of	AED 150/-
AED 5001/- to AED 10,000/-	10% of Repair cost Subject to a minimum of	AED 200/-
AED 10,000/- & above	10% of Repair cost Subject to a minimum of	AED 300/-

Insured would make an assessment of expense required and seek approval from Oriental Insurance. Please note that repair work under insurance would be carried out only after the approval of the Insurance Company.

For Example, an item worth AED 2,000/- is to be repaired under insurance coverage. Insured has estimated an expense of AED 500/- on the same. In this case, you will be charged only a deductible amount of AED 100/-.

How can I identify the location of a Insured in my area?

You can enquire about Insured by calling - +971 588080250

You may also log on to HYPERLINK [www.papita.ae/claims](http://www.papita.ae/claims)

What if the item is lost or is not in a condition that can be repaired?

In case of loss due to burglary /house breaking or damage that is beyond repair (to be certified by Insured after evaluation), you would be issued a credit note which can be redeemed by any Insured store. The amount on the credit note would be derived at after considering the depreciation as detailed below:

Time period from date on invoice	Depreciation
Upto 3 months	10%
Exceeding 3 months and upto 6 months	15%
Exceeding 6 months and upto 9 months	20%
Exceeding 9 months & upto 12 months	25%



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Please note that in case of damage beyond repair, Insured would assess and certify the same. Such item will have to be surrendered by customer and in case of total loss by fire or due to Burglary/House breaking/Robbery/Hold up, a police report or civil defense report shall have to be produced to substantiate the claim. Claims shall be settled applying Deductible/Depreciation on Purchase cost/market value (For Repair damage on Parts and Total Loss as well) at the time of the loss, whichever is lower.

In case of a claim on mobile phones would the SIM cards also be covered?

No. SIM cards are not covered under the scheme. Please also note that in case of Burglary claim for mobile phone, you will have to cancel the SIM and submit the certificate from service provider for the same.

Can I claim multiple claims during the insurance period?

Yes. But only up to the limit of the total cost of the insured item. Hence, the item can be repaired multiple times and Insurance would be applicable only till the sum of all repairs during the period is equal to the price at which the item was purchased but the replacement can be done only once. However, total claim amount in respect of repair. replacement of one insured item shall not exceed its total purchase cost)

Would the item purchased using credit note (Issued in case of total loss or theft) be insured?

No.

What are the cases or events excluded from the scheme?

- i. Any malfunction covered under the Manufacturer's warranty
- ii. Loss or damage outside the geographical limits of the United Arab Emirates.
- iii. Any consequence arising from War, War Like operation (Whether war declared or not), Act of foreign enemy, Hostilities, Civil war, Rebellion, Insurrection, Civil Commotion, Military usurped power, seizure, Capture, confiscation, arrest, restraints and / detainment by order of Government or any other Authority.
- iv. Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionizing radioactive or contamination by radio activity from any nuclear waste from combustion of nuclear fuel. For the purpose of this exclusion only combustion shall include any self sustaining process of nuclear fusion.
- v. Any Loss, destruction, damage or legal liability directly or indirectly caused by or contributed to by or arising from Nuclear weapon materials.
- vi. Theft, Loss or damage to the unit left in an unattended vehicle, unless the vehicle is completely locked with all the doors, windows & other openings fully secured. There must be an evidence to show forcible break-in on the vehicle, duly supported by a police report stating physical evidence of break-in in the vehicle.

For items damaged, whilst carried in a vehicle, the police report must show that the vehicle was involved in an accident or a certificate to this effect from vehicle insurers should be submitted.



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- vii. Intentional act or willful neglect, overloading of the instrument and experiments or a attempted self repair.
- viii. Normal wear & Tear, atmospheric or climatic conditions, action of rats, fungi, moth, vermin, insects, moisture and sweat damage, gradual deterioration, inherent defects or loss or damaged caused due to cleaning or repairing or renovating the Instrument or due to short-circuiting, arcing, over-heating or over-charging. Cosmetic Damage, Scratch/Dents/Discoloration/Cracks
- ix. Delay, detention or confiscation by Customs or any Govt. Authority.
- x. Any kind of consequential loss
- xi. Hiring or Lending /Resale to a third party
- xii. Theft without involving any external violent, visible means.
- xiii. Mysterious disappearance including leaving un-attended, even for a short period, forgetting to pickup and leaving in a car/taxi/bus/or any other public transport or place using in Kitchen/Bathroom/whilst washing hand or performing ablutions etc.
- xiv. Loss of Damage to any kind or software (Not responsible for data loss during Repairs and Replacement)
- xv. Liability of any kind arising out of the use of the insured item
- xvi. Loss/ Damage due to mechanical/ electrical breakdown
- xvii. Terrorism Exclusion.
- xviii. The Communicable Diseases Endt LMA 5393 (Exclusion)
- xix. Excluding Any Direct or Indirect Loss By Infectious Or Contagious Disease.
- xx. Burglary/Housekeeping/Theft committed by known person/employee/servant

Please note that all claims would be honoured only on approval of The Oriental Insurance Company Limited. Post Box No. 478, Dubai (UAE) \*