

Off-Road Driving Extension Clause (Own Damage only)

(Applicable only in respect of motor vehicles specified in the Policy Schedule as insured under the provisions of this Extension)

Notwithstanding anything to the contrary contained herein, upon the request of the Insured, it is hereby declared and agreed that the Policy is extended to include loss or damage to the Insured Motor Vehicle whilst being driven off road, i.e., limited to driving off thoroughfares and normal paved roads and always excluding situation where the Insured Motor Vehicle is:

- a. driven on sand dunes, Desert,
- b. driven at the beachhead or on the water,
- c. taken off road on rocky desert,
- d. driven in competitive event, rally or race of any kind
- e. used for Hill climbing or
- f. driven on pavements/ road medians/ pedestrian paths.

Provided always that the Insured Motor Vehicle is operated/ used in accordance with manufacturer's instructions.

Indemnity for any legal liability incurred for third party bodily injury/ death and/ or third party property damage shall in the event that provisions of laws relating to compulsory insurance of motor vehicles are determined as not applying to the situation/ circumstances of the accident, be limited to QAR 1,000,000 combined single limit for third party bodily injury/ death and/ or third party property damage any one occurrence, or to such other Limit(s) of Indemnity stated in the Policy Schedule in respect of this Clause. 'Any one occurrence' shall mean one claim or series of claims from one or more third party claimants in respect of third party bodily injury/ death and/ or third party property damage arising out of one accidental event or cause involving one or more Insured Motor Vehicles and if stated, 'in the aggregate' shall mean the total sum of all claims relating to all occurrences during the Period of Insurance.

This Extension does not indemnify the Insured for loss or damage to the Insured Motor Vehicle and/ or for third party liability incurred arising out of the use of the Insured Motor Vehicle as a 'tool of trade'.

The Insured shall bear the first QAR 2,500 (or such higher amount stated in the Policy Schedule as the applicable Deductible) of each & every claim indemnifiable under the provisions of this Extension.

Subject always to the terms, conditions, limitations, warranties and exclusions of the Policy.