Procedure: At the time of an accident **Third Party Liability Insurance**



Immediately Contact: 92 000 0560

When contacting Najm



customer is transferred from the authorized workshop to a Chief Auctioneer, a market value estimate for the vehicle will be determined based on its value pre and post-accident.



The customer shall visit one of the Estimation Centers (in the event that the other party), to survey the vehicle and estimate vehicle damage. The estimation would be conducted through one of the Najm/Traffic authorized workshops. The customer then receives the following documents in order to proceed with

the process: 3 original repair estimations (and their corresponding workshops)
An estimation of the cost associated with spare parts



The customer receives the following documents by the Accident Investigator An accident case number, which is

submitted to the company - Estimation notification - Permission to repair the vehicle



Upon completion and verification of the accident report, a copy is sent electronically to the Najm company.



Visit Al Rajhi Takaful to register your claim.

For more information visit our website at www.alraihitakaful.com

When contacting the Traffic Department



In the event that the customer is transferred from the authorized workshop to a Chief Auctioneer, a market value estimate for the vehicle will be determined based on its value pre and post-accident.



The customer shall visit one of the Estimation Centers (in the event that the accident responsibility is shared, or 100% on the other party), to survey the vehicle and estimate vehicle damage. The estimation is to be conducted through one of the Najm/Traffic authorized workshops. The customer then receives the following documents in order to proceed with the process:

- 3 original repair estimations (and their corresponding workshops) An estimation of the cost associated with spare parts.



The customer will then receive the following documents from the Traffic Department: - Accident report - Accident sketch

- Estimation notification - Permission to repair the vehicle



Upon the completion of the accident examination, the customer should report to the Traffic Department to complete the remaining procedures and documents.



Visit Al Rajhi Takaful to register your claim.

For more information visit our website at www.alrajhitakaful.com

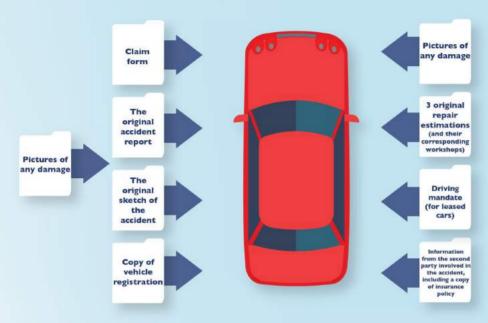


In the event of a vehicle accident, contact Najm immediately on 920000560. Follow the guidelines from either Najm or the Traffic Department. Najm or a Traffic Investigator will examine the incident and prepare a report.

Procedure for registering a claim with Al Rajhi Takaful - Comprehensive Motor Insurance

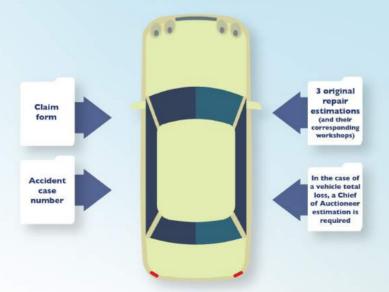
Comprehensive Motor Insurance - Traffic

The insured or third party affected by the accident is required to visit a branch of Al Rajhi Takaful Claim Center, with all necessary documents to register damages associated with the claim.



Comprehensive Motor Insurance - Najm

The insured or third party affected by the accident is required to visit a branch of Al Rajhi Takaful Claim Center, with all necessary documents to register damages associated with the claim.





In the case of an accident (to an insured vehicle) the Insurance Company will compensate for any damage and repairs through an authorized vehicle workshop, based on policy conditions and category of loss. In the event of a total loss, such as theft or complete damage to the vehicle, the company compensates the insured with the insurance/market value, as per the terms and conditions of the insurance policy.

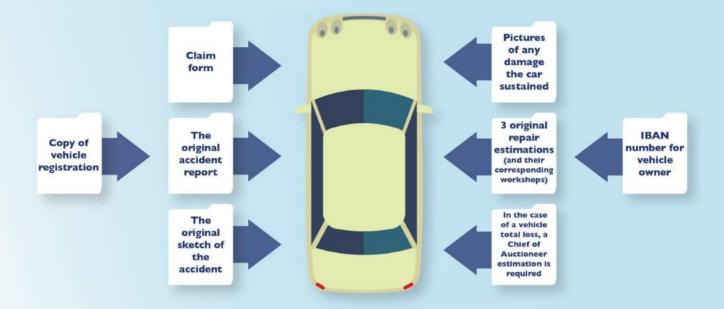
0-0

Procedure for registering a claim with Al Rajhi Takaful - Third Party Liability Insurance



Third Party Liability Insurance - Traffic

The customer should provide the following documents:



Third Party Liability Insurance - Najm

The customer should provide the following documents:





The insured vehicle, under the comprehensive or TPL policy, if responsible for causing the accident or damage to a third party vehicle and/or property, will be covered by the Insurance Company, compensation (including compensation associated with injury or death) will be allocated via bank transfer to the third party account.

Procedure: At the time of an accident

- Comprehensive Motor Insurance

Immediately Contact: 92 000 0560

Comprehensive Motor Insurance - Najm



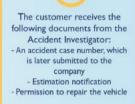


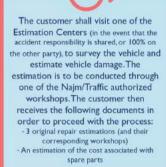






After the accident report is completed and verified, the report is sent electronically to Najm Company.









Comprehensive Motor Insurance - Traffic







The customer will receive the following documents from the Traffic Department:

- Accident report
- Accident sketch
- Estimation notification
- Permission to repair the vehicle - Information from the second party involved in the accident, including a copy of insurance policy



The customer shall visit one of the Estimation Centers (in the event that the accident responsibility is shared, or 100% on the other party), to survey the vehicle and

estimate vehicle damage. The estimation will be conducted by Najm/Traffic authorized workshops. The customer then receives the following documents in order to proceed with the process:

- 3 original repair estimations An estimation of the cost associated with spare parts



In the event that the customer is transferred from the authorized workshop to a Chief Auctioneer, a market value estimate for the vehicle will be determined based on its value pre and post- accident.



Visit Al Rajhi Takaful to register your claim.

For more information, visit our website at www.alrajhitakaful.com



In the event of a vehicle accident, contact Najm immediately on 920000560. Follow the guidelines from either Najm or the Traffic Department. Najm or a Traffic Investigator will examine the incident and prepare a report.