The Use of Technical Devices in Translating Motor Insurance Policy from English into Arabic

Dr. Mohamed-Basil K. Al-Azzawi
Assistant Professor
Dept. of Translation
College of Arts

Dr. Sahar Mahfoodh Salih
Assistant Manager

Statement of the Problem:

The national insurance company in Iraq employs technical devices for insurance business. It uses trained employees for this job to achieve top secret information service because these technical devices are only used for administrative services, and not to enhance insurance business.

Procedure:

The process hinges on the assumption that the target texts would meet the two requirements suggested to be essential for the translation of Private Car Policy. These requirements are accuracy and reasonability.

Catford’s work (1965) is to be applied to Private Car Policy in which he deals with literal and literary translations (see page 2).

Types of Translation:

Many terms have been proposed to designate the different types of translation. It is not easy to give each type a distinctive name since there are differences in terminology. Literary translation is the most difficult type of translation in which the translator has to penetrate into the author’s intention and imagination (Bang, 1986: 199). de Beaugrande and Dressler (1981: 216) differentiate between literal and free (literary) translations. They state that
the literal translator decomposes the text into single elements and replaces each with a corresponding element in the target language. The literary translator, however, judges the function of the whole text and searches for the elements that could fulfil that function.

**The Model Adopted:**

Catford’s (1965) two types of translation are taken as a general model of translation in this study, i.e. literal translation and literary translation. The first one deals with the form and content of the message whereas the second one deals with the content of the message where context is taken into consideration.

**Insurance Perspective:**

The insurance industry is facing unprecedented challenges. Legal and regulatory pressures and critical legislative issues have placed the industry suddenly and unexpectedly on the front page. Never has it been more essential to understand and stay in tune with the changing climates (Currion, 2003: 9).

The rising complexity of the environment that insurers face today has increasingly made traditional approaches to risk management. A unique perspective has been developed on risk that is tailored to the insurance industry (Timothy, 2007: 2).

**Insurance and Computer:**

The computer offers insurers end-to-end business and technology solutions, including the most comprehensive portfolio of application software, consulting, and outsourcing solutions (Benini, 2004: 2).
For about 20 years now, courtesy computer has specialized in helping insurance companies back up their computer files, management system files and other customer records and data. Since they know companies management systems, they help identify which files are most important for offsite backup and which ones can be archived. This can dramatically reduce cost, while still providing the security one needs (Currion, 2005: 1).

Working with courtesy computers is easy because they provide high-quality and consistent customer service via telephone and internet. When you sign up for their services, a support representative contacts you by phone, install the necessary software on your computer and talks to you through the whole process (Darcy, 2003: 9).

The use of online data backup and recovery offered by courtesy computers via internet connection by insurance companies is to backup their critical files to secure a remote location. If a natural disaster hits not just the insurance company, but also your home or your town or even your entire region, your data will be safe, eliminate human error and assist business in meeting compliance guideline of acts (Thom, 2007: 2).

Technical advances since the Northridge Earthquake have been made in the area of computer modeling which assists insurance companies by helping them identify and assess their projected exposure on known fault lines. These improvements further reduce the potential of insurance companies taking on more exposures in significant regions (Messick, 2004: 3).

Entirely web based, the electronic billing option allows you to both send and receive jobs electronically. All programs offer insurance billing services with claim fee and no monthly/yearly charges (Schofield, 2002: 9).

**Data Analysis:**


Technical devices play a decisive role in insurance companies business. Several difficulties arise, however, when we set out to choose the most appropriate equivalent because English and Arabic belong to different languages.

**Samples of Translation Equivalent:**

Catford’s (1965) two types of translation are applied to Private Car Policy.

The following are instances of texts produced by The National Insurance Company/ Iraq henceforth (NIC), Saba’ Yemen Insurance Co henceforth (Y.S.C), Bahrain Kuwait Insurance henceforth (BKI) and computer translation henceforth (CT).

**The Source Language Text:**
1. “Liability to Third Parties”.

**The Target Language Texts:**

1. (NIC) المسؤلية تجاه الغير
2. (Y.S.C) المسؤلية تجاه الغير
3. (BKI) المسؤلية تجاه الغير
4. (CT) المسؤولية الى الاطراف الثالثة

**Discussion:**

The translations of all the mentioned companies are similar except (BKI) write (المسؤولية) in a manner different from the others, the matter which reflects that some Arabic words could be written in different shapes. They have translated it literally which seems ambiguous because (الغير) is not specified, whereas (CT) is literal. It is accurate except that it translates (to)
literally into (الضرر أو فقدان السروقة).

**The Proposed Translation:**

المسؤولية تجاه الأطراف الثالثة.

**The Source Language Text:**

2. “Damage to or Loss of vehicle”.

**The Target Language Texts:**

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<thead>
<tr>
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</thead>
<tbody>
<tr>
<td>1. (NIC)</td>
<td>الفقد أو الضرر</td>
</tr>
<tr>
<td>2. (Y.S.C)</td>
<td>الاضرار المادية للسيارة المؤمنة</td>
</tr>
<tr>
<td>3. (BKI)</td>
<td>الخسارة أو الضرر</td>
</tr>
<tr>
<td>4. (CT)</td>
<td>تضرر إلى أو خسارة العربية</td>
</tr>
</tbody>
</table>

**Discussion:**

The translations of (NIC) and (BKI) is literary. They do not translate (of vehicle). They prepose the translation of (loss), but they use different terms where (NIC) translate it into (الفقد) and (BKI) into (الخسارة). They use thematization. The translation of (Y.S.C) is also literary, they do not translate (loss). They add (المادية) and (المؤمنة) which have no reference in the source text. They translate (vehicle) into (السيارة) which is the synonym of (car). (CT) is literal. It translates (vehicle) into (العربية) which is the translation of (carriage). It chooses an inappropriate equivalent.

**The Proposed Translation:**

الضرر أو فقدان المركبة.
The Source Language Text:
3. “The Company shall not be liable”.

The Target Language Texts:

<table>
<thead>
<tr>
<th></th>
<th>NIC</th>
<th>Y.S.C</th>
<th>BKI</th>
<th>CT</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>لا تكون الشركة مسؤولة عن دفع ما يلي:</td>
<td>لا تكون الشركة مسؤولة في أي حالة من الحالات عن:</td>
<td>إن تهمل الشركة مسئولية التعويض عن:</td>
<td>الشركة لن تكون مسؤولة</td>
</tr>
<tr>
<td>2</td>
<td>(NIC)</td>
<td>(Y.S.C)</td>
<td>(BKI)</td>
<td>(CT)</td>
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</table>

Discussion:
The translations of all companies are literary. They add (عن دفع ما يلي) by (NIC), (في أي حالة من الحالات عن) by (Y.S.C) whereas (BKI) translate it by deleting negation case. (CT) is literal. It is not appropriate because Arabic often tends to start a clause with verb.

The Proposed Translation:
لا تكون الشركة مسؤولة

The Source Language Text:
4. “Private Car Policy”.

The Target Language Texts:

<table>
<thead>
<tr>
<th></th>
<th>NIC</th>
<th>Y.S.C</th>
<th>BKI</th>
<th>CT</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>وثيقة تأمين سيارة خاصة</td>
<td>وثيقة تأمين السيارات</td>
<td>وثيقة تأمين السيارات الخصوصية والتجارية</td>
<td>سياسة سيارة خاصة</td>
</tr>
<tr>
<td>2</td>
<td>(NIC)</td>
<td>(Y.S.C)</td>
<td>(BKI)</td>
<td>(CT)</td>
</tr>
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</table>

Discussion:
The original text is only specified for private cars. (NIC) also separate the private car policy from the commercial one as illustrated in the appendix, unlike (BKI) who clearly refers to including both private and commercial cars, while (Y.S.C) issue the policy for both commercial and private cars by reading the whole policy though they do not refer to this in the headline of the policy. (CT) is literal. It translates (policy) into (سياسة) which is not the appropriate equivalent because the meaning is changed. The appropriate translation is that of (NIC), because it is close to source text.

**The Proposed Translation:**

وثيقة تأمين سيارة خاصة.

**The Source Language Text:**

5. “Damage to tyres caused by application of brakes or by cuts, punctures or bursts”.

**The Target Language Texts:**

| 1. **(NIC)** | تضرر الاطارات بحكم استعمالها وتماسها بالارض وارتطامها بما يمكن ان يكون في الطريق من مواد قاطعه او راضية او بسبب استعمال المواقف او تقب الاطار او قطعه او انجره عفويه ويقع عيباء اثاث خلاف ذلك على عاتق المؤمن له. |
| 2. **(Y.S.C)** | التلف أو الضرر أو الفقد الذي يصيب الاطارات أو الطاسات أو الهوائي أو ماسحات الزجاج أو اللوحات وعلامات السيارة والمرايا والإدوات الاحتياطية والمسجل والإضافات الخارجية أو اي اجزاء اخرى غير ما ذكر عندما كان ناشطا عن حدث تصادم أو انقلاب أو حريق أو سرقة السيارة بالكامل او محاولة سرقتها. |
| 3. **(BKI)** | الضرر الذي يلحق بالاطارات وذلك مالم ينجم هنا الضرر عن وقوع حادث للمركبة المؤمن عليها. |
Discussion:

The translations of all companies are literary. There is no better translation because all of them are totally different from the original text. They tend to redundancy as mentioned above. The translation by computer is literal. It is ambiguous because the computer cannot give the appropriate equivalent. It gives only the input word in the program. It cannot use cohesive devices correctly. For example, it translates (to) into (الى) which is inappropriate in this context. The same can be said in translating (application) into (تطبيق) instead of (استخدام). Concerning the translation of (cuts) computer translates it into (التخفيزات). It translates (punctures) and (bursts) which are nouns into verbs (يثقا) and (يشفجر).

The Proposed Translation:

تضرر الإطارات التي يدففيا استخدام الكابحات أو و هد مهاد ااطعة أو ثقا الإطار أو انفجاره.

The Source Language Text:
6. “mechanical or electrical breakages, failures or breakdowns”.

The Target Language Texts:

1. (NIC)
2. (Y.S.C)
3. (BKI)
4. (CT)

Discussion:
The translations of all companies are literary. The appropriate translation is that of (BKI) because they translate (breakdowns) into (العطل) which collocates with both mechanical and electrical parts whereas (العطل) usually collocates with electrical parts. (NIC) translate (or) into (و) while other companies translate it literally. (CT) for (mechanical or electrical breakages) is literal, but it translates (failures or breakdowns) literally by adding (حالات) which has no reference in source text. However, its translation does not make some grammatical adjustment by separating nouns from adjectives. The appropriate translation is that of (NIC) because it is known by implicature which part of the car is affected mechanically or electrically despite what has been mentioned above.

**The Proposed Translation:**
الكسر أو الخلل أو العطل الميكانيكي أو الكهربائي.

**The Source Language Text:**
7. “Damage to or loss of the Insured Vehicle directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds”.

**The Target Language Texts:**

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<th>No.</th>
<th>Translation</th>
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<tbody>
<tr>
<td>1.</td>
<td>(NIC)</td>
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<tr>
<td>2.</td>
<td>(Y.S.C)</td>
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<tr>
<td>3.</td>
<td>(BKI)</td>
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<tr>
<td>4.</td>
<td>(CT)</td>
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</tbody>
</table>

**Discussion:**
All companies do not translate this item due to cultural differences since Arab countries issued these policies have no this type of aircraft and other aerial devices. (CT) is literal. It does not translate (occasioned). It translates (travelling) inappropriately into (يدئيران) which does not take the target language grammatical rules, i.e. gender into consideration when it translates (travelling) into (يسيران) instead of (تسيران). It translates (speeds) by repeating (سرعة) instead of pluralizing it. So, there is structural ambiguities.

The Proposed Translation:
الضرر أو الخسارة للمركبة المؤمن عليها الذي تحدثه ذبذبات الضغط الجوي بسبب تحليق الطائرة وأجهزة جوية أخرى بسرعة صوتية أو فوق صوتية.

The Source Language Text:
8. “wear and tear”.

The Target Language Texts:

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<tbody>
<tr>
<td>1. (NIC)</td>
<td>الاستهلاك 1. الاستهلاك</td>
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<tr>
<td>2. (Y.S.C)</td>
<td>الاستهلاك بسبب الاستعمال</td>
</tr>
<tr>
<td>3. (BKI)</td>
<td>2. الاستهلاك بسبب الاستعمال</td>
</tr>
<tr>
<td>4. (CT)</td>
<td>3. البليى الناتج عن استعمال المركبة 4. التأكل والتلف</td>
</tr>
</tbody>
</table>

Discussion:
The translations of all companies are literary. They translate two words into one. The appropriate translation is that of (NIC) because it is known by implication that wear and tear is due to the use of car unlike (Y.S.C) and (BKI) who explain the reason of wear and tear. (BKI) use a different term (البليى), which reflects that Arabic is rich in terms. (CT) is
literal. It translates the two words which can be translated into one word as they are translated by the above mentioned companies.

**The Proposed Translation:**

The Source Language Text:

9. “Depreciation”.

**The Target Language Texts:**

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<tr>
<td>1. (NIC)</td>
<td>الاندثار</td>
</tr>
<tr>
<td>2. (Y.S.C)</td>
<td>نقص في قيمة المركبة المؤمن عليها بعد التصليح</td>
</tr>
<tr>
<td>3. (BKI)</td>
<td>الخسائر الاستثنائية</td>
</tr>
<tr>
<td>4. (CT)</td>
<td>التلف</td>
</tr>
</tbody>
</table>

**Discussion:**

The translation of (NIC) is literal and appropriate. The translation of (Y.S.C) is not correct because it means that the value of the car is reduced after repairing it. The translation of (BKI) is also not accurate because the translation of (الاستثنائية) is (consequential). (CT) is not appropriate because it does not determine the cause of (depreciation). It is literal. In fact (depreciation) means that the value of some parts of car as a tyre or a recorder is reduced by using a car for along time.

**The Proposed Translation:**

الاندثار

**The Source Language Text:**

**The Target Language Texts:**

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<td>1. (NIC)</td>
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<td>2. (Y.S.C)</td>
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<td>3. (BKI)</td>
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<td>4. (CT)</td>
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**Discussion:**

All companies do not translate them because they are covered under compulsory insurance policy whereas it is covered by the original policy understudy. (CT) is literal because it translates (for) which gives unstandard Arabic. It fails to choose the appropriate equivalent for (provisions) which can be translated into (شروط).

**The Proposed Translation:**

شروط التأمين الإلزامي

**The Source Language Text:**

11.“Personal Accidents”.

**The Target Language Texts:**

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<td>1. (NIC)</td>
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<td>2. (Y.S.C)</td>
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<td>3. (BKI)</td>
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<td>4. (CT)</td>
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</table>

**Discussion:**
All companies do not translate it because it is covered under Personal Accident Policy. (CT) gives exact equivalents.

**The Proposed Translation:***

الحوادث الشخصية.

**The Source Language Text:**

12. “Medical expenses”.

**The Target Language Texts:**

<table>
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<tr>
<th>Company</th>
<th>Translation</th>
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<tbody>
<tr>
<td>NIC</td>
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<tr>
<td>Y.S.C</td>
<td></td>
</tr>
<tr>
<td>BKI</td>
<td></td>
</tr>
<tr>
<td>CT</td>
<td>4. النفقات الطبية</td>
</tr>
</tbody>
</table>

**Discussion:**

All companies do not translate it because it is either covered under life policy or under personal accident policy. (CT) here also gives the exact equivalent.

**The Proposed Translation:**

النفقات الطبية.

**The Source Language Text:**


**The Target Language Texts:**

<table>
<thead>
<tr>
<th>Company</th>
<th>Translation</th>
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<tbody>
<tr>
<td>NIC</td>
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<tr>
<td>Y.S.C</td>
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<tr>
<td>BKI</td>
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<tr>
<td>CT</td>
<td>3</td>
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</tbody>
</table>
Discussion:

All companies do not translate it because it is covered under transit policy which is usually issued at the borders of the country. It is called orange policy which is adopted by many neighbouring countries to Iraq. In African Arab countries it is called green policy as in European countries which is agreed by European Economic Communities. (CT) detextualizes (transit) and translates it literally which does not give the exact meaning.

The Proposed Translation:

Conclusions:

The conclusions drawn from this study are stated as follows:

1. National Insurance Company/Iraq and Yemen Saba’ Company and Bahrain Kuwait Insurance have their own layout of Private Car Policy. There are some differences in their contents. The policy of Bahrain Kuwait Insurance is issued simultaneously both in English and Arabic.

2. All companies variably employed Catford’s models of translation. Sometimes, they employ literal translation, at times they use the literary one to achieve an accurate and reasonable translation.

3. As shown in the appendix, Bahrain Kuwait Insurance certificates are obtained via facsmile where its shortcoming is that their contents are not clear and are affected by time, whereas the certificates of Yemen Saba’ Insurance Company are obtained via internet. Their contents are very clear and are not affected by time, which reflects how technical devices
are developed by time. The original text is written in very small letters which restricts choosing more texts.

4. Lexical and structural ambiguities in CT evidently occur because the computer cannot give the appropriate equivalent according to the context. It gives only the input word in the program.

5. The computer fails to translate some words because they do not exist in the program.

6. Cohesion does not exist in CT for the analysed texts, because the computer cannot use cohesive devices correctly.

7. Meaning is another problematic area in CT. Choosing the inappropriate equivalents for the words gives another meaning to the text in another field.

8. Human translation cannot be replaced by computer translation. Which is still away from the intended translation of these policies. And the computer is only of limited assistance to humans.

9. As manifested in the analysis, (CT) is literal and not communicative.
BIBLIOGRAPHY


Texts Analysed:

A. The Source Language Texts:


B. The Translated Texts:

   Bahrain Kuwait Insurance, (w.d.): Private or Commercial Motor Policy, Bahrain Kingdom.
   Saba’ Yemen Insurance Co., (w.d.): Cars Policy.
   Computer Translation.
PRIVATE CAR POLICY FORM P.C.803

IMPORTANT NOTICE TO POLICYHOLDER

THIS IS YOUR MOTOR POLICY — It consists of these three forms which together constitute one contract:

THE SCHEDULE which gives particulars of your insurance, Extent of Cover, Endorsements and any special Driving and Use limitations;

CERTIFICATE OF MOTOR INSURANCE which is required by law, is incorporated in the Policy and may be detached for production to Licensing or Police Authorities; Sections 5 and 6 show Permitted Drivers and Use;

MOTOR POLICY FORM which includes on page 6 definitions of Extent of Cover and certain Endorsements which apply only if specified in the Schedule.

Please read all three forms beginning with the Schedule and any endorsement(s) attached thereto, referring to the Certificate of Motor Insurance and to the Appendices indicated by the entries appearing in the Schedule.

IF FURTHER EXPLANATION IS WANTED OR IF ANY MISTAKE IS FOUND PLEASE REFER TO THE COMPANY.

REPLACEMENT AND ADDITIONAL VEHICLES

This Policy applies to the vehicle you described in the Proposal Form. If you want to insure any other vehicle either owned by you or hired to you under a hire purchase agreement (whether in addition to or in place of the vehicle already known to the Company) YOU MUST NOTIFY THE COMPANY WITHIN SEVEN DAYS OF PURCHASE (OR HIRE) GIVING FULL PARTICULARS (see definition of 'Insured Vehicle' on page 2 and Condition No. 1 on page 5).

This is an important condition of your policy and it applies not only to the first but to all subsequent occasions.

PLEASE REFER TO PAGE 7 FOR FURTHER PARTICULARS
WHEREAS the Insured designated in the Schedule hereto has made to the above-named Insurers (hereinafter called "the Company") a written proposal and declaration containing certain particulars and statements which it hereby agrees shall form the basis of this contract and be considered as incorporated herein and has paid or agreed to pay the premium as consideration.

NOW THIS POLICY WITNESSES that during the Period of Indemnity stated in the Schedule hereto and during any subsequent period for which the Company may accept payment for the renewal of this Policy and subject to the terms, limitations, provisions, exceptions and conditions contained herein or hereon the Company will provide the insurance hereinafter contained to the extent designated in the Schedule to this Policy and defined in the Appendices hereto in conjunction with the Certificate of Motor Insurance.

INTERPRETATION
For the purposes of this Policy the Certificate of Motor Insurance which is effective in respect of the Insured Vehicle shall be deemed to be incorporated in this Policy. This Policy and the Schedule and the Certificate of Motor Insurance shall be read together and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule or of the Certificate of Motor Insurance shall bear such meaning wherever it may appear.

THE INSURED VEHICLE
In this Policy the expression "the Insured Vehicle" is deemed to mean any private motor car owned by the Insured or hired to the Insured under a hire purchase agreement.

PASSENGER
In this Policy "passenger" is deemed to mean any person other than the driver who is in the Insured Vehicle or in an attached trailer or attached disabled mechanically propelled vehicle or on or in the Insured Vehicle under the driver's authority and being used as a passenger in the Insured Vehicle.

CLAUSE 1 LIABILITY TO THIRD PARTIES
1 Indemnity to the Insured
(a) The Company will indemnify the Insured against liability at law for damages and claims arising in respect of death or bodily injury to any person and damage to property where such death, injury or damage arises out of an accident caused by or in connection with:
(i) the Insured Vehicle;
(ii) the driving by the Insured in person of any motor car (or motor cycle) other than the Insured Vehicle (whether held under a hire purchase agreement by the Insured);
(iii) the Company will pay all costs incurred with the written instructions in connection with any claim covered by this Clause;
(iv) the Company will pay the solicitor's fee for;
(v) representation at any coroner's inquest or fatal inquiry in respect of any death which may be the subject of indemnity under this Clause;
(vi) defending in any Court of Summary Jurisdiction any proceedings in respect of any act causing or relating to any event which may be the subject of indemnity under this Clause.

2 Indemnity to other persons
In the terms of Section 1 of this Clause the Company will indemnify:
(a) any person who is driving the Insured Vehicle in the order of or with the permission of the Insured;
(b) any person who, with the permission of the Insured, is using (but not driving) the Insured Vehicle for social, domestic and pleasure purposes;
(c) the employer or partner of the Insured or the Insured's spouse in the event of an accident occurring whilst any vehicle in respect of which indemnity is provided by this Policy is being used by and with the permission of the Insured or the Insured's spouse. This indemnity does not apply to any vehicle (other than the Insured Vehicle) belonging to or hired to the employer or partner of the Insured or the Insured's spouse;
(d) any person receiving any person other than the person driving who is in the Insured Vehicle or who is mounting into or mounting from the Insured Vehicle.

EXCEPTIONS TO CLAUSE 1. The Company shall not be liable
(a) under Section 2(1) unless the person driving holds a licence to drive the Insured Vehicle or has held and is not disqualified for holding or obtaining such a licence;
(b) under Section 2(1) if to the knowledge of the person claiming to be indemnified, the person driving is not the holder of a licence to drive the Vehicle unless the person driving has held and is not disqualified for holding or obtaining such a licence;
(c) under Section 2 to indemnify any person;
(d) if he is entitled to indemnity under any other Policy;
(e) unless he shall as though he were the Insured, observe, full, and subject to the terms, conditions and limitations of this Policy as far as they can apply;
(f) in respect of death or bodily injury to any person arising out of and in the course of such person's employment by the person claiming to be indemnified under this Clause;
(g) in respect of damage to property belonging to or held in trust by or in the custody of the person claiming to be indemnified under this Clause;
(h) in respect of damage to any vehicle in connection with which indemnity is provided by this Clause.

CLAUSE 2 DAMAGE TO OR LOSS OF VEHICLE
1. The Company will indemnify the Insured against loss of or damage to the Insured Vehicle including its accessories and spare parts whether on the insured premises or in the Insured's private garage. This indemnity shall be limited to the market value of the Insured Vehicle immediately before loss, destruction or damage.

OR
2. At the Insured's request and subject to the consent of any other interested party known to the Company replace the Insured Vehicle with a new vehicle of the same make and model if available. This cover applies only where the Insured Vehicle is:
(a) damaged to an extent greater than 60% of the manufacturer's list price (exclusive of tax and the cost of any accessories or special parts on the Insured Vehicle) at the time of such damage within one year of the date of first registration as new and is subject to the proviso that such loss or damage is covered by the terms of this Policy.
Under this section (b) the Company shall also indemnify the insured against loss of or damage to any accessories or spare parts on the insured vehicle or in the insured's private garage which are lost or destroyed as a result of the incident leading to a payment under this section.

If the knowledge of the Company the insured vehicle is the subject of a hire purchase agreement any payment for damage to or loss of the insured vehicle (which damage or loss is not made good by repair, reinstatement or replacement) shall be made to the owner described therein whose recovery of the full amount of such damage or loss.

Reasonable and necessary repairs may be made by the insured without previously obtaining the consent of the Company provided that notification (in accordance with Condition No 2) is given to the Company without delay and a detailed estimate of cost of repairs sent to the Company as soon as possible.

In connection with any claim covered by this Clause the Company will pay the reasonable cost of removing the insured vehicle to the premises of the nearest competent repairer and re-delivering the insured vehicle from such premises after repair.

**EXCEPTIONS TO CLAUSE 2.** The Company shall not be liable to pay for:
(i) wear and tear: (ii) depreciation: (iii) loss of use:
(iv) mechanical or electrical breakages, failures or breakdowns:
(v) damage to tyres caused by application of brakes or by cuts, punctures or bursts:
(vi) damage to or loss of the insured vehicle directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds:
(vii) any claim or expense under Section 1 so far as it relates to damage or loss of the insured vehicle other than by fire, lightning, collision or explosion or by theft or any attempt thereof up to a maximum amount of £50 in connection with each and every occurrence or series of occurrences arising out of one cause while the insured vehicle is being driven by a person who has not:
(a) attained the age of twenty-five years: (b) held a full (not provisional) driving licence issued in Great Britain or Northern Ireland, the Isle of Man or the Channel Islands for the 12 months immediately preceding such occurrence.

It is understood that this Exception shall not apply when the insured vehicle is in the custody or control of a member of the motor trade for the purpose of overhaul, upkeep or repair.

**CLAUSE 3 RUGS, CLOTHING AND PERSONAL EFFECTS.** The Company will indemnify the insured against loss of or damage to rugs, clothing and personal effects while in or on the insured vehicle by fire or by theft (or any attempt thereof) or by accidental means or at the request of insured the Company will indemnify such other person as may be the owner of the property so lost or damaged: Provided that:
(a) the total liability of the Company under this Clause shall be limited to £250 in respect of any one occurrence.
(b) compensation payable to any person other than the insured shall be paid direct to such other person who shall observe, fulfil and be subject to the terms, exceptions and conditions of this Policy in so far as they can apply and whose receipt shall be a full discharge in respect of any liability hereunder.

**EXCEPTIONS TO CLAUSE 3.** The Company shall not be liable in respect of loss of or damage to:
(a) money, stamps, tickets, documents or securities;
(b) goods or samples carried in connection with any trade or business.

**CLAUSE 4 MEDICAL EXPENSES.** The Company will pay to the insured the cost of medical treatment to the insured or to any occupant of the insured vehicle in connection with any bodily injury caused by violent accident, external and visible means and if such injury shall be solely and independently of any other cause (excepting medical or surgical treatment subsequent upon such injury) result within twelve calendar months of the Accident in:
(1) death:
(2) the complete and irrecoverable loss of sight of both eyes or the actual loss by physical separation of two entire hands or two entire feet, or of one entire hand and one entire foot, or the complete and irrecoverable loss of sight of one eye accompanied by the loss of one entire hand or one entire foot:
(3) the complete and irrecoverable loss of sight of one eye or the actual loss by physical separation of one entire hand or one entire foot:
the Company will pay the sum of £1,000.

Provided always that the Company shall not be liable to pay compensation in respect of death of or injury to the insured or the insured's spouse:
(a) if over the age of 70 years;
(b) by suicide (whether voluntary or not) or any attempt thereof:
Provided further that the Company shall not be liable to pay:
(i) under more than one of the above Sections (1), (2) or (3) in respect of any one injury;
(ii) more than £1,000 in respect of one person during any one year of insurance.
(iii) more than £2,000 in the aggregate during any one year of insurance.
Provided also that in the event of the insured or the insured's spouse being insured against personal accidents under any other motor insurance policy issued by the Company compensation shall be recoverable under only one policy.

**CLAUSE 6 LEGAL DEFENCE AGAINST MANSlaughter.** The Company will arrange and pay for legal services in the defence of the insured and of any person entitled by this Policy to drive the insured vehicle against a charge of manslaughter or causing death by dangerous or reckless driving if the death in connection with which such charge arises is or may be the subject of indemnity under Clause 1.

**CLAUSE 7 PROVISIONS FOR COMPULSORY INSURANCE.** In so far as is necessary this Policy shall meet the requirements of any Road Traffic Act or Road Traffic or Motor Traffic Law operative in any country within which is a member of the European Economic Community and in any other country in respect of which the European Economic Community is satisfied that arrangements have been made to meet the requirements of Article 7(3) of the European Economic Community Directive on insurance of civil liabilities arising from the use of motor vehicles (No. 72/166 CEE).

Without the implementation of Clause 7 the cover provided in any country other than Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel Islands is limited to the minimum requirements of the relevant law of that country.
CLAUSE 8 FOREIGN TRAVEL
Subject to the payment of the appropriate additional premium and to the issue by the Company of an International Motor Insurance Card in respect of the Insured Vehicle this Policy shall be operative in any country specified (and not deleted) in the said International Motor Insurance Card for the period of validity stated therein.

(a) If this Policy affords indemnity in respect of Damage to or Loss of Vehicle the Company will also indemnify the Insured against any liability which may be incurred by the Insured for the enforced payment of customs duty in respect of the Insured Vehicle after temporary importation of the said Insured Vehicle into any country to which this Policy has been temporarily extended to apply by virtue of the provisions of this Foreign Travel Clause; Provided always that such liability arises at the direct result of any damage to or loss of the said Insured Vehicle which damage or loss is the subject of indemnity under this Policy.

Provided further that the amount payable by the Company under this additional indemnity shall not exceed the market value of the Insured Vehicle prevailing in the United Kingdom at the time of the said enforced payment of customs duty.

(b) If as a direct result of an accident in Spain which or might be the subject of indemnity under this Policy the Insured and/or the person driving the Insured Vehicle with the authority of the Insured at the time of the accident is detained or the Insured Vehicle impounded by the competent authorities and a guarantee or monetary deposit is required for their release the Company will provide such guarantee or deposit not exceeding £500 in all provided that the accident occurred during the period of validity of the International Motor Insurance Card issued to the Insured by the Company.

Immediately the guarantee is released or the deposit becomes recoverable the Insured or the person driving will comply with all necessary formalities and give the Company all such information and assistance as may be required to obtain the cancellation of the guarantee or the return of the deposit.

If the guarantee or deposit is wholly or in part forfeited or taken for the payment of fines or costs in or as a result of any penal proceedings against the Insured or the person driving the Insured will repay such amount to the Company forthwith.

Certain minimum cover as shown in Clause 7—Provisions for Compulsory Insurance—is operative without the issue of an International Motor Insurance Card.

CLAUSE 9 TRANSPORT
This Policy shall be operative while the Insured Vehicle is in transit by

(a) road, rail, inland waterway, lift or elevator;

(b) sea (land during the process of loading and unloading incidental thereto) between any ports in countries to which this Policy applies or to which this Policy is temporarily extended to apply by virtue of the provisions of Clause 8—Foreign Travel.

Provided always that such transit is by a recognised short sea route, the duration of which under normal conditions does not exceed 65 hours.

CLAUSE 10 OVERHAUL, UPKEEP OR REPAIR
This Policy (excluding the terms of Section 2 of Clause 1) shall be operative while the Insured Vehicle is in the custody or control of a member of the motor trade for the purpose of overhaul, upkeep or repair.

CLAUSE 11 INDEMNITY TO LEGAL PERSONAL REPRESENTATIVES
In the event of the death of any person entitled to indemnity under this Policy the Company will for the purposes of that indemnity indemnify his legal personal representatives. Provided always that

(a) the liability of the Company is not increased thereby;

(b) such legal personal representatives shall, as though they were the Insured, observe, live and be subject to the terms, limitations, exceptions and conditions of this Policy in so far as they can.

CLAUSE 12 TOWAGE
This Policy shall be operative while the Insured Vehicle is towing a trailer or a disabled mechanically propelled vehicle, as permitted by law. Further, in terms of and subject to the limitations of Clause 4 the Company will indemnify the Insured and/or the person who is driving the Insured Vehicle on the Insured Vehicle on the Insured Vehicle while attached to the Insured Vehicle. Provided always that the Company shall not be liable in respect of any claim arising out of damage to or loss of the towed vehicle or property so carried in or on the towed vehicle.

CLAUSE 13 BONUS FOR NO CLAIM
Should no claim be made or arise under this Policy during any one complete year or during a number of consecutive complete years the Insured upon renewing the said Policy shall be entitled to a rebate from the renewal premium on the following scale

- One year free of claim
- Two consecutive years free of claim
- Three consecutive years free of claim
- Four or more consecutive years free of claim

If by the terms of paragraph 1 above the Insured is entitled to a 50% rebate the following variation shall apply:

- should only one claim be made or arise during the year next following allowance of the 50% rebate the Insured shall be entitled to a rebate of 30% from the renewal premium
- thereafter the scale of rebates specified in paragraph 1 above shall continue as though the said 30% rebate had been allowed after one year free of claim.

If by the terms of paragraph 1 above the Insured is entitled to a 60% rebate the following variation shall apply:

- should only one claim be made or arise during the year next following allowance of the 60% rebate the Insured shall be entitled to a rebate of 40% from the renewal premium
- thereafter the scale of rebates specified in paragraph 1 above shall continue as though the said 40% rebate had been allowed after one consecutive years free of claim.

If by the terms of paragraph 1 above the Insured is entitled to a 70% rebate the following variation shall apply:

- should only one claim be made or arise during the year next following allowance of the 70% rebate the Insured shall be entitled to a rebate of 50% from the renewal premium
- thereafter the scale of rebates specified in paragraph 1 above shall continue as though the said 50% rebate had been allowed after one consecutive years free of claim.

For bonus for No Claim to which the Insured is otherwise entitled will not be disallowed solely because of a claim by the Insured under Clause 2 of this Policy for breakage of glass in the windscreen or in the windows of the insured Vehicle (or any scratching of bodywork resulting solely and directly from such breakage).

For the purposes of this section (No. 4) the Insured shall not be liable for any specified first sum otherwise payable by condition of this Policy.

CLAUSE 14 REBATE FOR LAYING UP
Upon being given to the Company that the Insured Vehicle is to be laid up and out of use the insurance granted by this Policy (except for Section 1 of Clause 2 so far as it relates to damage to or loss of the Insured Vehicle by fire, lightning, self-motion or explosion or by theft or any attempt thereof) shall be suspended automatically as from the date of receipt by the Company of the current Certificate(s) of Motor Insurance. If the period of suspension extends over not less than thirty consecutive days the Company will refund to the Insured a sum equal to seventy-five per cent. of the pro rata premium for such period. Provided always that the Insured Vehicle is not laid up as a result of damage or loss which may be the subject of indemnity under this Policy.

CLAUSE 15 CANCELLATION BY THE INSURED
Subject to the Certificate(s) of Motor Insurance being returned to the Company the Insured shall be entitled to cancel this Policy at any time; such cancellation being effective from the date of the return of the said Certificate(s) and the Company will return the premium less any appropriate proportion corresponding to the period since the last renewal during which the Policy has been in force.
نمذج أول — التطور الإداري للدولة الملونة

آداب الزاندين. عدد خاص. مؤتمر كلية الآداب العلمي الرابع (74/3/47) 1428هـ ـ 1404م
آداب الرافدين - عدد خاص - مؤتمر كلية الآداب العلمي الرابع العدد (74/3) 8741 هـ 4004 م

(1) استمرار الشركات بناءً على النمو في الروابط العامة والذاتية.

(2) استمرار الشركات بناءً على النمو في الروابط العامة والذاتية.

(3) استمرار الشركات بناءً على النمو في الروابط العامة والذاتية.

(4) استمرار الشركات بناءً على النمو في الروابط العامة والذاتية.
لا يمكنني قراءة النص من الصورة
السياحة الإدارية (وثائق شاملة)

1. اتفاقية السياحة العامة:

هناك اتفاقية عالمية للسياحة التي تمتد على جميع الدول. هذه الاتفاقية تضمن حقوق السائحين وواجبات الموردين. هذه الاتفاقية تحتوي على العديد من الأحكام المتعلقة بالسياحة، بما في ذلك الضمانات المالية لل euler السائح، وحقوق السائح في الحصول على المساعدة في حالات الطوارئ.

2. شروط السفر:

السائح يتحمل المسؤولية عن الأوراق المطلوبة للسفر، بما في ذلك الجواز السفر المطلوب، وأوراق الدخول، والتأمين الصحي.

3. الإلغاء:

إذا تم الإلغاء من قبل السائح، فسيتم قبض الأموال المدفوعة بالكامل. إذا تم الإلغاء بآيدى السائح، فسيتم قبض الأموال المدفوعة بالكامل. إذا تم الإلغاء بآيدى السائح، فسيتم قبض الأموال المدفوعة بالكامل.

4. الرسوم:

تسري الرسوم المطبقة على البدائل المختلفة. الرسوم تختلف حسب البلد، ولكن عادةً ما تتراوح بين 5% إلى 10% من مبلغ الطلب.

5. المسؤولية:

السائح يتحمل المسؤولية عن الأخطاء المقصودة والخطأ، مثل الإلغاء أو التأخير.

6. التأشيرات:

السائح يحتاج إلى الحصول على التأشيرات اللازمة قبل السفر. شروط الحصول على التأشيرات تختلف حسب البلد، ولكن عادةً ما يتطلب السفر إلى العديد من البلدان التأشيرة.

السائح يتحمل المسؤولية عن الحصول على التأشيرات المناسبة قبل السفر.

الملاحظات:

- في حالة وجود نزاعات بين السائح والسائح، فسيتم حل النزاع بموجب الاتفاقية الدولية للسياحة.

- السائح يتحمل المسؤولية عن الالتزام بالتعليمات المحددة في الاتفاقية للسياحة.

- السائح يجب على الناطق باللغة العربية الناطق باللغة العربية.
لا تكون الشركة مسؤولة عن:

1 - أي حدث يقع أو قد يقع ي علينا أو مسئوليتك تربت.

2 - خارج النطاق الجغرافي.

3 - اتخاذ الامور الخاصة بالعامة وإتمام مكتبة كتب.

4 - مسؤولية غير محدودة يعملي بها، تعديلات استعمال.

5 - مستحيلة، ولا تتم من قبل:

6 - أي حدث قد أو قد غنى أو مسؤولة، وستكون بمثابة

7 - حصول على أي علامة على وجهات النظرة، من أو مجهزة

8 - ما ينتج عن أي حدث قد أو قد غير مسؤولة، وستكون

9 - أي حدث قد أو قد غنى أو مسؤولة، وستكون

10 - كتب، وملخصات، وحصل على علامة على وجهات النظرة، من أو مجهزة

11 - ما ينتج عن أي حدث قد أو قد غير مسؤولة، وستكون

12 - أي حدث قد أو قد غنى أو مسؤولة، وستكون

13 - مستحيلة، ولا تتم من قبل:

14 - أي حدث قد أو قد غنى أو مسؤولة، وستكون

15 - أي حدث قد أو قد غنى أو مسؤولة، وستكون
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**المفصلة الجرمية**

السائق بالحول في أي من التشخيصات التالية. إذا المؤمن له حالات تجارب أو تجارب تجارب ولا يحترم قيود إطلاق النار أو الاعتداءات على المؤمن، لا يمكنه الاستطاعة للسائق. لو أن السائق ينتظر فترة التحنيط، أو يحترم قيود إطلاق النار أو الاعتداءات على المؤمن، سيسير السائق في حالة ناجحا. أو في حالة تجارب أو تجارب.

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من نص الأحكام:

- لا يسمح للكاتب بالانطلاق في حالة تجارب أو تجارب أو تجارب.
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