Motor Insurance Policy Schedule

جدول التأمين على المركبات

Policy Details					تفاصيل وثيقة التأمين
Policy No	30/1/1/2025/678				رقم وثيقة التأمين
Policy Type	Motor Comprehensive Takaful		ضد الفقد و التلف و المسؤولية المدنية		التغطية / نوع التأمين
Policy Period	From 16/04/2025 To 15/05/2026				مدة التأمين
Policy Premium Includes VAT	**1228.5AED**				قسط التأمين شامل الضريبة
Insurance Details					**تفاصيل المؤمن**
Insurance Name	RAJ KUMAR KARKI		RAJ KUMAR KARKI		اسم المؤمن له
Mortgage					جهة الرهن
Contact Number/ P. O Box	0567884519/				رقم التواصل/صندوق البريد
Traffic Number	1150010801				رقم الرمز المروري
Vehicle Details					**تفاصيل السيارة**
Make of Vheicle	Toyota Yaris		تويوتا ياريس		نوع المركبة
Type of Body /Cylinders	Saloon 4 Cylinder		صالون سلندر4		نوع هيكل المركبة/السلندر
Color:	White		أبيض		اللون
Use of Vehicle	Motorcycle		دراجة نارية		صنف اللوحة
Registration Number		رقم اللوحة	Seats + driver	5	عدد المقاعد يشمل السائق
Year of Model	2014	سنة الصنع	Weight (kg)	0	وزن المركبة
Chassis No	MR2BT9F39E1050959				رقم الشاسيه
Engine No	1NZY882902				رقم المحرك
Vehicle Value Agreed By Insured And Insurer	22000 AED				قيمة السيارة المتفق عليها بين المؤمن و المؤمن له
Deductible	350 AED				التحمل
Repair Condition	Non-Agency		خارج الوكاله		شرط الإصلاح :

Cover Details		تفاصيل التغطية
Loss or Damage to Insured Vehicle	Yes	الخسارة أو الضرر للمركبة المؤمن عليها
Fire and Theft Cover	Yes	تغطية الحريق والسرقة
Third Party Liability – Bodily Injury	Yes	المسؤولية المدنية تجاه الغير - اصابات جسدية
Third Party Property damage AED 2,000,000/-	Yes	المسؤولية تجاه أضرار ممتلكات الطرف الثالث لحد اقصى /-
Personal Accident Benefit for Driver	Yes	منفعة الحوادث الشخصية للسائق
Personal Accident Benefit for Passengers	Yes	منفعة الحوادث الشخصية للركاب
Waiver of excess for windscreen damage up to	Yes	تغطية الزجاج الأمامي للمركبة في حالة الضرر لحد اقصى /-
Emergency Medical Expenses up to AED 2000/-	Yes	النفقات الطبية الطارئه لحد اقصى - / 2000 درهم
Ambulance Cover AED 6,770/-	Yes	خدمة الاسعاف الوطني لحد اقصى -/ 6770 درهم
Storm, Flood, Riot and Strike	Yes	التغطية الناجمة عن العواصف والفيضانات وأعمال الشغب
Geographical Cover : United Arab Emirates	Yes	الحدود الجغرافية : الامارات العربية المتحدة
Oman Cover* - the coverage is limited to the	Yes	تغطية عمان : التغطية الخاصة للمركبة المؤمنه لدينا فقط شريطه
UAE and Oman Roadside Assistance	Yes	خدمة مساعدة الطريق (الامارات +عمان) -
24 Hours Accident Recovery	Yes	خدمة سحب المركبة في حالة الاعطال والحوادث على مدار 24
Emergency Vehicle Towing Service	Yes	خدمة قطر المركبات في حالات الطؤارى
Battery Boost Service	Yes	خدمة تحسين اداء البطارية
Fuel Delivery Service	Yes	خدمة توصيل الوقود
Lock Out Service	Yes	خدمة فتح اقفال المركبة

للإطلاع على الوثيقة الموحده لتأمين
المركبات في الإمارات العربية المتحدة
يرجى مسح الرمز

800 22 00 22
Info@yastakaful.ae
www.yastakaful.ae

Flat Tire Service	Yes	خدمة الاطارات المفرغة
Toll Free Number for Roadside-Assistance	Yes	الرقم المجاني لخدمة المساعدة على الطريق -600575751
Personal Belongings up to AED 2000/-	Yes	الممتلكات الشخصية حتى -/2000 درهم

Special Conditions	شروط خاصة
It is hereby declared and agreed that the under-mentioned vehicle is covered with us as per the Terms, conditions and exclusions of the Unified Insurance Policy in accordance with the Ministerial Order No.54 for the year 1987.	تشهد الشركة بأن المركبة المذكورة أوصافها أدناه مغطاة لدينا ضد الأخطار التي نصت عليها الوثيقة الموحدة وفقا للقرار الوزاري رقم (54) لسنة 1987 بشأن وثائق التأمين على السيارات و تعديلاتها.
Limit of Liability as expressed hereunder 1- The maximum authorized repair limit as perClause (3) of Section One: Nil. 2- The company's maximum liability in respect of Paragraph (a) of clause (1) of Section Two in respect of any one claim or series of claims resulting from one accident is the sum awarded by the court whatever it may be. 3- The Company's maximum liability in respect of Paragraph (b) of Clause (1) of Section Two in respect of any one claim or series of claims resulting from one accident is Dhs. 2,000,000	**تحديد المسؤولية** -1 الحد الأقصى لتكاليف الإصلاح المصرح بها وفقاً للبند 3 من الفصل الأول:لا شيء -2 الحد الأقصى لمسؤولية الشركة بالنسبة للفقرة (أ) من البند (1) من الفصل الثاني من أية مطالبة أو جملة مطالبات نشأت عن حادث واحد هو قيمة ما يحكم به قضائيا من تعويض مهما بلغت قيمته -3 الحد الأقصى لمسؤولية الشركة بالنسبة للفقرة (ب) من البند (1) من الفصل الثاني من أية مطالبة أو جملة مطالبات نشأت عن حادث 2,000,000 درهم
Licensed Driver: The Covered Member or any person driving with his permission provided that the person driving holds a license for that vehicle in accordance with the traffic laws & regulations and not had his license withdrawn by order of a court of law or traffic regulations. Limitations of Use: The Covered member must not use the vehicle except for the purpose for which it was licensed. In addition to an additional deductible of 10% of the value of the payable claim amount in case it is proved that the age of the driver at the time of the accident is less than 25 years of age.	السائق المرخص له: المؤمن له أو أي شخص يقود المركبة بإذن أو بأمر المؤمن له بشرط أن يكون السائق مرخصا له بقيادة المركبة طبقا لقانون السير و المرور و القوانين واللوائح الأخرى وأن لا يكون الترخيص الممنوح له قد ألغي بأمر من المحكمة أو بمقتضى قوانين ولوائح المرور. قيود الإستعمال: يجب على المؤمن له أن لايستعمل المركبة إلا للغرض المرخص من أجله تحمل إضافي نسبته 10% من قيمة التعويض المستحق إذا ما ثبت أن عمر السائق يوم وقوع الحادث أقل من خمسة وعشرون عام

I read all the terms and exclusions of the policy and have agreed to it Signature of Covered Members	Signature	اطلعت على كافة شروط واستثناءات وثيقة التأمين ووافقت عليها

To register a claim please contact us
800889
motor_claims@yastakafulae

للابلاغ عن مطالبات الحوادث يرجى الاتصال بنا او ارسال بريد الكتروني
800889
motor_claims@yastakafulae

Motor Comprehensive

Policy Schedule

Policy Schedule Basics

Policy Number	0102010502471720	**Policy Issuance Date**	17 April 2025
Insurance Period	17 April 2025 12:32:46 - 16 May 2026 23:59:59		
Intermediary Name	POLICYBAZAAR MIDDLE EAST INSURANCE BROKERS L.L.C		

Insured Details

Insured Name	**SAEED JUMA ABDULLA JMAIE ALGHFELI**		
Date of Birth	01 January 1974	**Gender**	Male
Emirates ID	784-1974-3039541-4	**Country of Issuance of 1st Driving License**	Not Applicable
Mobile Number		**Licensed Driving experience**	Driving License held more than 12 months
Home Number	-	**Driving License Number**	2588
Office Number	-	**Driving License Expiration Date**	19 August 2030
PO Box	0	**Profession**	Others
Address	ABU DHABI	**Employer**	-
Emirate	ABU DHABI	**Head Office**	-
		Email Address	insworld2024@gmail.com

Vehicle Details

Model Year	2008	**Place of Registration**	Abu Dhabi
Make & Model	TOYOTA LAND CRUISER GXR TOP	**Plate Category**	Private
Body Type	SUV	**Vehicle Ownership**	Individual
Seating Capacity	8	**Vehicle Specification**	GCC
Color	Pearl White	**Vehicle modified?**	No
Cylinders / Tonnage	6	**Country of Manufacturer**	UNITED ARAB EMIRATES
Plate Number	76673	**Purpose of Use**	-
Chassis Number	JTEBU25J285132360	**Registration Type**	-
Engine Number	1GR5613556	**Motor Vehicle Classification**	-
Sum Insured	AED 56,000 /-	**Financed by**	Not Applicable

Cover Type, Deductible & Premium

Cover Type	Motor Comprehensive	**Premium** (excl. VAT)	AED 3,040.00/-
Cover Plan	Gold	**Policy Fee** (excl. VAT)	AED 0.00/-
Repair Condition	Premium Garage Network	**Total Premium** (excl. VAT)	AED 3,040.00/-
Basic Deductible	AED 350/-		
Ancillary Deductible* (% of Agreed Claim Amount)	Not Applicable		

Section	Standard Covers	Limit
1.0	Third Party Bodily Injury	Limit set by UAE Courts
1.0	Third Party Property Damage Limit	Up to AED 3,500,000/-
1.0	Ambulance Cover (limit / person)	AED 6,770/-
1.0	Third Party Loss of Use Allowance (maximum up to 15 days)	As per policy T&C
2.0	Loss or Damage of Vehicle	Up to AED 56,000/-

Rider Section	Additional Covers	Limit
3.1	Rent A Car	Up to 10 days per policy period
3.2	Off-Road Cover (SUV with off-road capability only) **	Up to AED 56,000/-
3.3	Emergency Medical Expenses (max. limit / accident)	Up to AED 5,000/-
3.4	Personal Injury (of insured & spouse) (whilst embarking or disembarking from insured vehicle, total annual limit)	AED 30,000/-
3.5	Geographical Expansion Cover ** (Orange Card available upon request)	Oman & Qatar
3.6	Natural Disaster, Storm, Flood, Strike, Riot & Civil Commotion (SRCC)	Up to AED 56,000/-
3.7	Personal Belongings (total annual limit) (left in the car & lost/damaged due to fire, theft or accident)	Up to AED 5,000/-
3.8	Windscreen Damage (No Deductible payable, unless exceeding the total annual limit defined)	Up to AED 3,000/-
3.9	Replacement of Locks	Up to AED 1,000/-
3.10	Valet Parking Theft (Hotels/Shopping Malls)	Up to AED 56,000/-
3.11	Road Side Assistance (Free Toll 8006565)	Gold Plan

Basic Deductible - Applicable as per policy T&C

Under Age Excess - If vehicle driver`s age at the time of accident is less than 25 years then 10% of claim amount is deductible in addition to Basic Deductible.

Ancillary Excess * - Applicable if stated in above schedule. In case if both Under Age Excess and Ancillary Excess is applicable in a single claim then, Under Age Excess or Ancillary Excess whichever is higher is applicable in addition to Basic Deductible.

** Double the basic deductible applicable

Disclaimer

Policy fee and VAT is not refundable under any circumstances

Issued by: Rashmi Gore on 17 Apr 2025 12:33

SUKOON.COM | +971 4 233 7777 | P.O. Box 5209 | Dubai, United Arab Emirates
سكون للتأمين ش م ع، رأس المال المدفوع ٤٦١,٨٧٢,١٢٥ درهم إماراتي، رقم ر.ت ٢٠٣٩٧٠، مُرخصة من قبل المصرف المركزي لدولة الإمارات العربية المتحدة بموجب رقم قيد 9 بتاريخ 24\12\1984، رقم التسجيل الضريبي ١٠٠٢٥٨٥٩٤٩٠٠٠٣
Sukoon Insurance PJSC, Paid up Capital AED 461,872,125, C.L. No. 203970, Regulated by the Central Bank of the UAE No. 9 dated 24/12/1984, TRN 100258594900003

It is hereby declared and agreed that with the acceptance of premium payment, regardless of payment method or schedule, the Insured / Policy Holder named in this policy schedule unconditionally confirms that he/she has read, understood and accepted the Terms & Conditions of this policy, which are in accordance with the Unified Motor Vehicle Insurance policy in UAE without the need of physical signature.

In the event that any untrue or inaccurate or mismatching or incomplete or un-updated information has formed the basis of underwriting and issuance of this Insurance Policy, then Sukoon Insurance PJSC ("Sukoon") at its sole discretion shall retain the full right to reject any claim(s) submitted under such issued policy and/or treat the policy or any section of it as voidable. Should any issue arise out of the above, please refer to the Terms & Conditions that form part of this insurance policy and shall prevail in case of dispute.

Terms & Conditions are available online and should be thoroughly reviewed to understand the full scope of the available covers

Conditions as per standard Motor Policy approved by the Insurance Authority

Pre-existing Damage Exclusion
Sukoon will not take responsibility for any pre-existing damage to the subsequently insured vehicle at any point in time. Any damages claimed under subsequent insurance must clearly have arisen during the insurance cover of Sukoon. Otherwise claims will be rejected.

VAT Notice

(A) Premium Payments:

For the avoidance of doubt, all premium amounts mentioned herein are exclusive of Value Added Tax (VAT). VAT and any other taxes currently applicable or which will be applicable in connection with this insurance policy shall solely be borne by the Insured/Policyholder.

The Insured/Policyholder hereby agrees to pay to the Insurer the applicable VAT and or any other taxes, upon the due date of payment shown on the invoice. Failing which, the Insured/Policyholder shall be considered to be in material breach of the Policy's terms and conditions and, the Insurer shall be within its right to invoke legal remedies available to the Insurer including to terminate the policy and/or offsetting such VAT or other tax amounts from any other amount which the Insured/Policyholder is to receive from the Insurer without the need to obtain any further consent from the Insured/Policyholder and/or any court judgment/order. The Insured/Policyholder hereby unconditionally accepts to the same.

In the event that VAT/any other tax treatment as assessed by relevant tax authorities is different from that assigned by the Insurer on our tax invoice/invoice to you and/or the invoice generated/computed by the Insurer is incorrect/, the Insured/ Policyholder hereby agrees to pay immediately and on demand the differential balance of any VAT/tax to the Insurer.

(B) Claim settlements - where Sukoon agree to pay the policyholder:

When Sukoon Insurance PJSC ("Sukoon" or "we") pays a claim, your VAT registration status will determine the amount we pay you.

When you are:
1. Not registered for VAT, the amount we pay will be the sum insured/limit of indemnity or any other limits of insurance cover, including VAT;
2. Registered for VAT, the amount we will pay will be the sum insured/limit of indemnity or any other limits of insurance coverage and where you are liable to pay an amount of VAT in respect of an acquisition relevant to your claim, we will pay the VAT amount. However, we will reduce the VAT amount we pay for by the amount of any input tax credits to which you are or would be entitled to if you had made the relevant acquisition. In such instances, the input tax credit would be claimable by you upon the filing of your VAT return.

All policyholders making a claim with Sukoon must declare their VAT registration status and provide their VAT registration number. Any VAT liability arising from your incorrect declaration is and will be payable by you (the Insured/Policyholder). Where the settlement amount of your claim is less than the sum insured/limit of indemnity or any other limits of insurance cover, we will only pay an amount of VAT (less any entitlement to an input tax credit) applicable to the settlement amount.

Governing Law :

This insurance policy will be governed by and construed in accordance with the federal laws of United Arab Emirates (which for the avoidance of doubt excludes the laws of the DIFC or the ADGM or of any offshore and/or any other free zone authorities).

Jurisdiction :

Each Party submits to the exclusive jurisdiction of the onshore local Courts of the United Arab Emirates (which for the avoidance of doubt excludes the DIFC Courts/the ADGM Courts and/or any other Courts of any offshore and/or any other free zone authorities or Courts).

_____

Name and signature of the Insured or their representative

Issued by: Rashmi Gore on 17 Apr 2025 12:33

Registered under UAE Federal Law No. (8) of 1984, Registration No. 1011
Capital: Subscribed AED 150,000,000 Paid -Up: AED 150,000,000
www.methaq.ae

RTA Response: 3001: Your insurance policy information has been successfully uploaded to RTA. The vehicle chassis number is MDHBN7AD2DG028836 with plate number 43657 Private AA. The policy details are- PolicyNo: 2523120442, insuranceType: Third Party, policyStartDate: 17-04-2025, policyExpiryDate: 16-05-2026, ModelYear: 2013. Please print and attach this Message to the Insurance Policy.

Certificate of Motor Insurance شهادة تأمين مركبة

Motor Third Party Liability

Policy Number: 2523120442		**رقم الوثيقة: 2523120442**	
Name of the Participant	ADS CONTRACTING & DECORATION L.L.C	ADS CONTRACTING & DECORATION L.L.C	اسم المؤمن له
Traffic Code/License No	50356588	50356588	رقم رخصة القيادة/الرمز المروري
Address	Dubai,United Arab Emirates	دبي,الامارات العربية المتحدة	العنوان
Methaq Reference Number	W/02/4030/2025/120442	W/02/4030/2025/120442	رقم ميثاق المرجعي
Date of Issue	17 Apr 2025 12:44	17 Apr 2025 12:44	تاريخ الإصدار
Commencement of Cover	17 Apr 2025 12:44	17 Apr 2025 12:44	تاريخ بدء التأمين
Expiry Date of Cover	16 May 2026 23:59	16 May 2026 23:59	تاريخ انتهاء التأمين
Type of Cover	Third Party Liability Only	ضد المسؤولية المدنية فقط	نوع التأمين
Make and Model of the Insured Vehicle	Nissan - Sunny	نيسان صني	نوع المركبة المؤمنة
Type of Body	Saloon	صالون	نوع الهيكل
Seating Capacity	5 + 1	5 + 1	عدد المقاعد
Color	White	أبيض	اللون
Model Year / Registration Date	2013 / Apr 17, 2014	2013 / Apr 17, 2014	سنة الصنع/ تاريخ التسجيل
Registration No.	43657	43657	رقم اللوحة
Type of Registration (Private/Commercial)	Private	خصوصي	نوع الترخيص - خاص / تجاري
Chassis No.	MDHBN7AD2DG028836	MDHBN7AD2DG028836	رقم الشاسي
Engine No.	HR15795966A	HR15795966A	رقم المحرك
Total Contribution(incl. VAT 5%).	**AED 653.10**	**653.10 درهم**	**إجمالي قيمة الإشتراك شاملاً ضريبة القيمة المضافة**
Geographical Area	United Arab Emirates	الإمارات العربية المتحدة	المنطقة الجغرافية

We hereby Certify having issued an Insurance policy as per details given above, covering the liabilities reqired by the Unified Motor Policy of the United Arab Emirates.

نشهد بهذا أننا قمنا بإصدار وثيقة التأمين حسب التفاصيل أعلاه،والتى تغطي المسئوليات المطلوبة بموجب وثيقة تأمين السيارات الموحدة بدولة الإمارات العربيةالمتحدة

Important Notice:

1. In the event of an accident, please inform the Traffic Department and the Company immediately and obtain a police report.
2. In the event of change in ownership of the vehicle, the cover will not be transferred to the buyer automatically. Please return this certificate to the Company immediately and the buyer must arrange for new cover.
3. Subject otherwise to the terms, conditions, exclusions and limitations of the Unified Motor Policy in use.

ملاحظة هامة:

1. في حالة وقوع حادث، بادر فورا لإبلاغ شرطة المرور و مراجعة شركة التأمين واحصل على تقرير الحادث
2. في حالة نقل ملكية مركبة فإن التغطية التأمينية لا تنتقل آليا للمالك الجديد الرجاء إعادة شهادة التأمين للشركة فورا وعلى المالك الجديد القيام بإجراءات الحصول على تغطيته الجديدة
3. أحكام وشروط هذه الوثيقة تخضع لأحكام وشروط البوليصة الموحد في دولة الإمارات العربية المتحدة
4. بموجب هذا الاتفاق أصرح و أوافق على أن قيمة الاشتراك المذكورة في وثيقة التأمين هذه لا تشمل ضريبة القيمة المضافة. و إذا تم تطبيق ضريبة القيمة المضافة على هذه الوثيقة سواء بأثر مستقبلي أو بأثر رجعي اعتبارا من تاريخ تطبيق ضريبة القيمة المضافة (أي في 1 يناير 2018)، فسيتحمل المشترك قيمة هذه الضريبة بالكامل. ويحتفظ المؤمن بالحق في تحصيلها وفقا للقوانين واللوائح المعمول بها في ضريبة القيمة المضافة في دولة الامارات العربية المتحدة.

Date 17 Apr 2025 12:44 التاريخ

For and On behalf of Methaq Takaful Insurance Company
ميثاق للتأمين التكافلي

Abu Dhabi: Delma 13th St,Behind Judicial Court, Opp:Al Fara'a Corporate Tower, Building Number: C54, P.O. Box 32774, Ph: +971 2 6565 333, Fax: +971 2 6565 334
Dubai:Nouf Tower Plot No 126-129 Opp Business Village Port Saeed Deira, P.O Box 186964, Dubai, UAE, Tel: +971 4 2601 601 Fax : +971 4 2601 600

Please note this is a system generated document. Kindly scan the QR code above to ensure accuracy of this document
يرجى ملاحظة أن هذا المستند تم إنشاؤه بواسطة النظام يرجى مسح رمز الإستجابة أعلاه للتأكد من دقة هذا المستند

SCHEDULE / CERTIFICATE
CIVIL LIABILITY

الجدول / شهادة التأمين
المسؤولية المدنية

Policy No.رقم الوثيقة	RTA No.رقم الوثيقة	Policy Periodمدة التأمين
09/601/66S/2025/33855	2566S33855	17/04/25 12:10 to 16/05/26 23:59

INSURED DETAILبيانات المؤمن له		
Name of Insured	SALEETH PANNIANKUZHI SALAM PANNIANKUZHI	اسم المؤمن له
Address	Dubai, 000	العنوان
Owner TCN	16436496	الرمز المروري للمالك
E-Mail	Nimra@relianceins.ae	البريد الالكتروني
Phone No	0508463424	رقم هوية المؤمن له
Identification No	784199498984509	رقم الهاتف

VEHICLE DETAILS بيانات المركبة

Chassis No رقم الهيكل / الشاصي	Engine No رقم المحرك	Plate No رقم اللوحة	Registration Type صفة التسجيل	Engine Capacity قوة المحرك
RKLBC42E0B4580378	2ZRX022902	AA 63558	PRIVATE	
Vehicle classification فئة المركبة	Country of Manufacture بلد صنع المركبة	Body Type شكل الهيكل	Manufacturing Year سنة الصنع	No of Passenger + Driver دد الركاب + السائق
Light Vehicle		SEDAN	2011	4+ 1
Purpose of use صفة الاستعمال	Tonnage / Weight الحمولة / الوزن	Make & Model & Color نوع المركبة ولونها		
PRIVATE		TOYOTA COROLLA COROLLA White		

Vehicle`s Insured value Total Agreed Premium	**AED 1.00 /-** **AED 600.00 /- + VAT (30.00) = AED 630.00 /-**	ة المركبة قيمة ه المتفق التأمين قسط إجمال
Geographical Coverage Area	United Arab Emirates Only	ة التغطية حدود
Third Party Property Damage Limit	**AED 2,000,000 /-**	تصيب الأشياء والممتلكات - درهم حدود تغطية الأضرار التي

CONDITIONS/RIDERS بيانات المؤمن له

Personal Accident Driver ROADSIDE ASSISTANCE SILVER COVER (LIMITED TO 3 SERVICES PER YEAR - WITHIN CITY LIMIT)

Dubai National Insurance & Reinsurance P.S.C company declares that the Motor Vehicle detailed above in this Schedule is insured with it according to the provisions of this Policy.	قر شركة دبي الوطنية للتأمين وإعادة التأمين بأن المركبة الواردة بياناتها في هذا الجدول مؤمنة لديها وفقا لأحكام هذه الوثيقة
I read all the terms, conditions and exclusions of the policy and have agreed to it.REFER TO POLICY WORDINGS FOR FULL COVERAGE & EXCLUSIONS issued pursuant to the Regulation of Unifying Motor Vehicle Insurance Policies according to Insurance Authority Board of Directors' Decision No. (25) of 2016 dated 22.09.2016	طلعت على كافة شروط واستثناءات وثيقة التأمين الرجاء مراجعة بنود واحكام التغطية والإستثناءات الواردة في بيانات الوثيقة الصادرة بموجب نظام توحيد وثائق التأمين على المركبات سندا" لقرار مجلس إدارة هيئة التأمين رقم (25 (لسنة بتاريخ 22.09.2016 2016 و وافقت عليها Ver1.3End0 ش.م.ع

Issued by & Issue date	BR2595 17/04/25 12:10	ر وتاريخ مركز
Signature & Company Stamp Name & Signature of Insured		التوقيع والختم عن الشركة اسم وتوقيع المؤمن له

Ver 1.0

Motor Dept.

Policy Specific Conditions

MT0033 - Personal Accident Driver
It is hereby understood and agreed that in consideration of the payment of an additional premium the company undertakes to pay compensation on the scale provided hereunder for death or bodily injury as hereinafter defined sustained by The Insured And/Or any licensed driver in direct connection with any motor car described in the schedule hereto whilst mounting into or dismounting from or traveling in the insured car caused by violent accidental external and visible means , which independently of any other cause (excepting medical or surgical treatment consequent upon such injury) shall within three calendar months of the occurrence of such injury result in :

No.	Description	Scale of compensation
1.	Death or permanent total disablement	Dh.200,000 /-
2.	Total and incurable loss of all vision in both eyes	Dh.200,000 /-
3.	Total loss by physical severance at or above the wrist or ankle of both hands or both feet or of one together with one foot	Dh.200,000 /-
4.	Total loss by physical severance at or above the wrist or ankle of one hand or one foot together with the total and incurable loss of one eye vision	Dh.200,000 /-
5.	Total and incurable loss of one eye vision	Dh.100,000 /-
6.	Total loss by physical severance at or above the wrist or ankle of one hand or one foot	Dh.100,000 /-
7.	Permanent partial disability not mentioned in the table hereinabove: The value of compensation will be specified for the person on the basis of percentage for the permanent partial disability approved by medical board multiplied by insurance amount	Dh.200,000 /-

Conditions:

a) Compensation shall be payable under one item only of item (1) to (6) for item (7) separately in addition to items (5) or (6) above in respect of each person arising out of one occurrence and the total liability of the company shall not in the aggregate exceeding the sum of Dhs. 200,000/- during any one period of insurance.

b) the legal representative for the dead person And/Or the injured person undertake to provide the company with the death certificate or final disability report issued by governmental hospital in addition to the required traffic penal documents.

c) No compensation shall be payable in respect of death or injury indirectly or directly wholly or partially arising out of or resulting form or traceable to :
1.Intentional self-injury or attempted suicide, physical and/or mental defect or infirmity.
2.An accident happening whilst such person is under the influence of intoxicating liquor or drugs.
3.Number of vehicle passengers at the time of the accident exceed the authorized seating of the vehicle capacity.

d) Compensation shall be payable only with the approval of the insured and directly to the injured person or to his legal personal representative whose receipt shall be a full discharge in respect of injury to such person.

Ver 1.0

e) Total number of passengers including the driver shall not exceed the authorized seating capacity of the vehicle at the time of accident.

Subject otherwise to the same terms, conditions exceptions and limitations of the side policy.

Motor Dept.

MT6841 - ROADSIDE ASSISTANCE SILVER COVER (LIMITED TO 3 SERVICES PER YEAR - WITHIN CITY LIMIT)
This policy includes road sides assistance cover and additional benefits as per the list below provided by a third party service provider "International Motoring Club" (IMC) for the Insured vehicle including the following:
1.Free Accidental Towing Service (Within the same Emirates)
2.Free Mechanical Breakdown Towing Service (Within the same Emirates)
3.Free Battery Boosting Service
4.Free Flat Tyre Fixing
5.Free Lock-out Service

Dubai National Insurance and Reinsurance has appointed "IMC" to provide the above services as optional for the insured. Itâ€™s hereby understood and agreed that the insured will have the right to accept or reject any of these service benefits before utilizing the same under his own personal responsibility. Dubai National Insurance and Reinsurance should not be held responsible or liable for any losses, damages or any sort of inconveniences as a result of utilizing any of the IMC services benefits.

To avail these services, the insured should contact IMC directly on 600 575751

Ver 1.0

Motor Dept.

الإمـــارات للتأميـــن
Emirates Insurance

TAX INVOICE RAISED BY BUYER

From:

Emirates Insurance Company (PSC)
P.O.Box : 3856, Abu Dhabi
United Arab Emirates
TRN Number 100000473700003
Tel No. 00971 – 26440400
Email info@eminsco.com

Invoice number BCN300/25805590
Product Third Party Liability
Date 17/04/2025 11:45:05
Policy No. 300/4101/44/25/003798
End'mnt No. Not Applicable
Branch Dubai

Details

To:

NEW SHIELD INSURANCE BROKERS

TRN Number 100008154500003
Insured SKY TRANSPORT BY TRUCKS AND MACHINERY EQUIPMENT RENTAL L L C
Policy From 17/04/2025 11:22:58

A/C number 14000218
Vehicle Make MITSUBISHI
Vehicle Model CANTER P/UP
Reg No. 14993/A
Chassis JL7BCE1K64K009439
Policy To 16/05/2026 23:59:59

Ref	Description	Amount
1	Being 10.00%Brokerage Commission on premium **CREDITED** under Motor - Third Party Liability Policy No. 300/4101/44/25/003798 .	AED 115.00
2	VAT 5% on Commission	AED 5.75
3	TOTAL	AED 120.75

Authorized Signatory

Approved by : Iman NSIB| Approved at : Dubai| Approved on : 17/04/2025 11:45:05| Printed on : 17/04/2025 11:45:05