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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 Period مدة التأمين
09/601/66A/2025/33478	2566A33478	26/04/25 14:00 to 25/05/26 23:59

INSURED DETAIL لمعلومات المؤمن

Name of Insured	WASEEM KARAMAT TECHNICAL SERVICES	اسم المؤمن له
Address	Dubai, 000	العنوان
Owner TCN	50316876	الرمز المروري للمالك
E-Mail	motor15@nsib.ae	البريد الإلكتروني
Phone No	0508463424	رقم هوية المؤمن له
Identification No	878828	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
JN6BE6DS4F9009617	QR25543060Q	AA 59353	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		BUS	2015	8+ 1
Purpose of use صفة الاستعمال	Tonnage / Weight الحمولة / الوزن	Make & Model & Color نوع المركبة ولونها		
PRIVATE	3,000 KGS	NISSAN URVAN URVAN White		

Vehicle's Insured value Total Agreed Premium	AED 1.00 /- AED 1,070.00 /- + VAT (53.50) = AED 1,123.50 /-	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

Personal Accident Driver Personal Accident Passengers (Individuals working for the Insured)

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 ش.م.ع 2016 22.09.2016 و وافقت عليها Ver1.3End0

Issued by & Issue date	BN5085 26/04/25 14:00	ر وتاريخ مركز
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Signature & Company Stamp Name & Signature of Insured		التوقيع والختم عن الشركة اسم وتوقيع المؤمن له
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Ver 1.0



دبي الوطنية للتأمين وإعادة التأمين ش.م.ع. Dubai National Insurance & Reinsurance P.S.C.

P.O. Box: 1806 Dubai, UAE, T: 04 596 9666, F: 04 295 6711, E: info@dni.ae, W: www.dni.ae

RESTRICTED

سجلت في سجل شركات التأمين طبقاً للقانون الاتحادي رقم (1) لسنة ٢٠٠٧ وتعديلاته، شهادة قيد رقم ٦ بتاريخ ٦ يناير ١٩٩٢
Registered in the Insurance Companies Register Under Federal Law No. (6) of 2007 (As Amended), Certificate No. 64 Dated 6th January 1992



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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.

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.

Ver 1.0



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سجلت في سجل شركات التأمين طبقاً للقانون الاتحادي رقم (٦) لسنة ٢٠٠٧ وتعديلاته، شهادة قيد رقم ٦٤ بتاريخ ٦ يناير ١٩٩٢
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MT0044 - Personal Accident Passengers (Individuals working for the Insured)

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 Individuals working for the Insured who under his sponsorship 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.

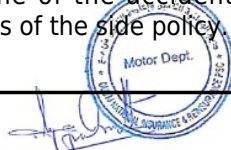
b) The legal representative for the dead person And/Or the injured person undertake to provide the company with the death certificate or final disability report issued by governmental hospital in addition to the required traffic penal documents, They also undertake to provide the company with the legal documents proving that they are working for the insured at the time of the accident.

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.
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3. Number of vehicle passengers at the time of the accident exceed the authorized seating of the vehicle capacity.

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e) Total number of passengers including the driver shall not exceed the authorized seating capacity of the vehicle at the time of the accident. Subject otherwise to the same terms, conditions exceptions and limitations of the side policy



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