



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

28/04/25 09:50 to 27/01 INSURED DETAILA بيانات المؤمن المعرافية المعرفية المعرافية المعرفية المعرافية المعرفية ا	R رقم الوثيقة.Policy No		وثيقة.RTA No	Policy رقم الوثيقة.RTA No			مدة التأمينriod					
Name of Insured Address Umm Al Quwain, 0000 Morer TCN \$240003995 E-Mail motor15@nsib.ae Phone No 0508463424 Identification No 42559 VEHICLE DETAILS ما المحكمة المحركة المحر						28/04/25 0	9:50 to 27/05/26 23:59					
Name of Insured Address Umm Al Quwain, 0000 Morer TCN \$240003995 E-Mail motor15@nsib.ae Phone No 0508463424 Identification No 42559 VEHICLE DETAILS ما المحكمة المحركة المحر	ى المؤمن لهNSURED DETAIL	بيا	,									
Owner TCN 5240003095 E-Mail motor15@nsib.ae Phone No 0508463424 Identification No 42559 VEHICLE DETAILS 140 140 Chassis No Engine No 24559 VEHICLE DETAILS 140 140 140 Chassis No Engine No 24559 VEHICLE DETAILS 140 140 140 Chassis No Engine No 24559 VEHICLE DETAILS 140 140 Image: A common 140 Image: A common 140 140 Image: A common 140 Im		1	ORKS				م المؤمن له					
المركبة المركبة والوادة التأمين وإعادة التأمين وإعادة التأمين بأن المركبة (Condition No	ddress	Umm Al Quw	rain, 0000				نوان					
Phone No Identification No Id)wner TCN	5240003095					مز المروري للمالك					
المعادلة المركبة الواردة المعادلة المعادل	-Mail	motor15@ns	ib.ae				يد الالكتروني					
Plate No Registration Type Engine No Limburg Density No Engine No Dead No Registration Type Limburg Density No Engine No Engine No Engine No Engine No Engine Density No Engine	hone No	0508463424					م هوية المؤمن له					
Chassis No Engine No طالوحة المحرك الشاصي التسجيل المهاكل الشاحي التسجيل المهاكل الشاحي التسجيل المهاكل السامي التسجيل المهاكل السامي التسجيل المهاكل الملكلة المهاكل المركلة المهاكل الموكلة الموكلة المهاكل الموكلة المهاكل الموكلة المهاكل الموكلة المهاكل الموكلة المهاكل الموكلة المهاكلة ا	dentification No	42559					م الهاتف					
الما المركبة الواردة المعروط واستثناءات وثيقة التأمين وأعاله المحرك الما المحرك الما المركبة الواردة المعروط واستثناءات وثيقة التأمين وأعادة التأمين وأعادة التأمين واعادة التأمين واعادة التأمين واعادة التأمين واعادة التأمين واعادة التأمين والمحكة الولدة العركية المحكة الموطة المحكة المحك	بة EHICLE DETAILS	بيانات المر										
الما النامي التسجيل رقم اللوحة رقم المحرك (عمر الهيكل / الشاصي التراكية التسجيل رقم اللوحة (عمر المحركة المركبة المركبة المركبة المركبة المركبة المركبة العرب رقم (25) of 2016 dated 22.09.2016			ne No	Plate No.	Registra	tion Type	Engine Capacity					
المركبة الواردة التأمين وإعادة التأمين واعادة التأمين واعادة التأمين واعادة المعافرة المعافر				1			قوة المحرك					
No of Passe المركبة الواردة التأمين وإعادة التأمين والعادة العلومية المركبة الواردة في العالمية المركبة ولوادة التأمين وإعادة التأمين والعادة العلومية المركبة ولوادة التأمين والعادة العلومية المركبة ولوادة التأمين والعادة الواردة في بيانات الوردة للوردة للورد												
السائق سنة الصبغ الكل الهيكل الهيكل العالم الكله الكل العالم الكله الكل الكل الكل الكل الكل الكل الك	-						No. of December 1, Delem					
Light Vehicle Purpose of use Purpose of use Description No. (25) of 2016 dated 22.09.2016 Purpose of use Purpose of use Purpose of use Purpose of use Dunage / Weight Dunage / Wake & Model & Color Date / Wake & Model & Color Date / Dunage / Wake & Model & Color Date / Dunage / Wake & Model & Color Date / Dunage / D		_				-	No of Passenger + Drive					
Purpose of use المولة / الوزن علم المركبة ولونها PRIVATE 3,000 KGS TOYOTA HIACE HIACE White PRIVATE 3,000 KGS TOYOTA HIACE HIACE White Vehicle's Insured value Total Agreed Premium AED 1,130.00 /- + VAT (56.50) = AED 1,186.50 /- AED 1,130.00 /- + VAT (56.50) = AED 1,186.50 /- AED 1,130.00 /- + VAT (56.50) = AED 1,186.50 /- AED 1,130.00 /- + VAT (56.50) = AED 1,186.50 /-	-	المركبه	بلد صبع				دد الركاب + السائق					
ارجمال (Septicle's Insured value Total Agreed Premium (AED 1.00 /- AED 1.30.00 /- + VAT (56.50) = AED 1,186.50 /- الحملة (Jean Party Property Damage Limit (AED 2,000,000 /- AED 2,000,000 /- AED 1,186.50 /- المركبة الواردة (Jean Britanus) AED 2,000,000 /- AED 1,186.50 /- AED 2,000,000 /- AED 1,186.50 /- AED 2,000,000 /- AED 1,186.50 /- AED 1,1	-						12+1					
PRIVATE 3,000 KGS TOYOTA HIACE HIACE White Vehicle's Insured value Total Agreed Premium Geographical Coverage Area United Arab Emirates Only AED 1,130.00 /- + VAT (56.50) = AED 1,186.50 /- United Arab Emirates Only AED 2,000,000 /- 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. 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 Toyota HIACE HIACE White TOYOTA HIACE HIACE White TOYOTA HIACE HIACE White AED 1,130.00 /- + VAT (56.50) = AED 1,186.50 /- United Arab Emirates Only AED 1,130.00 /- + VAT (56.50) = AED 1,186.50 /- United Arab Emirates Only AED 1,130.00 /- + VAT (56.50) = AED 1,186.50 /- United Arab Emirates Only AED 1,130.00 /- + VAT (56.50) = AED 1,186.50 /- United Arab Emirates Only AED 1,130.00 /- + VAT (56.50) = AED 1,186.50 /- Individuals working for the Insured) Total Agreed Premium AED 1,130.00 /- + VAT (56.50) = AED 1,186.50 /- United Arab Emirates Only AED 2,000,000 /- AED 1,186.50 /- United Arab Emirates Only AED 2,000,000 /- AED 1,186.50 /- United Arab Emirates Only AED 2,000,000 /- AED 1,186.50 /- United Arab Emirates Only AED 2,000,000 /- AED 1,186.50 /- United Arab Emirates Only AED 2,000,000 /- AED 1,186.50 /- United Arab Emirates Only AED 2,000,000 /- AED 1,186.50 /- United Arab Emirates Only AED 2,000,000 /- AED 1,186.50 /- United Arab Emirates Only AED 2,000,000 /- AED 1,186.50 /- United Arab Emirates Only AED 2,000,000 /- AED 1,186.50 /- United Arab Emirates Only AED 1,186.50 /- United Arab Emirates Only AED 1,186.50 /- AED 1,186.50 /-						•						
AED 1.00 /- AED 1,130.00 /- + VAT (56.50) = AED 1,186.50 /- Geographical Coverage Area United Arab Emirates Only Third Party Property Damage Limit AED 2,000,000 /- CONDITIONS/RIDERS المؤمن للجاء المؤمن المركبة الواردة التأمين وإعادة التأمين وإعادة التأمين ألمركبة الواردة المؤمنة لديها وفقا لأحكام هذه الوثيقة التأمين المركبة الواردة المعاد الم	صفة الاستعمال	/ الوزن										
Total Agreed Premium Geographical Coverage Area Third Party Property Damage Limit CONDITIONS/RIDERS المؤمن له AED 2,000,000 /- Personal Accident Driver 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. 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 AED 1,130.00 /- + VAT (56.50) = AED 1,186.50 /- United Arab Emirates Only AED 2,000,000 /- AED 1,186.50 /- Individuals working for the Insured) Total Arab Emirates Only AED 2,000,000 /- Personal Accident Passengers (Individuals working for the Insured) Total Arab Emirates Only AED 2,000,000 /- Personal Accident Passengers (Individuals working for the Insured) Total Arab Emirates Only AED 2,000,000 /- Personal Accident Passengers (Individuals working for the Insured) Total Arab Emirates Only AED 2,000,000 /- Personal Accident Passengers (Individuals working for the Insured) Total Arab Emirates Only AED 2,000,000 /- Personal Accident Passengers (Individuals working for the Insured) Total Arab Emirates Only AED 2,000,000 /- Personal Accident Passengers (Individuals working for the Insured) Total Arab Emirates Only AED 2,000,000 /- Personal Accident Passengers (Individuals working for the Insured) Total Arab Emirates Only AED 2,000,000 /- Personal Accident Passengers (Individuals working for the Insured)	PRIVATE	3,000	0 KGS TOYOTA HIACE HIACE-White									
Third Party Property Damage Limit							لمركبة قيمة لمتفق التأمين قسط إجمال					
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. 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 Public Personal Accident Passengers (Individuals working for the Insured) To limit Patly Property Daniel Indiana in Indiana	Geographical Coverage Area	United Ara	b Emirates Only				لتغطية حدود					
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. 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 Dubai National Insurance & Reinsurance P.S.C company declares (Individuals working for the Insured) The Individuals working for the Insured)	hird Party Property Damage	imit AED 2,000	0,000 /-				يب الأشياء والممتلكات - درهم حدود طية الأضرار التي					
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. 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 Dubai National Insurance & Reinsurance P.S.C company declares (Individuals working for the Insured) The Individuals working for the Insured)	CONDITIONS (DID TO	انات المؤمن لد	سا									
declares that the Motor Vehicle detailed above in this Schedule is insured with it according to the provisions of this Policy. 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 Decision No. (25) of 2016 dated 22.09.2016	CONDITIONS/RIDER:			gers (Individ	duals working	g for the In:	sured)					
declares that the Motor Vehicle detailed above in this Schedule is insured with it according to the provisions of this Policy. 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 Decision No. (25) of 2016 dated 22.09.2016												
this Policy. 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 I read all the terms, conditions and exclusions of the policy and policy in the policy and have agreed to it.REFER TO POLICY WORDINGS FOR the policy and have agreed	Personal Accident Driv	- C D - :	D.C.C									
this Policy. 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 I read all the terms, conditions and exclusions of the policy and have agreed to it.REFER TO POLICY WORDINGS FOR the policy and have agreed to it.REFER TO POLICY WORDINGS FOR the policy and have agreed to it.REFER TO POLICY WORDINGS FOR the policy and have agreed to it.REFER TO POLICY WORDINGS FOR the policy and have agreed to it.REFER TO POLICY WORDINGS FOR the policy and have agreed to it.REFER TO POLICY WORDINGS FOR the policy and have agreed to it.REFER TO POLICY WORDINGS FOR the policy and have agreed to it.REFER TO POLICY WORDINGS FOR the policy and have agreed to it.REFER TO POLICY WORDINGS FOR the policy and have agreed to it.REFER TO POLICY WORDINGS FOR the policy and have agreed to it.REFER TO POLICY WORDINGS FOR the policy and have agreed to it.REFER TO POLICY WORDINGS FOR the policy and have agreed to it.REFER TO POLICY WORDINGS FOR the policy and have agreed to it.REFER TO POLICY WORDINGS FOR the policy and have agreed to it.REFER TO POLICY WORDINGS FOR the policy and have agreed to it.REFER TO POLICY WORDINGS FOR the policy and have agreed to it. The policy agreed to it. The policy agreed to it. The policy	Personal Accident Driv Dubai National Insurar					f f., .						
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	Personal Accident Driv Dubai National Insura declares that the Moto	Vehicle detail	led above in this		ن المركبة الوار	يادة التأمين بأ	ِ شركة دبي الوطنية للتأمين وإع					
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 and have agreed to it.REFER TO POLICY WORDINGS FOR FULL STATE TO POLICY WORDINGS FOR WORDING TO POLICY WORDING TO POLICY WORDINGS FOR WORDIN	Personal Accident Driv Dubai National Insurar declares that the Moto Schedule is insured wi	Vehicle detail	led above in this		ن المركبة الوار هذه الوثيقة	ادة التأمين بأ ا وفقا لأحكام	ِ شركة دبي الوطنية للتأمين وإع ناتها في هذا الجدول مؤمنة لديه					
ية وَالْإِستَثناءات الوارِّدة في بيانات الُوثيقة 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	Personal Accident Driv Dubai National Insurar declares that the Moto Schedule is insured wi this Policy.	Vehicle detail n it according	led above in this to the provisions	دة s of	ن المركبة الوار هذه الوثيقة	بادة التأمين بأ ا وفقا لأحكام	ِ شركة دبي الوطنية للتأمين وإع ناتها في هذا الجدول مؤمنة لديه					
All rights according to Insurance Authority Board of Directors' Decision No. (25) of 2016 dated 22.09.2016 """ """ """ "" """ "" "" "" ""	Personal Accident Driv Dubai National Insurar declares that the Moto Schedule is insured wi this Policy. I read all the terms, co	Vehicle detail n it according to ditions and ex	led above in this to the provisions	دة s of policy		•						
ة هيئة التأمين رقم (25 (لسنة بتاريخ according to Insurance Authority Board of Directors' Ver1.3End0 و وافقت عليها 2016 22.0	Personal Accident Driv Dubai National Insurar declares that the Moto Schedule is insured withis Policy. I read all the terms, co and have agreed to it.	Vehicle detail n it according to ditions and ex EFER TO POLIC	led above in this to the provisions of the provisions of the provided	دة s of policy OR	ين الرجاء مراج	ت وثيقة التأم	لعت على كافة شروط واستثناءا					
according to insurance Authority Board of Directors Decision No. (25) of 2016 dated 22.09.2016 Ver1.3End0 و وافقت عليها 2016 22.0	Personal Accident Drivers Dubai National Insurar declares that the Moto Schedule is insured withis Policy. I read all the terms, county and have agreed to it. FULL COVERAGE & EX	Vehicle detail n it according to ditions and ex EFER TO POLIC LUSIONS issue	led above in this to the provisions of the provisions of the provided the provided the provided pursuant to the provided	s of sof policy OR	ين الرجاء مراج انات الوثيقة	ت وثيقة التأم الواردة في بي	لعت على كافة شروط واستثناءا ود واحكام التغطية والإستثناءات					
Decision No. (25) 01 2016 dated 22.09.2016	Personal Accident Drivers Dubai National Insurar declares that the Moto Schedule is insured withis Policy. I read all the terms, co and have agreed to it. FULL COVERAGE & EX Regulation of Unifying	Vehicle detail In it according to Iditions and ex EFER TO POLIC LUSIONS issue Motor Vehicle I	led above in this to the provisions of the provi	s of sof policy OR	ين الرجاء مراج انات الوثيقة المركبات سندا	ت وثيقة التأم الواردة في بي ل التأمين علي	لعت على كافة شروط واستثناءا ود واحكام التغطية والإستثناءات صادرة بموجب نظام توحيد وثائق					
Issued by & Issue date BN5085 28/04/25 09:50	Personal Accident Drivers Dubai National Insurar declares that the Moto Schedule is insured withis Policy. I read all the terms, co and have agreed to it. FULL COVERAGE & EX Regulation of Unifying according to Insurance	Vehicle detail In it according to Iditions and ex EFER TO POLIC LUSIONS issue Motor Vehicle I Authority Boar	ted above in this to the provisions of the pursuant to the provision of the provision o	s of sof policy OR	ين الرجاء مراج انات الوثيقة المركبات سندا بتاريخ	ت وثيقة التأم الواردة في بي التأمين على نم (25 (لسنة	لعت على كافة شروط واستثناءا ود واحكام التغطية والإستثناءات صادرة بموجب نظام توحيد وثائق رار مجلس إدارة هيئة التأمين رة					
,	Personal Accident Drivers Dubai National Insurar declares that the Moto Schedule is insured withis Policy. I read all the terms, co and have agreed to it. FULL COVERAGE & EX Regulation of Unifying according to Insurance	Vehicle detail In it according to Iditions and ex EFER TO POLIC LUSIONS issue Motor Vehicle I Authority Boar	ted above in this to the provisions of the pursuant to the provision of the provision o	s of sof policy OR	ين الرجاء مراج انات الوثيقة المركبات سندا بتاريخ	ت وثيقة التأم الواردة في بي التأمين على نم (25 (لسنة	لعت على كافة شروط واستثناءا ود واحكام التغطية والإستثناءات صادرة بموجب نظام توحيد وثائق رار مجلس إدارة هيئة التأمين رة					
	Personal Accident Drivers Dubai National Insurar declares that the Moto Schedule is insured withis Policy. I read all the terms, count have agreed to it. FULL COVERAGE & EXRegulation of Unifying according to Insurance Decision No. (25) of 20	Vehicle detail In it according to Iditions and ex EFER TO POLIC LUSIONS issue Motor Vehicle I Authority Boar	ted above in this to the provisions of the provision	s of policy OR ne "ا	ين الرجاء مراج انات الوثيقة المركبات سندا بتاريخ	ت وثيقة التأم الواردة في بي التأمين على نم (25 (لسنة	لعت على كافة شروط واستثناءا ود واحكام التغطية والإستثناءات صادرة بموجب نظام توحيد وثائق رار مجلس إدارة هيئة التأمين رة ي.م.ع 2016 22.09.2016 و وا					
Signature & Company Stamp Name & Signature of Insured	Personal Accident Drivers Dubai National Insurar declares that the Moto Schedule is insured withis Policy. I read all the terms, count have agreed to it. FULL COVERAGE & EXRegulation of Unifying according to Insurance Decision No. (25) of 20 I	Vehicle detail n it according to ditions and ex EFER TO POLIC LUSIONS issue Motor Vehicle I Authority Boar L6 dated 22.09	ted above in this to the provisions of the provision	s of policy OR ne "ا	ين الرجاء مراج انات الوثيقة المركبات سندا بتاريخ	ت وثيقة التأم الواردة في بي التأمين على فم (25 (لسنة افقت عليها 0	لعت على كافة شروط واستثناءا ود واحكام التغطية والإستثناءات صادرة بموجب نظام توحيد وثائق رار مجلس إدارة هيئة التأمين رة م.م.ع 2016 22.09.2016 و وا وتاريخ مركز					



دبي الوطنية للتأمين وإعادة التأمين ش.م.ع Pubai 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







on

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

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	
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	

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

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







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

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	
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.
- 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 setting 0 capacity of the vehicle at the time of the accident. Subject otherwise to the same terms, conditions exceptions and limitations of the side policy

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





Proforma Invoice

To:

7132352 - F B STEEL WORKS

0508463424 **Branch of issue** : DUBAI / 09

Department : Motor

Our TRN : 100013320500003

Insured TRN :

Broker Code/Name : BN5085/NEW SHIELD INSURANCE BROKERS LLC

Line of Business Class : Motor

VEHICLE DETAILS:

Registration No. : 11783 Engine No. : 2TR8221191

Vehicle Make : TOYOTA HIACE Chassis No. : JTGJX02P4A5015828

We would like to inform you that your account has been DEBITED with the following transaction(s):

Description

Being Insurance Premium on THIRD PARTY LIABILITY, Line Of business 66A.
Policy No.09/601/66A/2025/33505.

Tax Code: SR-OT

Taxable Amount

1,130.00

VAT Rate

5%

VAT Amount

56.50

Total Amount

In Words: One Thousand One Hundred and Eighty Seven Dirham

This is not a valid tax invoice and cannot be used to claim input VAT. Decree-Law No (8) of 2017 on Value Added Tax and the related Executive Regulations will be sent to you within 14 days

Approved By

Motor Dept.

E & O.E Authorized Signatory

