



**SCHEDULE / CERTIFICATE
LOSS DAMAGE & CIVIL LIABILITY**

**الجدول / شهادة التأمين
الفقد والتلف / والمسؤولية المدنية**

Policy No.	رقم الوثيقة	RTA No.	رقم الوثيقة	Policy Period	مدة التأمين														
09/601/65S/2025/33497		2565S33497		28/04/25 12:30 to 27/05/26 23:59															
INSURED DETAIL																			
بيانات المؤمن له																			
Name of Insured	MOHAMMAD NAZMUL HASAN AMZAD HOSSIN				اسم المؤمن له														
Address	Dubai, 29450				العنوان														
Owner TCN	14946898				الرمز المبروري للمالك														
E-Mail/Phone No	motor15@nsib.ae/0508463424				البريد الإلكتروني														
Bank Name					رقم هوية المؤمن له														
Identification No	784199074829419				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															
MHFDX8FS1R0135686	2TRB170946	A NA	PRIVATE	2.7 L															
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		STATION WAGON	2024	6+ 1															
Purpose of use صفة الاستعمال	Tonnage / Weight الحمولة / الوزن	Make & Model & Color نوع المركبة ولونها																	
PRIVATE		TOYOTA FORTUNER	White																
Vehicle's Insured value Total Agreed Premium	AED 80,000.00 /- AED 1,825.00 /- + VAT (91.25) = AED 1,916.25 /- (Subject to Value Added Tax clause)				ه المركبة قيمة ه المتفق التأمين قسط اجمالي														
Geographical Coverage Area	United Arab Emirates + OMAN (Only for Own Damage, Orange card required for outside UAE)				ه التغطية حدود														
Third Party Property Damage Limit	AED 3,000,000 /-				تصيب الأشياء والممتلكات - درهم حدود تغطية الأضرار التي														
CONDITIONS/RIDERS																			
بيانات المؤمن له																			
Geographical Ext. (Oman-LD) Medical Exp.(Limit AED 5000) No Agency Repair Off Road Personal Effects (OD) (Limit AED 4000) Personal Effects (OD) (Limit AED 5000) ROAD SIDE ASSISTANCE-IMC GOLD COVER (UNLIMITED SERVICES- INTERCITY LIMIT) Windscreen (Limit AED 3500)																			
DEDUCTIBLES																			
التحمل																			
Basic Deductible	AED 200/-				التحمل الأساسي														
Ancillary Deductible	10% of Claim amount (If Drivers age is less than 25)				التحمل الإضافي														
Additional Deductible is applicable as depreciation on new original parts replaced in lieu of damaged parts in case insured is at fault during accident as per the table of depreciation according to date of first registration of use,except Taxi, Public Transport, Rental Vehicles for which a separate set of deductible applies.This is in accordance with unified motor policy		<table><thead><tr><th>Year</th><th>Percentage</th></tr></thead><tbody><tr><td>First</td><td>-</td></tr><tr><td>Second</td><td>5%</td></tr><tr><td>Third</td><td>10%</td></tr><tr><td>Fourth</td><td>15%</td></tr><tr><td>Fifth</td><td>20%</td></tr><tr><td>Sixth & above</td><td>30%</td></tr></tbody></table>		Year	Percentage	First	-	Second	5%	Third	10%	Fourth	15%	Fifth	20%	Sixth & above	30%	يحتسب مبلغ تحمل إضافي عبارة عن نسب استهلاك قطع الغيار الأصلية الجديدة المستبدلة في السيارة المؤمنة في حال كان سائق السيارة المؤمنة متسبباً في الحادث وذلك بحسب جدول الاستهلاك حسب تاريخ أول تسجيل , فيما عدا مركبات الاجرة والمركبات العمومية ومركبات التاجر حيث تطبق نسب استهلاك مح	
Year	Percentage																		
First	-																		
Second	5%																		
Third	10%																		
Fourth	15%																		
Fifth	20%																		
Sixth & above	30%																		
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.		فر شركة دبي الوطنية للتأمين وإعادة التأمين بأن المركبة الواردة بياناتها في هذا الجدول مؤمنة لديها وفقاً 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 والاستثناءات 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 Ver 1.0																	
Issued by & Issue date	BN5085 28/04/25 12:30				ر وتاريخ مركز														
Signature & Company Stamp					التوقيع والختم عن الشركة اسم وتوقيع المؤمن له														
Name & Signature of Insured																			

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 (٦) لسنة ٢٠٠٧ وتعديلاته. شهادة قيد رقم ٦٤ 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

**Policy Specific Conditions****MT0006 - Geographical Ext. (Oman-LD)**

Notwithstanding anything contained herein to the contrary, it is hereby declared and agreed that the geographical area stated in the Schedule of the Policy is amended to cover United Arab Emirates and Sultanate of Oman from the effective date of the Policy endorsement up to the expiry of the original period.

1. Liability of the company shall be extended to Own Damage ONLY.
2. The insurer shall not be liable for the first AED 1,500/- (One Thousand Arab Emirates Dirhams) or equivalent amount in other currency in respect of own damage for any accident occurring outside the United Arab Emirates.

MT6738 - Medical Exp.(Limit AED 5000)

Notwithstanding anything contained herein to the contrary, it is hereby declared and agreed that the coverage under this policy is extended to include Emergency Medical Expenses following Car Accident as below:

The driver and / or any passenger of the motor vehicle describe in the schedule hereto shall in direct connection with such motor vehicle sustain bodily injury by violent accidental external and visible means, the company will pay him / them the medical expenses in connection with such injury excluding any amounts recoverable from any medical aid society up to Dhs.5000/- in respect of each person injured.

MT0004 - No Agency Repair

Notwithstanding anything contained herein to the contrary, it is hereby declared and agreed that in the event of a claim the company is under no obligation to repair the vehicle insured under the within-written policy at the Dealers workshop.

MT0042 - Off Road

DNI will cover loss or damage to your vehicle whilst being driven off road subject to the following:

1. The insurance policy is a fully comprehensive one covering loss & damage as well as third party liability
2. Only private use 4x4/SUV vehicles with 4WD capability are eligible for this extension of cover.
3. You are not participating in a desert safari, 'dune bashing' or a competitive race or events of any kind, This cover is applicable for private vehicles only and not for any business purpose.
4. Accidents happen within a distance limit of a maximum of 500 meters off regular roads Police report will be required for any claim occurring under this benefit
5. Accidents happening only within UAE will be covered with an additional deductible of AED 1,500 apart from what is mentioned in the policy
6. Cover is not extended to loss and/or damage to personal belongings, enhancements on vehicle and modification of any kind for off road driving
7. Cover provided under this extension will exclude all failure or breakdown of any component or deployment of Air Bags without any collision undefined

MT6736 - Personal Effects (OD) (Limit AED 4000)

Notwithstanding anything contained herein to the contrary, it is hereby noted and agreed that the coverage granted under this policy is extended to include the following: Loss of or damage to rugs, clothing and personal effects whilst such property is in the insured vehicle where such a loss or damage is occasioned by fire, lightning or external explosion or theft by violent and forcible means or accident external means, provided that:

1. The maximum amount payable under this benefit shall not exceed AED 4,000/- in respect of any one claim or series of claims resulting from one accident.
2. The company shall not be liable in respect of:
 - a. Any such property carried in open, top or convertible vehicle or any vehicle incapable of being securely locked or unlocked vehicle or open to the elements
 - b. Any such property insured under any other insurance policy
 - c. Jewelry and articles of gold, silver and the like
 - d. Money, stamps, tickets, securities, documents, cards of every kind and description e. Goods or samples carried in connection with any trade or business

MT6736 - Personal Effects (OD) (Limit AED 5000)

Notwithstanding anything contained herein to the contrary, it is hereby noted and agreed that the coverage granted under this policy is extended to include the following: Loss of or damage to rugs, clothing and personal effects whilst such property is in the insured vehicle where such a loss or damage is occasioned by fire, lightning or external explosion or theft by violent and forcible means or accident external means, provided that:

1. The maximum amount payable under this benefit shall not exceed AED 5,000/- in respect of any one claim or series of claims resulting from one accident.
2. The company shall not be liable in respect of:
 - a. Any such property carried in open, top or convertible vehicle or any vehicle incapable of being securely locked or unlocked vehicle or open to the elements
 - b. Any such property insured under any other insurance policy
 - c. Jewelry and articles of gold, silver and the like
 - d. Money, stamps, tickets, securities, documents, cards of every kind and description e. Goods or samples carried in connection with any trade or business



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**MT6742 - ROAD SIDE ASSISTANCE-IMC GOLD COVER (UNLIMITED SERVICES- INTERCITY 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
2. Free Mechanical Breakdown Towing Service
3. Free Battery Boosting Service
4. Free Flat Tyre Fixing
5. Free fuel Delivery Service
6. Free Lock-out Service
7. Free Car Registration Service (1/year)
8. Free Off Road Assistance (Limited to 3 times a year)
9. Discounted International Driving License
10. Geographical Coverage - United Arab Emirates & GCC
11. Onsite battery replacement service
12. Automobile related Discount Offers
13. Automobile Service (2/year)

Dubai National Insurance and Reinsurance has appointed "IMC" to provide the above services as optional for the insured. Its 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

MT6727 - Windscreen (Limit AED 3500)

Notwithstanding anything contained herein to the contrary, it is hereby noted and agreed that the coverage under this policy is extended to include the following:

Any claim up to Dhs.3500/- for the cost of reinstating the Wind Screen / Windows, forming a portion of the motor vehicle in the schedule hereto, as a result of accidental breakage where no other damage is caused to the insured vehicle with a Nil deductible. Any payment under this section shall not constitute a claim within the meaning of the "No Claim Record" provided that this concession shall not apply to the breakage of Windscreen / Windows arising from an incident in which other damage is sustained to the vehicle.

Ver 1.0



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