

دي أورينتال انسورنس كـومباني ليمتد ओरिएंटल इंश्योरेंस कंपनी लिमिटेंड THE ORIENTAL INSURANCE COMPANY LIMITED

COMPREHENSIVE (L		الجــدول	1.4797197	مالوثيقة
	OSS, DAMAGE & THE	RD PARTY LIABILIT	ГҮ)	 : الوثيقـة
PADMA RATHEESH I	RATHISH RAJAGOPA	L		، المؤمـن له
				ـــان :
				ينة أو الو ظيفة :
19/05/2025	to 18/06/2	2026		التأميـن من ، ،
DHS 1,300.00	VAT @ 5%: DH	IS 65.00		ية القسط :
DHS 1,365.00			المضافة :	الي قسط مع ضريبة الغيمة
ITIONS			اهیله ر	ىاف السيارة المؤمن
رقــم الشاسية CHASSIS NO.	رقــەم المحرك ENGINE NO.	سعة اسطو انات المحرك ENGINE CAPACITY	لون السيارة COLOUR OF VEHICLE	الـــوزن فــــار غــــــة EMPTY WEIGHT IN KG.
JS2ZC6C21J61 00403	K12M5024903	1400	WHITE	981
الغرض من الترخيص USE OF VEHICLE	لوع السيارة MAKE OF VEHICLE	لسنــة الصنـــع YEAR OF MANUFACTURE	عدد الركاب بما فيهم السائق NO. OF PASSENGERS INCL. DRIVER	عدد اسطوانات No. OF CYUNDERS
PRIVATE	SUZUKI SWIFT	2018	1+4	4
he maximum authorised repair lim ection One is AED 250 The Company's maximum liability i (a) of clause 1 of Section Two in resp	it as per clause 3 of in respect of paragraph sect of any one claim or e accident is the sum se. in respect of paragraph	، يها وفقاً للبلد (٣) من ة للغفرة (أ) من البلد (ا) ملة مطالبات نشأت عن ضائياً من تعويض مهما	ط من السيارة تحد الأقصى لتخاليف الاصلاح المصرح تفصل الأولى - ه c درهم تحد الأقصى لمسؤلية الشركة بالنسية	تحديد المستولية، فقد ١. الـ الـ ١١.
(b) of Clause 1 of Section Two in respect of claims resulting from one accident is		لة مطالبات نشأت عن	نحد الأقصى لمسؤ لية الشركة بالنسبة من الفصل الثاني عن أية مطالبة أو جملا عادث واحد:	а Ц Л. Р.
(b) of Clause 1 of Section Two in respect of claims resulting from one accident is: 2,000,000.00 Insured or any person driving with his person driving holds a licence for that v traffic laws and regulations and has not	AED: permission provided that ehicle in accordance with that his licence cancelled	لة مطالبات نشأت عن Additional _{حرقه} باو امر المؤمن له بشرط بره طبقاً نقانون السبر ون الارخيص الممنوح له	بن الغصل الثاني عن أية مطالبة أو جما عادت واحد: excess as per policy word نمن له أو أي شحص يقود السيارة باذن كون السائق مرخصاً له يقيادة السير يور والغوالين واللوائح الاخرى وأن لايكر	د يا ال د د م dings. السائق المرخص له: المؤ أن يا والما
(b) of Clause 1 of Section Two in respect of claims resulting from one accident is: 2,000,000.00 Insured or any person driving with his person driving holds a licence for that v	AED: permission provided that rehicle in accordance with the had his licence cancelled rority.	لة مطالبات نشأت عن Additional _{درهم} بأو أمر المؤمن له يشرط بأرة طيعاً لغانون السير ون الترخيص المملوخ له مالين ولوائح المرور.	بن الفصل الثاني عن أية مطالبة أو جما عادث واحد، فمن له أو أي شحص يقود السيارة باذن من له الله أي شحص يقود السيارة باذن كون السائق مرخصاً له يقيادة السير يرور والقوالين واللوائح الاخرى وأن لايكر لغي بأمر من المحكمة أو عقتضى قو ب على المؤمن له ألايستعمل السيارة	د با ال با البائق ف السائق المرخص له: المؤ أن ي والما مدأة
(b) of Clause 1 of Section Two in respect of claims resulting from one accident is 2,000,000.00 Insured or any person driving with his person driving holds a licence for that v traffic laws and regulations and has not order of a court of law or competent auth Insured must not use the vehicle except	permission provided that rehicle in accordance with that had his licence cancelled rority.	لة مطالبات نشأت عن Additional _{درهم} اأو أمر المؤمن له يشرط باره طبقاً لقانون السبر ون الترخيص المملوح له ناتين ولوائح المرور. الاللغرض المرخص من	بن الفصل الثاني عن أية مطالبة أو جما عادث واحد، فمن له أو أي شحص يقود السيارة باذن من له الله أي شحص يقود السيارة باذن كون السائق مرخصاً له يقيادة السير يرور والقوالين واللوائح الاخرى وأن لايكر لغي بأمر من المحكمة أو عقتضى قو ب على المؤمن له ألايستعمل السيارة	د با با الا با السائق المرخض له: الم ان ي الم الم الم الم الم الم الم الم الم الم
A li it II	THASSIS NO. JS2ZC6C21J61 00403 DSE OF VEHICLE PRIVATE PRIVATE NCY REPAIR), OIC GRUMAGE SECTION 1 ON: MATE VALUE OF THE VEHI ted Arab Emirates. Oman Covered - Only the maximum authorised repair limit feetion One is AED 250 The Company's maximum liability in (a) of clause 1 of Section Two in responseries of claims resulting from one	TIONS ATIONS ATIONS	DHS 1,300.00 DHS 1,365.00 ATIONS A	DHS 1,300.00 DHS 1,365.00 ATIONS A

Declaration: * The vehicle be driven by an underage Driver (Age below 25 years) at any time during policy period:No

* The vehicle be driven by a Driver holding a License less than one (1) year old at any time during policy period:No



Coverages:

	IN BUILT COVERS
Loss or Damage to Insured Vehicle	As per Insured Declared Value
Third Party Liability for bodily injury	AED 200,000/- or as Decided by Court
Third Party Property Damage	AED 2,000,000/-
Personal Accident Benefit to Driver	Covered up to a Limit of AED. 200,000/-
Personal Accident Benefit to Passengers	Covered up to a Limit of AED. 200,000/-
24 Hours Gold Roadside Assistance Program (GRASP)	Private Vehicles - Covered with Multiple Benefits. Refer the Brochure. Commercial Vehicles: - Covered with Multiple Benefits for vehicles up to 3 tons only Refer the Brochure.

ENHANCED MOTOR COVER PROTECTION			
Ambulance Cover	AED 6,770/-		
Natural Calamity Cover	Yes		
Perils of Nature, Riot Strike & Civil Commotion	Yes		
Wind Screen / Windows & Sunroof Cover	Up to AED 2,000/- with NIL Excess for Private vehicles only.		
Loss of Personal Effects	AED 2,000/- for Private vehicles only.		
Emergency Medical Expenses	AED 2,000/- for Private vehicles only.		
Agency / Repair's at Authorized Dealer	Private Yes (From 1st Date of Registration up to brand new vehicles if vehicle purchased at Authorized dealer) Commercial yes (From 1st Date of Registration as a new vehicle only.)		
Lock Replacement	AED 1,500/- For Private vehicles only.		
Valet Parking (Theft only)	Yes (Limit up to Dhs.80,000/-)		
Recovery Claim Hire Car Benefits	Covered for Private vehicles subject to prior approval.		
The above is subject to a valid police report. Please refer to brochure for terms and conditions			

OPTIONAL COVER YOU CAN ADD	
Own Damage Hire Car Benefit	AED 150/- (7 Days Multiple Claims) only for Private vehicles.

PART OF MOTOR POLICY - SPECIAL CONDITIONS:

- 1. **Young and Novice Drivers** The driver/ rider below the age of 25 or with less than 12 months driving experience need to be declared on the proposal form and named on the Policy Schedule.
- 2. **Vehicle Specification** Your car is in good condition, as per GCC specifications and first purchased from a UAE local authorized dealer. It has not been modified from the manufacturer's original specifications.
- 3. **Young Driver Additional Excess** If the declared driver /rider at the time of the accident is below 25 years, an additional deductible of 10% of the admissible amount of the claim shall be paid by the driver of the insured over and above the excess stated on the policy schedule.
- 4. **Additional Excess Factory Modified Vehicles** The insured or their representative shall pay the first 15% of the amount of compensation in addition to the standard policy excess stated on the policy schedule.
- 5. **Additional Excess Non-Factory Modified Vehicles** The insured or their representative shall pay the first 20% of the amount of compensation in addition to the standard policy excess stated on the policy schedule.
- 6. **Additional Excess Sports Car** The insured or their representative shall pay the first 15% of the amount of compensation in addition to the standard policy excess stated on the policy schedule.
- 7. **Total Additional Excess** In cases where multiple excesses are applicable, the policy shall apply the highest percentage of the deductibles for one accident in addition to the standard policy excess.
- 8. Value Added Tax (VAT) Clause The insured accepts and agrees to pay any taxes due on this policy including tax on the policy excess where applicable, in compliance with the laws and regulations applicable in the United Arab Emirates, including, but not limited to, value added tax ("VAT"), within ten working days of the date of any tax invoice sent from or on behalf of OIC or its approved agent, to the Insured or, as per agreed credit terms. In the event of the applicable tax arising from the policy not being paid on time, the Insurer may cancel the Policy, provided such cancellation is in accordance with any laws or regulations in place from time to time. Cancellation of the Policy is at the discretion of the Insurer.
- 9. Driving License Category Based on Loading Capacity:
 - 1. For body type pickups & trucks with an empty weight up to 3 tons, the driving license must be Category 3 or 4, i.e., Light Vehicle or Heavy Vehicle, respectively.
 - 2. For an empty weight of more than 3 tons, the license must be Category 4, i.e., Heavy Vehicle. The above is as per UAE law as prescribed by RTA.
- 10. Hire Car Benefits For policies with hire car benefits, standard market practices would apply, whereby the hire car company would block a certain amount of the Insured's credit card as the Insured's security deposit for 30 days as per the Terms and Conditions of the hire car company. For this reason, a valid credit card bearing the Insured's name will be required to use this benefit.
- 11. Vehicle Registration It is a requisite that all issued motor insurance certificates must be uploaded online with the respective traffic authority of each emirate to proceed with vehicle registration. As these only stay online for a limited period, please ensure that the vehicle registration is completed immediately following the issue of an insurance certificate.
- 12. Unified Motor Insurance Policy Please click on Unified Motor Insurance Policy Wording for full terms, conditions, and

exclusions of the policy. Please call us if you need any further clarifications.

CONDITIONS:

Repairs at authorized Agency Network – If Repairs at Authorized Agency, Network is included in your policy, as shown in your schedule, then we will pay for your vehicle to be repaired at one of our approved agency/dealer/workshops within the UAE following an accident covered under your policy.

PRE-EXISTING DAMAGE EXCLUSION:

Oriental Insurance Company will not take responsibility of 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 Oriental Insurance Company. Otherwise, claims will be rejected.

COMPLAINTS PROCEDURE:

If you wish to complain about our practices or performance, please call or write to us Email address: customercare@oicgulf.ae Telephone: +971 4 353 8688 Ext: 140 Web page address: https://web.oicgulf.ae/crm/feedback/customer_complaint.php We will acknowledge receipt of your complaint within 24 hours. Where possible, we will also outline steps we propose to take to sort your grievances.

DISCLAIMER:

It is hereby declared and agreed that 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 and 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 of 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 Oriental Insurance Company 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 and Conditions that form part of this insurance policy which shall prevail in case of dispute. Terms and conditions are available online and should be thoroughly reviewed to understand the full scope of the available cover. Conditions as per standard Motor Policy approved by the Insurance Authority/Central Bank.

IMPORTANT:

This certificate and policy are not transferable without prior reference to insurers. If cancellation of this insurance is required, the insured must provide the following a) Transfer of ownership as recorded with the police authorities OR b) Proof that the vehicle has been insured by another insurance company. OR c) Copy of the export certificate if the vehicle is to be exported from U.A.E. Any accident must be notified to the company immediately.