

TAX INVOICE

TRN: 100258594900003

Customer Details

Name: Mr. FAZIL NADUVILKOVILAKATH MOHAMMEDKUTTY
Code: PO03136737
TRN:
Address: DUBAI,0,DUBAI,DUBAI
Country: UAE

Doc. Number	BNCOU250000000132806
Reference Doc.	N/A
Doc. Currency	AED
Exchange Rate	1
Billing Date	19-May-2025
Payment Due Date	19-May-2025
Branch	HEAD OFFICE DUBAI
Department	Motor
Policy Number	0102010502494166000000

Our Details

Name: Sukoon Insurance PJSC
Address: P.O. Box 5209, Dubai, United Arab Emirates
IBAN No: AE960330000010492100039
Account No: 10492100039
Account Currency: AED
Bank: Mashreq Bank, Murraqabat Branch, Dubai, UAE
SWIFT: BOMLAHAD

Intermediary Details

Name: POLICYBAZAAR MIDDLE EAST INSURANCE
BROKERS L.L.C
Code: NPA0174

Transaction Details							
Sr. No	Description	Qty	Unit price (AED)	Taxable Amount (AED)	Tax rate (%)	Tax Amount (AED)	Total Amount (AED)
1	Gross Premium Written Motor POLICY NO : 0102010502494166000000 19 May 2025 - 18 June 2026	1	1,900.00	1,900.00	5	95.00	1,995.00
Total Amount			1,900.00	1,900.00		95.00	1,995.00

Notes

- Amount In Words:** United Arab Emirates Dirhams One thousand Nine Hundred Ninety-Five
- Please include the invoice number on all remittances and include remittance copy with payment correspondence.
- Payment remittances will only be accepted in the invoiced currency or UAE Central Bank issued prevailing cross currency exchange rate.

For **Sukoon Insurance PJSC**



MEMO FOR AMOUNT TO BE PAID

Mr. Fazil Naduvilkovilakath Mohammedkutty
Post Box No: 0, DUBAI
Dubai, Dubai
UAE

BRANCH : Head Office Dubai
QUOTATION NUMBER : 0101010505322487000000
DOCUMENT DATE : 19/05/2025
DEPARTMENT : Motor
RECEIPT PARTY CODE : **NPA0174**

DETAILS	PAYMENT PURPOSE	AMOUNT(AED)
Amount to be Paid against mentioned Quotation : 0101010505322487000000	Gross Premium Written	1,900.00
	VAT on Gross Premium Written	95.00
	TOTAL	1,995.00
Amount in Words : United Arab Emirates Dirhams One thousand Nine Hundred Ninety-Five only.		

For Sukoon Insurance PJSC



Authorised Signatory

Notes:-

- 1.Receipt to be issued using receipt party code mentioned above;
- 2.Please mention proper quotation reference while issuing receipt.

Motor Comprehensive

Policy Schedule

Policy Schedule Basics

Policy Number	0102010502494166	Policy Issuance Date	19 May 2025
Insurance Period	19 May 2025 18:25:58 - 18 June 2026 23:59:59		
Intermediary Name	POLICYBAZAAR MIDDLE EAST INSURANCE BROKERS L.L.C		

Insured Details

Insured Name	FAZIL NADUVILKOVLAKATH MOHAMMEDKUTTY		
Date of Birth	04 July 1992	Gender	Male
Emirates ID	784-1992-7050431-1	Country of Issuance of 1st Driving License	Not Applicable
Mobile Number	050 8463424	Licensed Driving experience	Driving License held 0 to 6 months
Home Number	-	Driving License Number	4903516
Office Number	-	Driving License Expiration Date	18 March 2027
PO Box	0	Profession	Others
Address	DUBAI	Employer	-
Emirate	DUBAI	Head Office	-
		Email Address	insworld2024@gmail.com

Vehicle Details

Model Year	2017	Place of Registration	Dubai
Make & Model	HONDA CITY LXI	Plate Category	Private
Body Type	SEDAN	Vehicle Ownership	Individual
Seating Capacity	5	Vehicle Specification	GCC
Color	Black	Vehicle modified?	No
Cylinders / Tonnage	4	Country of Manufacturer	UNITED ARAB EMIRATES
Plate Number	-	Purpose of Use	-
Chassis Number	MRHGM662XHP030008	Registration Type	New
Engine Number	L15Z14100817	Motor Vehicle Classification	-
Sum Insured	AED 31,100 /-	Financed by	Not Applicable

Cover Type, Deductible & Premium

Cover Type	Motor Comprehensive	Premium (excl. VAT)	AED 1,900.00/-
Cover Plan	Gold	Policy Fee (excl. VAT)	AED 0.00/-
Repair Condition	Premium Garage Network	Total Premium (excl. VAT)	AED 1,900.00/-
Basic Deductible	AED 250/-		
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 31,100/-

Rider Section	Additional Covers	Limit
3.1	Rent A Car	Up to 10 days per policy period
3.2	Personal Accident Benefit - Passenger (max total annual reimbursable limit)	Up to AED 200,000/-
3.2	Personal Accident Benefit - Driver	Up to AED 200,000/-
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 31,100/-
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 31,100/-
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

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Issued by: Rashmi Gore on 19 May 2025 18:26

Policy fee and VAT is not refundable under any circumstances

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



DRIVE
EASY

UNIFIED POLICY
WORDING



PREMIUM AED 1995 - VALIDATION LINK ON TOP

THANK YOU

You are now covered by the UAE's most trusted Insurer. Please take time to read this booklet and other accompanying documents. Make sure you have gone through the coverage details and exclusions of your policy.

You can always enhance your level of coverage by reaching out to us on 800 SUKOON (785666).

We wish you many happy and safe journeys. And remember that no matter what happens...

we are here for you.

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HOW TO MAKE A CLAIM

Sukoon Insurance PJSC (hereinafter referred to as “Sukoon” or “We”) is committed to providing fast, fair and efficient claims service. If you have been involved in an accident and need to make a claim, please follow these steps:

You had an accident

Stay Calm.

If possible, move your car to a safe place, out of traffic.

Display warning triangles, to help alert traffic.

Call the police on 999, even if the accident is minor.

If your vehicle needs to be towed, call Roadside Assist on 800 6565.

If you are calling from outside the UAE, please call +971 4 387 6649.

Report a claim

Call 800 405 or email motorclaims@sukoon.com to report your accident as soon as it is reasonably practical.

Depending on your cover, we will advise you on what to do with your vehicle.

Don't worry, you are in safe hands.

To register your claim, you will need to provide the following:

- Original Police Report or SAAED referral note.
- Clear copy of the driving license of the driver involved in the accident and mentioned in the Police Report/SAAED note.
- Clear copy of vehicle registration card.

Waiting for repairs

Drop your car at the recommended workshop for repairs.

The damaged car will be examined by one of our authorised motor surveyors. We will agree the repair cost with the garage.

Repair authorisation is provided within 48 hours for most cases.

We have an extensive network of approved garages.

Most claims can be handled by the at-fault driver. If a claim is not accepted, additional information may be required.

BRANCHES

ABU DHABI

Salam Street, Al Markaziyah
Sheikh Nahyan Bin Khalifa Bldg.
126 P.O. Box 3335
Tel: +971 2 612 8444

DUBAI

Deira
Sukoon Building
Omar Bin Al Khattab Street
Next to Al Ghurair Mall, Deira
P.O. Box 5209
Tel: +971 4 233 7777

SHARJAH

Al Khan Corniche
Majestic Tower
Ground Floor
P.O. Box 1931
Tel: +971 6 593 4180

AJMAN

Al Refaa 1 Building
Ground Floor Sheikh Khalifa
Bin Zayed Road
Al Nuaima 3
P.O. Box 1732
Tel: +971 4 233 7777

In case of accident, please call 800 4
will record details, give you a reference

A. Premium Payments

For 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/any other taxes paid by the Insurer, on the Insured/Policyholder's behalf, within 15 working days of receiving 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 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 agrees to pay the Policyholder

When Sukoon 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 cover 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 filing of your VAT return.

All policyholders making a claim with Sukoon must declare their VAT registration status.

Any VAT liability arising from your incorrect declaration is and will be payable by you (the 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.

Sanctions

Sukoon shall not provide cover nor be liable to pay any claim or provide benefit hereunder to the extent that the provision of such cover, payment of claim or provision of such benefit would expose Sukoon to any sanction, prohibition or restriction under the United Nations resolutions or the trade or economic sanctions, laws regulations of the European Union, United Kingdom, United States of America, United Arab Emirates and any other jurisdictions where Sukoon transacts business.

Anti-Money Laundering and Combating Terrorist Financing

Sukoon is in compliance with Anti-Money Laundering & Combating Terrorist Financing laws (UAE Federal Law No. 4, 2019 - Criminalization of Money Laundering, Federal Law No. 1, 2004 – Combating Terrorism Offences, Federal Decree-Law No. 20 of 2018 on Anti-Money Laundering and Combating the Financing of Terrorist and Illegal Organisations and Insurance Act, Decision No.10 of 2019 - Anti-Money Laundering & Combating the Financing of Terrorism & Illegal Organisations.

Sukoon's Data Privacy Notice and Data Subject's Consent

Sukoon Insurance PJSC (hereinafter referred to as "Sukoon") respects your privacy and is committed to protecting it. Sukoon is governed by Federal UAE Data Protection regulations as is applicable to Sukoon within UAE. This notice applies to the applicant(s), proposer(s), member(s), beneficiary(ies), insured(s), intermediary(ies), any person(s) connected to Sukoon for any purpose (altogether referred to as "Data Subject").

COMPLAINTS

/ processing/ reinsuring your policy/ claims or as may be required by the Company including but not limited to for further product development/statistical analysis etc., or as may be required under law/regulatory requirements.

- b. Sukoon Insurance PJSC and its associate partners to contact the Proposer/Policyholder/any of the Insured Member anytime (including electronically through email, SMS or telephone) for seeking any additional information and/or for providing any additional information whether related to the Policy and/or Company's other products or promotions.

Tell us what you think of Sukoon, we are always happy to hear your comments. If you have any feedback or complaints, please contact us through our Call Centre: 800 SUK00N (785666) (Monday to Friday: 8 am to 8 pm, Saturday: 8 am to 5 pm). Alternatively you may use our website www.sukoon.com, select Contact Us and choose Complaints.

ROADSIDE ASSISTANCE

IMC

How to request Assistance?

You can avail the Road Side Assistance 24/7 by phone free of cost on 800 SUK00N (785666) within UAE or on +971 4 3876649 (Outside UAE) or download the Assistance App from App Store or Google Play Store. You can download the App from App Store or Google Play Store.



DEFINITIONS

Any word or expression defined below will have the same meaning wherever it appears in your Policy.

Accessories: Parts originally installed in the Vehicle by the Vehicle manufacturers and included in the original price such as navigation equipment, telephone, stereo equipment and other items.

Accident: Any incident that causes harm to a Third Party / Injured Party as a result of use, explosion, combustion, scattering, drop of things from, movement, spontaneous movement or parking of the Motor Vehicle.

Ancillary Deductible: The amount paid by the Insured according to the Policy in addition to the Basic Deductible.

Basic Deductible: The amount paid by the Insured according to the Schedule of Deductibles attached to this Policy per accident.

Bodily Injury: Death and/or physical injuries to a Third Party, including permanent disability or temporary total or partial disability.

Company (Insurer): The insurance company that is licensed to operate inside the State according to the laws and regulations issued in the State and accepts to insure the Motor Vehicle and has issued the Policy.

Depreciation Percentage: The percentage payable by the injured party on the occurrence of an accident, and who requests the replacement of new parts in lieu of the used parts in case of partial loss

according to the schedules of depreciation.

Flood: An event that occurs within the concept of Natural Disasters.

Insurance Application: The application that includes the details of the Insured, the details of the Motor Vehicle and the type of required coverage, and is filled in by or with the knowledge of the Insured electronically or in writing.

Insurance Period: The period of time of motor vehicle insurance up to the end of the thirteenth month from the commencement of the insurance.

Insured: You, and Your refer to the person named as the Policyholder in the Schedule. A natural or corporate person that has applied for insurance, entered into an insurance contract with Sukoon, and paid or has agreed to pay the Premium.

Injured Third Party:

1. Any natural or corporate person, or their properties, which have suffered an injury or damage as a result of the accident, excluding the Insured, the Motor Vehicle Driver and passengers employed by the Insured if they are injured during and because of work.
2. The family members of the Insured and the Motor Vehicle Driver (spouse, parents and children) who caused the accident.
3. The driver of a Motor Vehicle allocated for rent, public transportation or a vehicle used to teach driving.

Insured Value: The amount stated in the Policy Schedule which We shall pay in the event of a total loss after deducting depreciation as per the amount shown in the depreciation scale.

Motor Vehicle: A mechanical motor vehicle, motorcycle or any other device that works through a mechanical force, and its specifications are described in the Policy Schedule.

Motor Vehicle Driver (Licensed Driver):

The insured or any person who drives the Motor Vehicle by the permission or consent of the Insured, provided that they are licensed to drive according to the Motor Vehicle category pursuant to the Traffic Law and other laws and regulations, and that the granted license has not been cancelled by a court's order or by virtue of the Traffic Law and its Executive Regulations. This definition includes the driver whose driving license has expired if they manage to renew it within thirty days from the date of accident.

Natural Disaster: Any general phenomenon that arises from nature such as earthquakes, tornadoes, hurricanes, volcanic eruptions, earthquakes and quakes, and landslides, extensive and widespread damage, in the respect of which a decision is issued by the concerned authority in the State.

Personal Accidents Endorsement: An additional insurance coverage for personal accidents to the Motor Vehicle Driver, the Insured and the passengers, excluded from the basic coverage in the Policy for an additional Premium.

Policy (for Third Party Liability): The Unified Motor Vehicle Insurance Policy Against Third Party Liability whereby Sukoon undertakes to compensate the injured

Schedule: means the document which gives details of You, Us, the Vehicle, the cover You have and any other specific conditions.

Semi-Trailer: A trailer without a front axle and is towed in such a way that a large part of its weight and tonnage is carried by the towing vehicle or the mechanical vehicle (locomotive).

Service Provider for Roadside

Assistance: means International Motoring Club.

Sukoon, We, Our, and Us: means Sukoon Insurance PJSC.

Territorial limits: means the United Arab Emirates and any other area stated in Your Policy Schedule.

Third Party Liability: The liability for injuries and damages arising from the use of the Insured Motor Vehicle to a Third Party/Injured Party.

Trailer: A vehicle designed to be pulled behind a Motor Vehicle, truck or towing vehicle, including lightweight trailer (camper trailer), the weight of which does not exceed 750kg and it so licensed according to the applicable Traffic Laws.

The Unified Motor Vehicle Insurance Policy Against Third Party Liability issued pursuant to the Regulation of the Unifying Motor Vehicle Insurance Policies according to Insurance Authority Board of Directors Decision No. (25) of 2016.

Whereas the Insured has applied to Sukoon for the insurance set herein below, and has agreed that the application is considered the basis for and integral part of this insurance, and has paid or agreed to pay the applicable Premium, and Sukoon has accepted and represented to pay compensation to the Third Party/Injured Party in case of any accident subject to this insurance, whether it arises from the use or parking of the Motor Vehicle in the UAE during the insurance period.

Therefore, this Policy was entered into to cover liability towards a Third Party/Injured Party caused by the Insured Motor Vehicle to the Third Party/Injured Party according to the terms, conditions and exclusions appended to this Policy for the amount of the Insured or the Motor Vehicle Driver may claim against:

- Bodily Injury to a Third Party/Injured Party inside or outside the Motor Vehicle
- Property Damages to a Third Party/Injured Party

- b. In case of death of the driver of a rental vehicle, public transport vehicle and a vehicle used to teach driving, the Company's liability will be limited to an amount of AED 200,000 (Two Hundred Thousand Arab Emirates Dirhams) per person. In case of injury, the Insurer's liability will be further limited to the percentage of disability per person.
6. Any notice or notification of an accident that is required by this Policy shall be served to Sukoon in writing by e-mail, facsimile or by hand delivery to the address designated in the Policy as soon as practically possible.
- 7.
- a. With respect to a fleet insurance policy or any Motor Vehicle insured under this Policy, Sukoon may not enter into any agreement that may reduce or prevent the coverage of its full Third Party Liability arising from death, bodily injuries or property damages covered under this Policy or reduce the limits of liability of Sukoon or reduce the coverage contemplated under this Policy, including depriving a claim for compensation for any reason not related to the accident such as age, gender, or the date of acquiring the driving license, or otherwise, or the agreement will be deemed void.
- b. However, new coverage not provided for in the Policy may be agreed upon or the limits of such liabilities and coverages may be increased under a separate policy or an additional rider.
8. Sukoon may, at its expense, assume the judicial and settlement proceedings to represent the Insured or the Motor Vehicle Driver through an attorney in any investigation or interrogation and before any court in any lawsuit or intervention in any phase of the lawsuit in relation to a claim or accident for which Sukoon may be held liable under this Policy, and which may give rise to the payment of compensation according to this Policy. Sukoon may settle or enter into a reconciliation for such claim. The Insured shall provide every possible cooperation with Sukoon by signing a power of attorney to the attorney or otherwise to Sukoon to initiate any proceedings.
9. Without prejudice to the rights emerging from Life insurance policies and personal accident insurance policies, and in case of the existence of several compulsory policies against Third Party Liability emerging from the use of the Motor Vehicle issued by more than one Company:
- a. Compensation shall be divided equally between Insurers in case of death and/or injuries. If the liability is shared (between the Insured and the Third Party/Injured Party) based on the degree of negligence, then the percentage of participation in the negligence shall be taken into account.
- b. Compensation for property damages shall be divided based on the percentage of the insured amount set out in each policy to total insured amounts in all policies, after the percentage of
- participation in the negligence taken into account.
10. On the occurrence of an accident, Sukoon shall:
- a. Repair the damaged Motor Vehicle or any of its parts, accessories or spare parts and restore the Motor Vehicle to its pre-accident condition.
- b. Pay the market value of the damaged Motor Vehicle if the value of damages exceeds the market value of the Motor Vehicle at the time of the accident, provided that Sukoon's liability does not exceed an amount of 10 Million Arab Emirates Dirhams per accident according to Paragraph (c) of Clause (1) of Chapter 2 - Obligations of Sukoon.
- c. Replace the damaged Motor Vehicle in case of total loss with another Motor Vehicle of the same make, model, additional features and in the same pre-accident condition unless the Third Party/Injured Party requires that Sukoon pay them the amount in cash; in which case, Sukoon shall accept the Insured's request.
- d. Sukoon shall pay in cash the Third Party/Injured Party, upon their request, the amount of damages (including damage) of the Motor Vehicle in whole or in part, any of its parts, accessories, spare parts and including charges for installation and replacement of lost or damaged

affected by the accident at the concerned official authorities. If it is found that the repairs are below required and recognised technical standards, Sukoon shall address the issue(s) until the Third Party's Motor Vehicle is professionally repaired as soon as practically possible.

- b. For the damaged motor vehicle, insured against loss and damage at an insurance company with the condition of repair within the Agency, the repair shall be carried out within the Agency's repair shops pursuant to this condition. The insurance company insuring the loss and damage has the right of recourse against the Third Party liability insurance company in accordance with the following reimbursements basis:

1. The reimbursement for the motor vehicle that has passed more than one year from its first registration or its use and until the end of the second year shall be after deduction of 15% of the value of the final repair bill.
2. The reimbursement for the motor vehicle that has passed more than two years from its first registration or its use and until the end of the third year shall be after deduction of 30% of the value of the final repair bill.

3. In case more than three years have lapsed since the first registration or use of the motor vehicle, Sukoon shall abide by repairing the damaged vehicle at suitable repair shops for the type and year of manufacture of the vehicle. The damaged parts shall be replaced with original parts of the same standard, provided that, if the agreement between the Loss and Damage Insurance Company and the insured has the condition that repair shall be within the agency", this condition shall remain effective.

14. If the Injured Third Party requests that new parts are to be installed in lieu of the parts damaged during the accident, they have to bear the Depreciation Percentage set in Schedule (1) of the final value of the purchase invoice. In case of taxi vehicles, public transport vehicles and rental vehicles, the Depreciation Percentage set in Schedule (2) of the final value of the purchase invoice will be applied.

15. Neither depreciation may be deducted nor used parts be installed if the parts are within the list set out in Schedule (4) of this Policy.

16. The Injured Third Party may repair the damages that occur to the Motor Vehicle as a result of the accident, provided that the estimated repair costs do not exceed the value of repair agreed upon with Sukoon. Sukoon may require, if it wishes so, a proof that the Motor Vehicle repairs have been completed.

17. If the motor vehicle "chassis" v can be replaced or irreplaceable damaged or the durable parts, s pillars are damaged and need tightening or welding as a result of the accident, the Motor Vehicle s considered a Total Loss and S shall make compensation according to the market value of the Motor Vehicle at the time of the accident.

18. If the Motor Vehicle is considered a total loss, and Sukoon compensates the Injured Third Party on that basis, the salvage will be deemed property of Sukoon. The Injured Third Party shall not be charged any expenses incurred by Sukoon to the transfer of the Motor Vehicle or issuance of a certificate of ownership of the Motor Vehicle, provided that the Motor Vehicle is free of any obligation against Third Party such as traffic fines or otherwise.

19. In case of any conflict between Sukoon and the Injured Third Party concerning the value of damages, the amount of compensation or determination of the market value of the damaged Motor Vehicle, the Authority shall appoint a licensed and registered Surveyor or Loss Adjuster, specialised in this field, to determine the value of the damages or the amount of compensation. Sukoon's expense for the purpose of resolving the dispute.

20. In case of an agreement to insure the Insured himself, the Motor Driver or any person excluded from coverage under this Policy, the amount of the death benefit will be determined not less than (AED 200,000) Two Hundred Thousand Arab Emirates Dirhams at a minimum.

Second: In case of death of a spouse, a parent or a child, the maximum limit shall 200,000 AED (Two Hundred Thousand Arab Emirates Dirhams) per each deceased person. In case of disability, the compensation shall be adjusted by the percentage of disability to the amount of AED 200,000 (Two Hundred Thousand Arab Emirates Dirhams), in addition to medical treatment expenses.

Third: In all cases, and in the event of injury, Sukoon shall pay all treatment expenses towards the provider of any of the Medical services, including all government and private hospitals, pharmacies, and any treatments necessary for the case. And, in case the treatment is not completed, Sukoon shall issue a letter of commitment directed to entity that will provide the treatment.

- b. Subject to paragraph (a) above, the liability of Sukoon shall be the value judicially awarded of any amount whatsoever, including the Third Party's judicial expenses and charges, except for fines. Sukoon shall pay compensation to the Third Party once the judgment becomes enforceable.
- c. As to the damages to items and properties (except for those owned by the Insured or the Motor Vehicle Driver at the time of the accident or the properties kept with them in trust or in their guardianship or possession), the insured amount of any claim or total claims rising from

one accident is AED 2,000,000 (Two Million Arab Emirates Dirhams) regardless of the number of the persons whose properties are damaged, inclusive of necessary costs of movement of the damaged Motor Vehicle to the agency shop or other repair shops according to this Policy, as the case may be.

- d. The Injured Third Party (the owner of a private motor vehicle) is entitled to a loss of benefit (use) allowance (Substitute Motor Vehicle) as follows:

First: If the Injured Third Party chooses cash compensation, no loss of benefit allowance shall be paid.

Second: If the damaged Motor Vehicle is to be repaired at a repair shop, as the case may be, the period of loss of benefit allowance shall be calculated in days from the date of delivery of the damaged Motor Vehicle, the accident report and deed of title to Sukoon.

Third: The liability of Sukoon for loss of benefit allowance shall be calculated per day per damaged Motor Vehicle according to the rental fare of a similar Motor Vehicle rental of the same make, considering the prevailing and common price in the vehicle rental market in that Emirate, not to exceed three hundred dirhams per day. The Maximum period for loss of benefit allowance fifteen days.

Fourth: If Sukoon chooses to pay the amount at price, Sukoon shall provide - injured party residency location similar substitute Motor Vehicle the same made of the damaged motor vehicle in very good condition for road traffic.

Fifth: In case of the entitlement the loss of benefit allowance, the Injured Third Party has insured against loss and damage and Third Party Liability, he shall be entitled for the purpose of obtaining loss of benefit allowance (substitute motor vehicle) to claim directly from his company, which has the right of recourse for same amount against the insurance company of the insured, who caused the accident and has insurance Third Party Liability.

2. Sukoon may not apply any deduction from the Injured Third Party compensation.
3. In case of the death of a person covered by the insurance policy for hereunder, Sukoon shall pay the benefit due as a result of the accident to their heirs according to the terms and conditions hereof.
4. Sukoon shall abide by any settlement between the Insured and the Third Party if it is done with its consent.
5. The insurance provided for under Chapter shall be extended, to the terms and conditions to the liability of every licensed

Chapter Three: Obligations of the Insured

1. In case of any accident that gives rise to a claim according to the provisions of this Policy, the Insured or the Motor Vehicle Driver shall notify the concerned official authorities and the Insurer within a reasonable period of time after occurrence of the accident and furnish all documents and details pertaining to the accident, unless the delay is attributed to an acceptable excuse. The Insured shall furnish Sukoon as soon as possible a copy of every claim, notice or judicial document once they receive them.
2. The Insured or the Motor Vehicle Driver shall notify Sukoon as soon as practically possible once they become aware of any lawsuit, investigation or findings concerning the accident, unless the delay is attributed to an acceptable excuse. In case of theft or any other criminal act which may give rise to a claim according to this Policy, the Insured shall promptly notify the concerned authorities and Sukoon as soon as practically possible and cooperate with Sukoon in that regard.
3. Neither the Insured nor any person acting on their behalf may declare acceptance of liability, offer, promise or payment of any amount without the written consent of Sukoon.

Chapter Four: Exclusions

This Insurance does not cover the Third Party Liability arising or emerging from accidents that are caused by the Insured Motor Vehicle in the following cases:

1. The accidents that occur outside the borders of the State.
2. The accidents that have occurred, caused, resulted or are related directly or indirectly to natural disasters such as floods, tornadoes, hurricanes, volcanoes, earthquakes or quakes.
3. Invasion, foreign enemy hostilities or warlike operations, whether war is declared or not, civil war, strike, riot, civil commotion, mutiny, rebellion, revolution, insurrection, or ionising radiation contamination by radioactivity from any nuclear fuel, power usurpation, confiscation or nationalisation, radioactive substances and radioisotopes, atomic or nuclear explosions, or any element related directly or indirectly with the above mentioned causes.
4. The accidents that occur to the Insured, the Motor Vehicle Driver or the persons employed by the Insured if they are injured during and because of work, unless they have obtained additional coverage under a rider or another policy.

Chapter Five: Recourses against Insured

Sukoon may have recourse to the Insured or the Motor Vehicle Driver or the person responsible for the Accident, as the case may be, within the limit of the amount of compensation paid in the following cases:

1. If it is proven that the insurance contract was concluded based upon the Insured's misrepresentation or non-disclosure of material facts that affect the amount of compensation by Sukoon to cover the risk, the determination of the Premium.
2. If the Motor Vehicle is proven to have been used for purposes other than those set out in the Insurance Application attached to this Policy, or if the maximum number of passengers is exceeded or the Motor Vehicle is overloaded or its loading was not secured correctly or exceeds the limits of permissible width, length or weight, provided that this is proven to be the proximate cause of the accident.
3. If it is proven that the Motor Vehicle was used in a speed race or in other impermissible cases, provided that this is proven to be the proximate cause of the accident.
4. If following payment of the compensation it is proven that there is a violation of the laws, if the violation involves a felony or misdemeanor, as defined in the UAE's applicable penal code.
5. If it is proven that the Motor Vehicle was driven without obtaining the necessary license for the type of Motor Vehicle according to the Traffic Law, Regulations and the provisions of the Insurance Policy.

Chapter Six: Policy Termination

1. Neither Sukoon nor the Insured may terminate this Policy during its term as long as the Motor Vehicle license is valid.
2. However, the Policy may be terminated before its expiration on the grounds of:
 - a. Cancellation of the Motor Vehicle license;
 - b. Submission of a new policy due to change of the Motor Vehicle details; or
 - c. Transfer of the Motor Vehicle title by virtue of a certificate issued by the concerned authority.
 - d. In this case, Sukoon must refund to the Insured the paid Premium after deducting a portion in proportion to the period during which the Policy has remained in effect according to the Short Rate Schedule No. (3) set out in this Policy, provided that there are no paid claims or outstanding claims where the Insured has caused the accident.
3. This Policy shall be considered terminated in case of a total loss to the Motor Vehicle, provided that its registration is deleted with a report issued by the Road and Traffic Department confirming that it is unroadworthy, and Sukoon and the Insured shall remain bound by its provisions before termination.

Chapter Seven: General Provisions

1. Sukoon shall include all details in Schedule (5) of this Policy, and this Schedule shall be part of this Policy.
2. Any lawsuits arising from this Policy may not be filed after the lapse of three years from the date of the accident or the Injured Party and related parties become aware of the damage and the person liable for it.
3. The courts of the State shall be competent to determine any dispute arising in connection with this Policy.

Schedule No. (1)

Depreciation Percentages for Private Motor Vehicles

Year	Percentage
First	-
Second	5%
Third	10%
Fourth	15%
Fifth	20%
Sixth and above	30%

Schedule No. (3)

Short Rate Schedule – Percentage

Policy Validity Period

A period not exceeding one month
A period exceeding one month to three months
A period exceeding four months to six months
A period exceeding six months to eight months
A period exceeding eight months

Schedule No. (4)

List of the parts damaged by a traffic accident which must be replaced for new ones without deduction of any depreciation

Glass
Brake master cylinders
Brake wheel cylinders
Brake calipers
Brake cables (conduit type)
Brake hoses
Brake diaphragms
Steering boxes
Steering rakes
Steering ball joints and swivels
Seat belts

The Unified Motor Vehicle Insurance Policy Against Loss and Damage issued pursuant to the Regulations of the Unified Motor Vehicle Insurance Policies according to Insurance Authority Board of Directors Decision No. (25) of 2016.

Whereas the Insured has applied to Sukoon for the insurance set herein below, and has agreed that the application is considered the basis for and integral part of this insurance and has paid or agreed to pay the applicable Premium, and Sukoon has accepted and represented to pay compensation to the Insured in case of any damage to the Vehicle subject to this insurance, which emerges from the use or parking of the Vehicle in the UAE during the insurance period, whether the Insured caused the accident or was an injured party;

Therefore, this Policy was entered into to cover the damages that befall the Insured Motor Vehicle in the UAE during the insurance period according to the conditions and exclusions in or appended to this Policy.

5. Sukoon and the Insured may agree, using riders in return for an additional Premium and within the scope of the terms and conditions herein, that Sukoon shall insure against the other damages not provided for in this Policy, in particular:
 - a. Insurance against the damages to the properties of the Insured or the Motor Vehicle Driver at the time of the accident or the properties kept with them in trust, or in their guardianship or possession under a rider to this Policy or a separate policy.
 - b. Coverage of the damages or risks which occur outside the roads.
6. Notwithstanding the terms and conditions of this Policy, Sukoon may not refuse to compensate the Insured as a result of late notification of the accident, if the delay is attributed to an acceptable excuse.
7. With respect to a fleet insurance policy or any Motor Vehicle insured under this Policy, Sukoon may not enter into any external agreement that may reduce the coverage provided under this Policy or depriving the Insured or the Beneficiary of this Policy from exercising the right to claim for compensation hereunder, including depriving a claim for compensation for any reason not related to the accident such as age, gender, or otherwise, or the agreement will be deemed void.
8.
 - a. If the Insured Motor Vehicle is a total loss, and Sukoon compensates the Insured on that basis, the salvage will be deemed property of Sukoon. The Insured may not be charged any expenses related to the transfer of the Motor Vehicle title or issuance of a certificate of ownership of the Motor Vehicle.
 - b. The Insured shall be liable to pay the dues arising on the vehicle before receiving the compensation and to submit the required papers and power of attorney and attend before the competent departments, if necessary in order to transfer the ownership of the motor vehicle to Sukoon.
Whereas, in case there is mortgage, Sukoon shall undertake without delay the communication with the competent entity (the owners of mortgages) to obtain a non-objection letter to transfer the ownership of the salvage of the vehicle to Sukoon.
9. Sukoon may, at its expense, assume the judicial and settlement proceedings to represent the Insured or the Motor Vehicle Driver through an attorney in any investigation or interrogation and before any court in any lawsuit or intervention in any phase of the lawsuit in relation to a claim or accident for which Sukoon may be held liable under this Policy and which may give rise to the payment of compensation according to this Policy. Sukoon may settle or enter into a reconciliation for such claim. The Insured shall provide every possible cooperation with Sukoon by a power of attorney to the attorney otherwise to enable Sukoon to attend any proceedings.
10. For the purpose of verifying the condition of the Insured Motor Vehicle, all the documents in Schedule (5) of this Policy shall be an integral part hereof.
11. No lawsuit arising from this Policy shall be filed after the elapse of three years after the occurrence which has given rise to the lawsuit or the related claim, after becoming aware of its occurrence.
12. The courts of the United Arab Emirates shall be competent to determine all disputes arising from this Policy.
13. In case of the entitlement to the loss of benefit allowance (substitute of the vehicle) and the Affected Third Party, who has insurance against loss and damage and Third Party Liability, he shall be entitled, for the purpose of obtaining the loss of benefit allowance (substitute of the motor vehicle) to claim directly from his company, which has the insurance policy, or to claim the for same amount paid by the insurance company of the insured who caused the accident and who has insurance against Third Party Liability in accordance with the rules specified in the Third Party Liability policy.
14. If the motor vehicle "chassis" or any of its parts can be replaced or irreplaceable parts, such as pillars are damaged and need to be replaced by tightening or welding as a result of the accident, the Motor Vehicle shall be considered a Total Loss and the Insured shall be entitled to the Total Loss compensation.

- a. Repair the Motor Vehicle or any of its parts, accessories, or spare parts and restore the vehicle to its pre-accident condition.
 - b. Pay the amount of loss or damage in cash to the Insured if this is agreed on with the Insured.
 - c. Replace the damaged Motor Vehicle in case of a total loss, unless the Insured requests Sukoon to pay them the amount in cash. In this case, Sukoon shall respond to the Insured's request.
3. If the Insured requests that new original parts are to be installed in lieu of the parts damaged during the accident or are to be paid for in cash, the Insured will bear the Depreciation Percentage set in Schedule (1) of the final value of the purchase invoice. In case of taxi vehicles, public transport vehicles and rental vehicles, the Insured will bear the Depreciation Percentage set in Schedule (2).
 4. The Insured may assume the repair of damages that occur to the Motor Vehicle as a result of an insured accident hereunder, provided that the estimated repair costs do not exceed the value of repair agreed upon in writing with Sukoon.
 5. If the Insured Motor Vehicle is lost, proves to be irreparable, or that costs of repair exceed 50% of the Motor Vehicle value before the accident, the insured value of the Motor Vehicle agreed upon between the Insurer and the Insured on signing of the Insurance Policy will be the basis of calculation

of the compensation of loss and damage insured hereunder after deduction of the Depreciation Percentage of 20% from the insured value, and taking into account the fraction of insurance period (i.e., the proportion of the period from the commencement date of the insurance period to the date of the accident to the total insurance period).

6. If the Motor Vehicle becomes unroadworthy due to loss or damage insured hereunder, Sukoon will bear the necessary costs of safeguarding and transporting the Motor Vehicle to the nearest repair shop, in order to deliver it to the Insured after repair.
7. If the damaged Motor Vehicle is repaired with repair shops approved by Sukoon, Sukoon shall insure that the Motor Vehicle is repaired properly, carefully and professionally and that the work is warranted by the repair shops. Sukoon shall ensure that the Insured is enabled to have the Motor Vehicle checked by any approved motor vehicle examination agency in the UAE to make sure that the Motor Vehicle has been properly repaired without affecting the technical examination of the damaged Motor Vehicle at the concerned official authorities. If it is found that the repairs are below required and recognised technical standards, Sukoon shall address the issue(s) with the repair shop until the Motor Vehicle is professionally repaired and delivered to the Insured.
8. In case of any conflict between Sukoon and the insured concerning the value of damages or the amount of compensation, the Authority shall appoint a licensed and registered

Surveyor and Loss Adjuster, specialised in this matter, to determine the value of the damages or the amount of compensation at Sukoon's expense for the purpose of resolving the dispute.

9. In the case of the Insured wishing to use the motor vehicle inside the UAE for three years of using the motor vehicle on the road, Sukoon may require the Insured to request and then determine an appropriate Premium not exceeding the maximum tariff limit.

5. Sukoon shall be notified as soon as practically possible once they become aware of any lawsuit, investigation or detections concerning the accident. In case of theft or any other criminal act which may give rise to a claim according to this Policy, the Insured shall notify the police and Sukoon promptly and as soon as practically possible and cooperate with Sukoon in this respect.
6. The Insurer may charge the Insured that has caused the accident with a deductible amount to be deducted from the due amount of compensation due with respect to any accident which is caused by them personally or by the person authorised by them to drive the Motor Vehicle or cases that are deemed committed by an unknown person, according to Schedule (3).
7. In addition to the deductible amounts set in Schedule (3), the Insured may charge the Insured who caused an accident an additional deductible as follows:
 - a. Maximum 10% of the amount of compensation if the Motor Vehicle Driver is below the age of 25 years.
 - b. Maximum 10% of the amount of compensation in case of taxi and public transport vehicles.
 - c. Maximum 15% of the amount of compensation of sports cars and modified vehicles.
 - d. Maximum 20% of the amount of compensation of vehicles modified outside the factory.
 - e. Maximum 20% of the amount of compensation of rental vehicles.
8. For application of paragraph (7) of this Chapter, application of Deductible Percentages shall apply the highest percentage in the case of several deductibles for one accident.
9. In case of Total Loss of the Motor Vehicle, the Deductible Percentages shall not be applied.

Chapter Four: Exclusions

Sukoon will not pay any compensation for the following issues:

1. Indirect losses that occur to the Insured or devaluation of the Motor Vehicle as a result of its use, breakdown, defect or breakage of the mechanical or electrical devices.
2. The damage arising as a result of overload or excess of the limits of permissible width, length or height or the excess of the number of passengers beyond the licensed number, provided that it is proved that this is the proximate cause of damage.
3. The damage of tires if it does not occur at the same time as damage to the Insured Motor Vehicle.
4. The loss or damage which occurs to the Motor Vehicle with respect to accidents resulting from:

- a. Use of the Motor Vehicle for purposes other than those mentioned in the Insurance Application attached to this Policy.
 - b. Violation of laws if the violation implies an intentional crime or misdemeanor according to the definition mentioned in the applicable Federal Penal Code.
5. If it is proven that the Motor Vehicle has been used or utilised in a speed test or test, provided that this is proved to be the proximate cause of the accident.
 6. The damage to the Motor Vehicle from the accidents which occur when the Motor Vehicle being operated by a driver who is not licensed to drive according to the Traffic Laws or Regulations or obtaining a driving license for the first time of the Motor Vehicle according to the Traffic Laws and Regulations and the provisions of this Policy, or the driver holding an expired Driver's License and fails to renew it within thirty days from the date of the accident, or the license granted to them has been suspended by the court or competent authority or according to the Traffic Regulations. This exclusion shall not apply if the motor vehicle is intended for leasing as long as the leasing contract is concluded with a person who holds a valid driving license.
 7. Loss or damage that occurs to the Motor Vehicle, or any part thereof, with respect to accidents when the Motor Vehicle is being driven under the influence of narcotics, alcohol or drugs that undermine the driver's ability to drive.

12. Loss or damage that occurs to the Motor Vehicle off the road, as defined, unless a rider is issued extending coverage to drive outside the road.

Chapter Five: Recourses against the Insured

Sukoon may have recourse to the Insured or the Motor Vehicle Driver or both, as the case may be, in the amount of compensation paid in the following cases:

1. If it is proven that the insurance was concluded based upon the Insured's misrepresentation and non-disclosure of material facts that affect the acceptance by Sukoon to cover the risks or insurance rate.
2. If following payment of compensation, it is proven that the Motor Vehicle was used for purposes other than those set out in the Insurance Application attached to this Policy, or the maximum number of passengers was exceeded, or the Motor Vehicle was overloaded, or its loading was not secured correctly or exceeds the limits of permissible width, length or height, provided that this is proven to be the proximate cause of the accident.
3. If following payment of the compensation it is proven that there is a violation of the law, if the violation involves a willful felony or misdemeanor, as defined in the UAE's applicable penal code.
4. If it is proven that loss or damage that occurred to the Motor Vehicle, or any part thereof, arose from driving the motor vehicle by a person who is not authorised to drive in accordance with the Traffic Law or without obtaining a driving license, or his driving license has expired, or the Insured or any other person allowed to drive it is driving under the influence of narcotics, alcohol or drugs that undermine the driver's ability to control the Motor Vehicle, if this is proven to the concerned authorities or confessed by the Motor Vehicle Driver. In case of rental vehicles, recourse will be against the Motor Vehicle Driver (renter).
5. If the accident is proven to have occurred intentionally by the Insured or the Motor Vehicle Driver.
6. If the trailer, half-trailer or semi-trailer causes an accident, and the Insured has not agreed with Sukoon on the existence of such a trailer.
7. If loss or damage that occurs to the Motor Vehicle is a result of theft or robbery, recourse will be against the thief.

Chapter Six: Policy Termination

1. Sukoon may terminate this Policy on condition that there are serious grounds for termination during the Policy term by a notice in writing to be sent to the Insured via e-mail, facsimile, hand delivery or registered letter three months prior to the fixed date of termination at the latest address of the Insured notified by Sukoon. The Insurance Application shall be advised of the grounds for termination. In this case, Sukoon shall refund to the Insured the paid Premium after deducting a portion in proportion to the period during which the Policy has remained in effect.
2. The Insured may terminate this Policy by a notice in writing to be sent to Sukoon via e-mail, facsimile, hand delivery or registered letter seven days prior to the fixed date of termination. In this case, Sukoon shall refund to the Insured the paid Premium after deducting a portion in proportion to the period during which the Policy has remained in effect in accordance with the Short Rate Schedule M provided that there is no compensation paid to the Insured or pending litigation in relation to this Policy during the period of time the Policy is valid. The Insured has caused the accident in cases that are deemed committed by unknown persons.

Schedule No. (3)	
Deductibles	
Motor Vehicle	Deductible
Private vehicles where the permissible number of passengers of which does not exceed (9) passengers and its value does not exceed AED 50,000	Maximum AED 350 per each accident
Private vehicles where the permissible number of passengers of which does not exceed (9) passengers and value of which exceeds AED 50,000 and not exceeding AED 100,000	Maximum AED 700 per each accident
Private vehicles where the permissible number of passengers of which does not exceed (9) passengers and value of which exceeds AED 100,000 and not exceeding AED 250 ,000	Maximum AED 1,000 per each accident
Private vehicles where the permissible number of passengers of which does not exceed (9) passengers and value of which exceeds AED 250,000	Maximum AED 1,200 per each accident
Private vehicles where the permissible number of passengers of which does not exceed (9) passengers and value of which exceeds AED 500,000	Maximum AED 1,400 per each accident
Private vehicles where the permissible number of passengers of which does not exceed (9) passengers and value of which exceeds AED (12) passengers	Maximum AED 1,500 per each accident
Private vehicles the permissible number of passengers of which exceeds (12) passengers, rental vehicles, and trucks where the tonnage of which exceeds (3) tons	Maximum AED 1,700 per each accident
Trucks where the tonnage of which exceeds (3) tons and passenger buses and industrial vehicles for construction and agricultural works	Maximum AED 4,500 per each accident

Schedule No. (4)
Short Rate Schedule – Percentag
Policy Validity Period
A period not exceeding one month
A period exceeding one month and
A period exceeding four month and
A period exceeding six month and
A period exceeding ten months

SECTION 3

ADDITIONAL BENEFITS

The following Additional Benefits only apply if specified in your Policy Schedule, subject otherwise to the same terms, conditions, exclusions and limitations of the said Policy. For avoidance of doubt, if your Policy relates to Section 1 (Third Party Liability) then each of the below stated Additional Benefit will remain subject to and read together with all the terms and conditions as stated within Section 1 (Third Party Liability) all of which stands repeated in full against and continues to apply to each of the applicable Additional Benefits. For avoidance of doubt, if your Policy relates to Section 2 (Loss & Damage) then each of the below stated Additional Benefit will remain subject to and be read together with the terms and conditions as stated within Section 2 (Loss and Damage), and all such terms and conditions as stated within Section 2 (including Chapter 1 General Conditions, Chapter 3 Obligations of Insured, Chapter 4 Exclusions) stands repeated in full against and continues to apply to each of the Additional Benefits as stated below.

3.1 Courtesy Benefits

i. Courtesy Car (Cash Benefit)

The following cover will only apply if listed on your Schedule.

Sukoon will pay the courtesy car (cash benefit) as per the limit set out in the Schedule for maximum up to 7 days subject to the following specific conditions:

When the Insured's Vehicle meets with an accident and needs repair under insurance claim with Sukoon approved garage and such claim is approved by Sukoon, the Insured shall be provided with courtesy car

(cash benefit) under the following terms and conditions:

- Should Sukoon consider the vehicle a write-off or Total Loss, this benefit does not apply.
- The eligibility of compensation will be calculated from the day the Vehicle is handed over to the garage for accident repair.
- Only private and individual owned Vehicle of non commercial purpose shall be covered.
- The company registered vehicles provided for the use of their staff will be included under this Policy only if the company gives an undertaking that the Vehicle is used by single person only.
- The period of courtesy car (cash benefit) shall be limited and the Insured shall be entitled to avail a maximum of 7 days in one or multiple occurrences during the Policy period, maximum of 2 claims in a Policy year.

ii. Rent-A-Car Benefit

The following benefit will only apply if listed on your Policy's Schedule. In the event of an Accident covered under the Policy, Sukoon shall arrange for the Insured, a rental car service subject to the following terms and conditions:

- This rental car benefit can be availed for a period which is the earlier of (i) actual repair duration of the Insured Motor Vehicle, or (ii) a total of 10 calendar days (consecutive or non-consecutive) within

the entire Policy period, whichever is earlier. For avoidance of doubt, it is clarified that irrespective of number of Claims/Accidents/actual repair duration, the rental car benefit can only be availed for a total period of 10 calendar days within the entire Policy period. Usage of rental car beyond a total of 10 calendar days within the Policy period shall be billed to you and shall be at your own costs and expense.

- If the insured Motor Vehicle is involved in a total loss due to damage or theft, the benefit will cease upon (i) expiry of 10 calendar days as described in (a) or (ii) immediately upon Sukoon's offer to settle your claim, whichever is earlier.
- Only private insured Motor Vehicle of non-commercial nature shall be covered.
- The rental car will only be provided for use to the Insured and/or spouse of the Insured. For company registered private non-commercial insured Motor Vehicles, this limitation will not apply.
- The rental car must be driven only within the United Arab Emirates only.
- Only a standard saloon car up to 10 years old with an engine size between 1.3 to 2.0 Liters will be provided as rental car.

discretion will calculate cash allowance payable under this benefit based on the type of Vehicle insured under the Policy, subject always to a maximum payable cash allowance of AED 75 per day. Maximum time limitation as described in (a) above will apply.

- k. The rental car will be provided by a third-party rental car service provider as appointed by Sukoon. Sukoon assumes no liability and/or responsibility in relation to the rental car and/or the rental car service provider. Sukoon hereby expressly disclaims all associated liabilities and obligations.

3.2 Off Road Coverage (SUV with off-road capability only)

The following cover will only apply if listed on your Schedule. The Policy is extended to cover loss or damage to the covered vehicle while driven off-road.

Specific Conditions

- a. Private use SUV vehicles with AWD (all wheel-drive) capability only are eligible for this extension of cover
- b. The Insured shall bear an Excess of double the standard policy Excess stated in the Policy Schedule in the event of an admissible off-road claim.

Specific Exclusions

The following are considered out of scope for off-road extension of cover and Sukoon will bear no liability to pay claims for losses and/or damages originating by them:

- a. Commercial type vehicles
- b. Vehicles driven for business purposes
- c. Competitive events and/or racing

3.3 Personal Accident

The following cover will only apply if listed on your Schedule.

It is hereby understood and agreed that in consideration of the payment of an additional Premium, Sukoon undertakes to pay compensation on the scale provided hereunder for death or **Bodily Injury** sustained by the **Insured** &/ or any **Licensed Driver** driving any **Vehicle** described in the Policy Schedule hereto while mounting into or dismounting from or traveling in the Insured Vehicle caused by violent accidental external and visible means, which independently of any other cause (except medical or surgical treatment consequent upon such injury) shall within three calendar months of the occurrence of such injury result in:

S.No	Description
1.	Death or permanent total dis
2.	Total and irrecoverable loss
3.	Total Loss by physical severa wrist or ankle of both hands together with one foot
4.	Total loss by physical severa wrist of ankle of one hand o the total and irrecoverable lo
5.	Total and irrecoverable loss o
6.	Total loss by physical severa wrist or ankle of one hand o
7.	Permanent partial disableme the table herein-above

Specific Limitations

- a. Compensation shall be payable under one item only of items (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 Sukoon shall not in the aggregate exceed the sum of AED 200,000 during any one period of insurance.
- b. No weekly compensation shall become payable until the total amount shall have been ascertained and agreed.
- c. No Compensation shall be payable in respect of death or injury indirectly or directly wholly or partially arising out of or resulting from 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.
- d. Compensation shall be payable only with the approval of the Insured and directly to the injured person or to his legal personal representatives whose receipt shall be a full discharge in respect of the injury to such person.
- e. Number of Vehicle passengers at the time of accident should not exceed the maximum number of persons including the driver, as stipulated by the Vehicle model.
- f. Temporary total disablement which prevents the injured person from engaging in any occupation for benefit is not covered.

3.4 Emergency Medical Expenses

The following cover will only apply if listed on your Schedule.

Sukoon will pay to the Insured the medically necessary and reasonable cost of medical expenses incurred in connection with any accidental Bodily Injury to the Insured and the Driver of the Motor Vehicle that has caused the Accident and the passengers employed by the Insured if they are injured during and because of work while they are inside, getting in or out of the covered Motor Vehicle, as the direct and immediate result of an Accident to the covered Motor Vehicle provided that:

The liability of Sukoon shall not exceed AED 5,000 in respect of any claim or total claims arising from one Accident, unless otherwise specified in Your Policy Schedule.

3.5 Personal Injury

The following cover will only apply if listed on your Schedule.

Unless otherwise specified in your Policy Schedule, We will pay AED 30,000 to the Insured and/or spouse (or in the event of their death, to their legal personal representatives) if the Insured and/or spouse while getting into or getting out of the Insured Vehicle shall accidentally sustain Bodily Injury which independently of any other cause within three calendar months of the accident results in:

- a. Death;
- b. Total irrecoverable loss of sight in one or both eyes;
- c. Total loss by physical severance of one or more limbs at or before the wrist or ankles or permanent loss of one or both hands or legs.

Specific Exclusions

This benefit applies only in respect of Vehicles insured in the name of an insured and does not cover:

- a. Death or injury arising from suicide or attempted suicide;
- b. Anyone who is over 70 years of age at the time of the accident;
- c. If anyone claiming is convicted of a criminal offence in connection with the accident or of a driving offence or of driving under the influence of any drugs.

3.6 Geographical Expansion (Oman & Qatar)

The following cover will only apply if listed on your Schedule.

Subject otherwise to the same conditions, exclusions and limitations as in said Policy, the geographical area for Section 2 (Loss or Damage) is extended to the Sultanate of Oman and Qatar. Coverage under Section 1 (Third Party Liability) is extended to include the Sultanate of Oman and Qatar only if an Orange Card has been issued by Sukoon prior to You entering these countries. Orange Card is available on request only.

3.7 Natural Disaster, Strike, Riot or Civil Commotion

The following cover will only apply if listed on your Schedule.

The cover under Section 2 (Loss or Damage) is extended to cover the Insured in the event of loss of or damage to the Motor Vehicle caused by:

- a. Strike, Riot, or Civil Commotion provided such event does not affect the Insured.

- v. fail to take actions which could have reduced the loss or damage.

This benefit will only apply if the underlying claim is not already covered under any other insurance (example property insurance, comprehensive general liability cover, garage keeper insurance etc.)

- B. all reasonable precautions must be taken to keep and protect the Insured Motor Vehicle from loss or damage and maintain the same in a good working condition. In case of any accident or breakdown of the Motor Vehicle the Insured may not leave the Motor Vehicle or any part thereof without taking necessary precautions to prevent aggravation of damages. If the Insured Motor Vehicle is driven before making necessary repairs by the insured or the motor Vehicle Driver every increase of damage or every damage to the Insured Motor Vehicle arising from the same will not be the responsibility of Sukoon pursuant to this Policy.
- C. full compliance to weather advisory guidelines eg. if there is a general weather advisory cautioning citizens and residents to work from home or stay at home then the Insured Motor Vehicle Driver must work from home and/or stay at home unless necessitated due to an emergency or mandated public service work.

3.8 Personal Belongings

The following cover will only apply if listed on your Schedule.

We will pay you for the value of loss or damage caused to personal belongings by fire, theft or accident while the belongings are in your insured Vehicle. 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.

Specific Exclusions

Sukoon shall not be liable in respect of:

- a. Theft of any property carried in an open or convertible Vehicle unless in a locked boot or locked glove compartment.
- b. Any such property insured under any other insurance Policy.
- c. Loss of damage to money stamps tickets documents or securities.
- d. Goods or samples carried in connection with any trade.

3.9 Windscreen Damage (No Excess)

The following cover will only apply if listed on your Schedule.

In the event of breakage of the window or windscreen of the **Insured Vehicle** where this is the only damage to the Insured **Vehicle** other than scratching of bodywork resulting from the breakage, **Sukoon** will indemnify the **Insured** for the cost of replacement of such window or windscreen and any payment in respect thereof shall not be subject to any **Excess**.

Specific Limitations

Provided that the liability of **Sukoon** shall not exceed AED 3,000 (unless otherwise stated in the Policy **Schedule**) in respect of any one accident, no **Excess** payable, unless exceeding the defined limit.

3.10 Replacement of Locks

The following cover will only apply if listed on your Schedule.

If the Insured Vehicle's keys or lock transmitter are lost or stolen, Sukoon shall pay up to AED 1,000 (unless otherwise stated in the Policy Schedule) for replacement of:

- a. The door locks and boot lock;
- b. The ignition and steering lock; and
- c. The lock transmitter and central locking system.

Specific Limitations

Sukoon shall not pay the cost of repair of any alarms or other security devices in connection with the **Insured Vehicle**.

3.11 Valet Parking Theft

The following cover will only apply if listed on your Schedule.

Sukoon shall indemnify the **Insured** for loss to the **Insured Vehicle** while in the control of Hotels or Shopping Malls where the **Insured** does not own and where the **Insured Vehicle** has been parked by an authorised driver.

Specific Conditions

This benefit shall be payable provided:

- a. Customer files a case against the person responsible at the Shopping Mall.
- b. The **Vehicle** is handed over only to an authorised person after due verification.
- c. The authorised person is a **Licensed Driver**.
- d. This benefit is not covered by any other insurance Policy.

Specific Limitations

This benefit is limited to one claim per year.

3.12 Dealer Repairs

If Dealer Repair is shown on your Policy Schedule, the cover is extended to accidental damage repairs of your **Vehicle** at the manufacturer's authorised dealers within the UAE.

This cover is automatically included in the Policy of registration or if the age of the **Vehicle** is less than or up to 12 months.

If You do not have this cover shown on your Policy Schedule or if you do not have a garage, We shall select one of Our own approved garages to undertake the repairs.

3.13 Auto Gap

The following cover will only apply if listed on your Schedule.

If the **Insured Vehicle** is under 1st hand ownership, purchased from an authorised dealer and less than 6 months old, based on year of manufacture (unless otherwise specified in your Policy **Schedule**) and is declared a total loss, **Sukoon** shall pay for either a brand new replacement model or for the original purchase value, whichever is lower.

Specific Limitations

This shall apply for brand new **Vehicles** only subject to one claim per Policy year.

3.14 Roadside Assistance

The following cover will only apply if listed on your Schedule.

Benefit Table

Services Offered	TPL/Basic	Silver	Gold	Platinum
Accident towing service	Within same city	Within same city	Inter Emirate	Inter Emirate
Breakdown towing service	Within same city	Within same city	Within same city	Within same city
Battery boosting service	Yes	Yes	Yes	Yes
Flat tire service	Yes	Yes	Yes	Yes
Locked out	Yes	Yes	Yes	Yes
Fuel delivery service	Yes	Yes	Yes	Yes
Removal & extraction (AED, Up to)	No	400	500	800
Car renewal registration service	No	No	Once a year	Once a year
Off road recovery service	No	No	Yes	Yes
Pickup & drop for regular vehicle servicing	No	No	No	Once a year
Usage limit	Thrice a year	Thrice a year	Unlimited	Unlimited
Geographical coverage (UAE issued policies)	UAE	UAE	UAE & Oman	UAE & GCC

Benefits

- Vehicle Accident Towing Service:** If there is an accident, Service Provider will tow the vehicle to the dealer's workshop or to the nearest garage in Sukoon's panel as per customer's eligible package. A valid police report is mandatory to avail this service of an accident.
- Mechanical Breakdown Towing Service:** In case of a mechanical breakdown, Service Provider will tow the vehicle to the dealer's workshop or to the nearest garage in Sukoon's panel as per customer's eligible package.
- Battery Boost Service:** If the vehicle's battery is dead for whatever reason, Service Provider will jump-start the vehicle to enable the customer to carry on with their journey (no replacement of battery and /or replacement of alternator is provided), or Service Provider will tow the vehicle to the dealer's workshop or to the nearest garage in Sukoon's panel as per customer's eligible package.
- Flat Tire Service:** Service Provider will change the flat tire with a spare tire if a spare tire is available with customer. If not, then Service Provider will tow the vehicle to the nearest workshop or to the nearest garage to the nearest tire repair shop. No new tire and/or replacement of alternator is provided.
- Lock Out Services:** If the customer is locked inside the vehicle, Service Provider will make attempts to unlock the vehicle to enable the customer to carry on with their journey. The completion depends on the master key.

collected only from the city in which they are registered, and the renewal service is applicable for a single attempt only. In the case of failure in passing the car on inspection, the car will be returned with the comments from the inspection office. The vehicle registration renewal service does not apply to export sale or transfer of vehicles nor does it apply to any commercial vehicles or motorcycles.

i. Off-Road Assistance:

Off road recovery will be provided to eligible customer. Off-road recovery is only provided if case of break down, accident or vehicle gets stuck during the normal course of driving. If vehicle cannot be driven due to an accident or mechanical breakdown, Service Provider will tow the vehicle to the nearest service center. The time required to reach the customer for off road recovery depends on the location and accessibility to the location of the vehicle. Vehicles participating in any desert event or rally are excluded. The off-road recovery service is restricted to 4x4 vehicles only. Off-road recoveries will be done only during daylight hours for safety reasons and does not cover commercial vehicles and customers working in oil fields. Off-Road Assistance includes sandy or off-road areas pull-out, desert pull-out & basement parking pullout.

j. Pickup & drop for regular Vehicle Servicing: Eligible customers to be provided free Pickup & Drop for regular Vehicle Servicing. This service is limited to one time in a year with 48 hours prior booking.

k. Geographical Coverage:

Extended roadside assistance would be provided to customers in UAE and to other GCC countries based on their eligibility. The extended coverage outside UAE will be free for the first hundred 100 kms from point of recovery and every additional kilometer would be charged at AED 3.00 to the customer. All the vehicles will be towed to the nearest garage within that country, hence no free Inter country transfer is permitted.

l. Membership Usage and Validity:

Roadside Assistance program for all customers is valid for 13 months from the date of activation of the insurance policy with no extension allowed.

m. Eligible Vehicle Type:

The Roadside Assistance services will be limited to all vehicles weighing up to 3 tons in total body weight. The above services not permitted for motorcycles, industrial use equipments like Bob Cats, Forklifts, Golf carts etc and similar vehicles.

n. Intercity/Intracity: Third Party and Silver Package all towing's will be restricted to Intracity, vehicles will be towed only to nearest garage/dealer workshop within the same city limits and not within the same emirate.

Gold/Platinum Package, accident towing will be provided from one city/Emirate to another city/Emirate.

Breakdown towing will be restricted to Intracity, vehicles will be towed only to nearest garage/dealer workshop within

the same city limits and not within the same emirate

Abu Dhabi is classified as three cities

1. Abu Dhabi town and pertaining
2. Al Ain
3. Western Region

Exclusions

Service Provider will not be liable to provide Roadside Assistance services in respect of

- a. Services to any other vehicle than the Insured Vehicle.
- b. Towing of the Insured Vehicle to a repairer to another repairer or to other destinations.
- c. The provision of which would endanger the lives of those persons intended to provide the Service.
- d. An intercity towing service requested from the same spot or area where the Service Provider had previously dropped the vehicle.
- e. Gold and Platinum - Though the limit is unlimited, in the event of a breakdown of service, the Road Side Assistance cover will be cancelled with a notice of 30 days.

General Terms

This assistance program is provided by The Service Provider. Sukoon assumes no liability and/or responsibility towards performance/non-performance of the Service Provider. Sukoon hereby expressly disclaims all associated liabilities and obligations. By availing any of the services/benefits as described in this document, you hereby agree to indemnify Sukoon from all costs, damages and/or liabilities related to and/or arising from You availing any of the services.

- d. Competitive driving - in other words, Races, Rallying and/or speed trials or on timed runs with motor propelled vehicles of any kind and/or their organisation.
- e. Consumable items such as tires, oils, linings etc.
- f. Extra costs involved in repairing specialised paintwork and logos unless specifically agreed.
- g. Damage to the interior of the car caused as a direct result of airbag deployment.
- h. Loss or damage to the car whilst being driven by any person other than those registered for the track event.

Other Exclusions

We will not pay claims arising from:

- a. Any fraudulent, dishonest or criminal act.
- b. Damage due to wear and tear or gradual deterioration. This includes minor cosmetic damage.
- c. All other personal property (excluding Personal Protective Equipment - PPE otherwise insured under this Policy) which is not a fixture or fitting of the vehicle or used for race/ test day events.
- d. Loss or damage which is insured by any other existing insurance including and not limited to motor or household insurances.
- e. Loss of use, delay or consequential loss of any description including confiscation or abandonment.
- f. Loss of computer logging systems.
- g. Loss of or damage to the car whilst being worked upon.
- h. Loss from any form of mechanical or electrical breakdown or damage, ingress of water, rust, oxidization or latent defect or inherent vice.
- i. Loss or damage to overalls, race suit, leathers, helmet, boots or gloves.

- j. PA to Driver and Passengers.
- k. Diminution of the market value following repairs.

3.16 Special Paints/Stickers/ Graphics

The Following cover will only apply if listed on your Schedule.

In the event of loss or damage to the Insured vehicle Insurers agree to indemnify the Insured for the reasonable cost of repairing, replacing or re-writing Special Paintwork, Stickers, Logos, Graphics Advertising etc., subject to providing the sum insured separately at the time of insurance.

Excluding advertising stickers.

3.17 Accessories & Enhancement Cover etc.

The Following cover will only apply if listed on your Schedule

In the event of loss or damage to the Insured vehicle Insurers agree to indemnify the Insured for the reasonable cost of repairing, replacing or re-writing Accessories & Enhancement etc., subject to providing the sum insured separately at the time of insurance.

3.18 Tool of Trade Extension

The following cover will only apply if listed on your Schedule.

It is hereby understood and agreed that notwithstanding anything to the contrary contained in this Policy the cover provided under Section II of this policy is extended in respect of Mixers and Trucks mounted with Crane and / or equipment whilst the motor vehicle or equipment is working as a tool of

trade provided that Sukoon shall be no liability under Section II in respect of liability arising out of:

- a. subsidence flooding or water pollution
- b. vibration or the removal or weakening of support of any property land or building
- c. the explosion of any vessel or pressure being part of plant attached to or forming part of the Motor Vehicle
- d. damage to pipes or cables within the Motor Vehicle and/or equipment attached plant is being operated as a tool of trade.

The Insurers shall not be responsible for the first AED 4500 of any claim or number of claims from one cause under this extension but this shall not apply to liability in respect of which any road traffic legislation requires insurance or security.

Tool of Trade Exclusion

It is hereby understood and agreed that there will be no cover in place while the vehicles Insured are used as a Tool of Trade.

3.19 Loading and Unloading

The Following cover will only apply if listed on your Schedule.

The policy is extended to cover loss or damage to the insured vehicle or equipment during loading/unloading operation including breakage (or) failure of the Jack but excluding the damage to the Jack itself due to breakage (or) failure.

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WE OFFER A WIDE RANGE OF INSURANCE
PRODUCTS FOR TOTAL PEACE OF MIND



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TRAVEL



HOME



LIFE



ACCIDENT



HEALTH

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11/2024

