

PAYMENT REFERENCE

TRN: 100258594900003

Supplier Details

Name: INTERNATIONAL MOTORING CLUB
 Code: PT734100
 TRN: 100474426200003
 Address: Office No # 902, IT Plaza Building, Dubai Silicon
 Oasis, 87712, DUBAI, DUBAI
 Country: UAE

Doc. Number	BNCIU250000000219818
Reference Doc.	N/A
Doc. Currency	AED
Exchange Rate	1
Billing Date	21-May-2025
Payment Due Date	21-May-2025
Branch	HEAD OFFICE DUBAI
Department	Motor
Policy Number	0102010502495395000000

Our Details

Name: Sukoon Insurance PJSC
 Address: P.O. Box 5209, Dubai, United Arab Emirates

Transaction Details

Sr. No	Description	Qty	Unit price (AED)	Taxable Amount (AED)	Tax rate (%)	Tax Amount (AED)	Total Amount (AED)
1	Assistance Fee Motor POLICY NO : 0102010502495395000000 21 May 2025 - 20 June 2026	1	11.00	11.00	5	0.55	11.55
Total Amount			11.00	11.00		0.55	11.55

Notes

- Amount In Words:** United Arab Emirates Dirhams Eleven and Fils Fifty-Five

For **Sukoon Insurance PJSC**



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TAX INVOICE

TRN: 100258594900003

Customer Details

Name: Mr. MUFLEH MOHAMAD MURAD YOUSSEF
 Code: PO03137792
 TRN:
 Address: Umm Al Quwain,0,UMM AL QUWAIN,UMM AL QUWAIN
 Country: UAE

Doc. Number	BNCOU250000000134735
Reference Doc.	N/A
Doc. Currency	AED
Exchange Rate	1
Billing Date	21-May-2025
Payment Due Date	21-May-2025
Branch	HEAD OFFICE DUBAI
Department	Motor
Policy Number	0102010502495395000000

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: RELIANCE INSURANCE BROKERS LLC(PORTAL ACCOUNT)
 Code: NPA0095

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 : 0102010502495395000000 21 May 2025 - 20 June 2026	1	630.00	630.00	5	31.50	661.50
Total Amount			630.00	630.00		31.50	661.50

Notes

- Amount In Words:** United Arab Emirates Dirhams Six Hundred Sixty-One and Fils Fifty
- 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. Mufleh Mohamad Murad Youssef
 Post Box No: 0, Umm Al Quwain
 Umm Al Quwain, Umm Al Quwain
 UAE

BRANCH : Head Office Dubai
 QUOTATION NUMBER : 0101010505323837000000
 DOCUMENT DATE : 21/05/2025
 DEPARTMENT : Motor
 RECEIPT PARTY CODE : **NPA0095**

DETAILS	PAYMENT PURPOSE	AMOUNT(AED)
Amount to be Paid against mentioned Quotation : 0101010505323837000000		
	Gross Premium Written	630.00
	VAT on Gross Premium Written	31.50
	TOTAL	661.50
Amount in Words : United Arab Emirates Dirhams Six Hundred Sixty-One And Fils Fifty 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.

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Drive Easy - Unified Motor Vehicle Insurance

Policy Schedule

Policy Schedule Basics

Policy Number	0102010502495395	Policy Issuance Date	21 May 2025
Insurance Period	21 May 2025 13:07:27 - 20 June 2026 23:59:59		
Intermediary Name	RELIANCE INSURANCE BROKERS LLC(PORTAL ACCOUNT)		

Insured Details

Insured Name	MUFLEH MOHAMAD MURAD YOUSSEF		
Date of Birth	03 March 1990	Gender	Male
Emirates ID	784-1990-0720795-6	Country of Issuance of 1st Driving License	Not Applicable
Mobile Number	050 8463424	Licensed Driving experience	Driving License held more than 12 months
Home Number	-	Driving License Number	51257
Office Number	-	Driving License Expiration Date	31 July 2027
PO Box	0	Profession	Others
Address	Umm Al Quwain	Employer	-
Emirate	UMM AL QUWAIN	Head Office	-
		Email Address	khalid@relianceins.ae

Vehicle Details

Model Year	2004	Place of Registration	Umm Al Quwain
Make & Model	HONDA CIVIC EXI	Plate Category	Private
Body Type	SEDAN	Vehicle Ownership	Individual
Seating Capacity	5	Vehicle Specification	GCC
Color	Silver	Vehicle modified?	No
Cylinders / Tonnage	4	Country of Manufacturer	UNITED ARAB EMIRATES
Plate Number	-	Purpose of Use	-
Chassis Number	1HGEM22054L004831	Registration Type	-
Engine Number	NONE	Motor Vehicle Classification	-
Sum Insured	AED 0/-	Financed by	Not Applicable

Cover Type, Deductible & Premium

Cover Type	Third Party Liability	Premium (excl. VAT)	AED 630.00/-
Cover Plan	TPL	Policy Fee (excl. VAT)	AED 0.00/-
Repair Condition	Not Applicable	Total Premium (excl. VAT)	AED 630.00/-
Basic Deductible	Not Applicable		
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 2,000,000/-
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

Rider Section	Additional Covers	Limit
3.1	Personal Accident Benefit - Driver	Up to AED 200,000/-
3.1	Personal Accident Benefit - Passenger (max total annual reimbursable limit)	Up to AED 200,000/-
3.2	Road Side Assistance (Free Toll 8006565)	TPL 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

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

Issued by: ANITHA KIRAN on 21 May 2025 13:07

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



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