

YOUR LIVA MOTOR POLICY SCHEDULE

| POLICY DETAILS | | Breakdown Recovery - Contact 600 544 060 | |
|----------------------|--|--|------------------|
| Policy Type: | Motor Smart (Comprehensive) | Policy Number: | 1/1/020/31564203 |
| Insured Name: | Ali Al Mulla Interior Decoration L.L.C | PO Box & Emirate: | 0Dubai |
| Date of Issue: | 21/05/2025 04:21:22 PM | Premium: | AED 3,821 |
| Period of Insurance: | From21/05/2025 To20/06/2026 | VAT 5%: | AED191.05 |
| Excess: | AED 750 | Total Payable | AED 4,012.05 |
| Sports Excess: | No | | |

| INSURED VEHICLE DETAILS | | | |
|-------------------------|--|-------------------------------------|-------------------------------|
| Make: | Toyota | Model: | Corolla CrossGLI 1.8 L 4 cyls |
| Manufactured Year: | 2024 | Seating Capacity: | 4+1 |
| Engine Number: | 2ZRZ124257 | Chassis Number: | RKLKAAAG1R0518240 |
| Vehicle Use: | Social, Domestic, Pleasure And Commuting | Engine Capacity / No. of Cylinders: | 1800/ 4 cyls |
| | | Body Type: | Suv |
| | | Plate Number: | S56193 |
| | | Colour: | Black/White |
| | | Insured Value: | AED 112,000 |

LIMIT OF LIABILITY

| | | | |
|----|--|---------------|---|
| 1. | The company's maximum liability in respect of death or bodily injury in respect of any one claim or series of claims resulting from one accident is the sum awarded by the court whatever it may be. | Unlimited | الحد الأقصى لمسؤولية الشركة بالنسبة لآية مطالبة أو جملة مطالبات نشأت عن حادثواحد ينتج عنه هي ما يحكم به قضائيا من تعويض مهما بلغت قيمته.وفاة أو إصابة بدنية |
| 2. | The Company's maximum liability in respect of third party property damage in respect of any one claim or series of claims resulting from one accident is: | AED 3,500,000 | الحد الأقصى لمسؤولية الشركة بالنسبة لآية مطالبة أو جملة مطالبات نشأت عن حادث واحد تسبب بأضرار مادية هو |
| 3. | The pre-authorized repair limit not requiring the Company's approval as per the policy is: | AED 1,000 | الحد الأقصى لتكاليف الإصلاح المصرح بها دون الرجوع للشركة حسب الوثيقة هي |

TERRITORIAL LIMITS : UAE and Oman (Orange Card available upon request)

الحدود الإقليمية: دولة الإمارات العربية المتحدة وسلطنة عمان (البطاقة البرتقالية متاحة عند الطلب)

LIMITATION OF USE: The insured must not use the vehicle except for the purpose for which it is licensed.

قيود الاستعماليجب على المؤمن له الا يستعمل السيارة إلا للغرض المرخص من أجله.

TABLE OF BENEFITS

| MAIN COVERS | |
|--|----------------------|
| Loss or Damage to the insured vehicle | As per Insured Value |
| Third Party Liability for bodily injury | Unlimited |
| Third Party Liability Limit for Property Damage | AED 3,500,000 |
| ENHANCED MOTOR PROTECTION | |
| Territory Extended to Oman | Yes |
| Third Party Liability to family members and passengers | Yes |
| Driving another car | Yes |
| Ambulance Cost | AED 6,770 |
| Perils of nature, riot, strike & civil commotion | Yes |
| Windscreen | Yes |
| Loss of personal items | AED 5,000 |
| Emergency medical expenses | AED 3,500 |
| Personal injury cover | AED 20,000 |
| Replacement of locks | AED 5,000 |
| Motor Garage and/or Valet Parking | Yes |
| No Claims Discount | Yes |
| Emergency repairs | AED 1000 |
| New vehicle replacement | 6 months |
| Taxi fares | AED 300 |

ليفَا للتأمين ش.م.ب. (م)

Liva Insurance B.S.C (c)



المخول بالتوقيع
Authorised signatory

Attaching to and forming part of policy schedule:
REF NO. 1/1/020/31564203 INSURED : Ali Al Mulla Interior Decoration L.L.C

| ADDITIONAL BENEFITS | | |
|---|--------------------------------------|----------|
| Personal Accident Benefit - Driver | AED 200,000 | Included |
| Personal Accident Benefit - Passengers | AED 200,000 | Included |
| Off Road Cover | Refer to your motor policy booklet | Excluded |
| Temporary Rent-A-Car | Refer to your motor policy booklet | Excluded |
| No Claims Discount Protection | Refer to your motor policy booklet | Excluded |
| Territory extended to other GCC countries | Own Damage Only | Excluded |
| Agency Repairs | Refer to your motor policy booklet | Included |
| 24 Hours Accident and Breakdown Recovery | Roadside Assistance for your vehicle | Included |

Please refer to your policy booklet for full limits, conditions and exclusions.

SPECIAL CONDITIONS

Named Drivers Only - The cover under Section One (Own Damage) of this Policy is restricted to driver(s) specifically declared in the proposal form and named on the Policy schedule. It is understood and agreed that any claim, in respect of loss or damage arising out of the use of the insured vehicle by any person(s) or body(ies) not named in the Policy, will not be payable under the Policy.

Young and Novice Drivers - All regular drivers below the age of 25 or with less than 12 months driving experience need to be declared on the proposal form and named on the Policy Schedule.

Vehicle Specification - Your car is in good condition, as per GCC specifications and first purchased from an UAE local authorized dealer. It has not been modified from the manufacturer original specifications. Any modification including but not limited to Paint protection, rust proofing will not be covered under standard policy terms and conditions unless specified on the policy schedule.

No claims discount condition - If 'no claims discount' is applied, you are required to submit the proof of 'no claims' from your current insurance provider, unless stated otherwise. Liva reserves the right to amend the premium and extent of your cover incase of non-receipt of accurate proof of 'no claims'.

Young Driver Additional Excess - If the driver at the time of the accident is below 25 years, an additional deductible of 10% of the amount of the admissible claim shall be paid by the driver or the insured over and above the excess stated on the policy schedule.

Additional Excess - Factory Modified Vehicles - The Insured or his representative shall pay the first 15% of the amount of compensation in addition to the standard policy excess stated on the Policy Schedule.

Additional Excess - Non Factory Modified Vehicles - The Insured or his representative shall pay the first 20% of the amount of compensation in addition to the standard policy excess stated on the Policy Schedule.

Total Additional Excess - In case of several multiple additional excesses are applicable the policy shall apply the highest percentage of the deductibles for one accident in addition to the standard policy excess

Additional Excess - Sports car - The Insured or his representative shall pay the first 15% of the amount of compensation in addition to the standard policy excess stated on the Policy Schedule. This is applicable if Sports Excess is listed on your policy schedule and/ or if insured car is an electric car.

Value Added Tax (VAT) Clause - The insured accepts and agrees to pay any taxes due on this policy including tax on the policy excess where applicable, in compliance with the laws and regulations applicable in the United Arab Emirates, including, but not limited to, value added tax ("VAT"), within ten working days of the date of any tax invoice sent from or on behalf of Liva or its approved agent, to the Insured or, as per agreed credit terms. In the event of the applicable tax arising from the policy not being paid on time, the Insurer may cancel the Policy, provided such cancellation is in accordance with any laws or regulations in place from time to time. Cancellation of the Policy is at the discretion of the Insurer.

Territorial extension to Oman - Oman cover shall be extended subject to the Insured obtaining Orange Card prior to departure from the United Arab Emirates.

Please click on [Car Insurance Policy Wording](#) for full terms, conditions and exclusions of the policy and to know about our other motor products.

DRIVER DETAILS

| Main Driver | Name | Date of Birth | Driving Experience |
|-------------|-------------------|---------------|--------------------|
| | Khinya Ram Suthar | 1 April 1973 | 30 years |

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Liva Insurance B.S.C (c)



المخول بالتوقيع

Liva Insurance B.S.C (c)

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PO Box 28648 Dubai , Tel: +971 (4) 302 9800, Fax: +971 (4) 337 7230

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PO Box 3761 Sharjah, Tel: +971 (6) 563 1819, Fax: +971 (6) 563 1850

www.livainsurance.ae



Authorised signatory

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RECEIPT

RECEIVED FROM Ali Al Mulla Interior Decoration L.L.C

Receipt No : 1125257

Date : 21/05/2025

Amount : 4,012.05

UAE DIRHAMS Four Thousand Twelve and FILS 05/100 Only

PARTICULARS OF RECEIPTS: WEB PAYMENT BY 9270 21/05/2025
LINK

| GL Code | Description | Amount in (AED) |
|-----------------------------|---|-----------------|
| 1-2-20-11-1410- 21886597 | BEING THE PREMIUM COLLECTED ON MOTOR- Comprehensive INSURANCE POLICY NO:31564203 | 4,012.05 |
| Total : | | 4,012.05 |

14 - HSBC Bank Middle East - Call A/c

For : Liva Insurance B.S.C (c)



Authorised Signatory

Printed on: 05/21/2025

(Shivam Varma - PolicyBazaar)

Liva Insurance B.S.C (c)
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PO Box 3761 Sharjah, Tel: +971 (6) 563 1819, Fax: +971 (6) 563 1850
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TAX INVOICE

Tax Invoice No : 2664545
Tax Invoice Date : 21 May 2025
Tax Point Date : 21 May 2025
Branch : DUBAI

AED 4,012.05

UAE DIRHAMS Four Thousand Twelve And Fils 5/100 Only.

TO :

ALI AL MULLA INTERIOR DECORATION L.L.C .

TRN :

Intermediary Name : POLICYBAZAAR MIDDLE EAST INSURANCE BROKERS L.L.C

In accordance with your instructions we have issued the attached documentation and debited your account as per details shown hereunder:

| DESCRIPTION | Amount in (AED) |
|---|-----------------|
| BEING THE PREMIUM DUE ON MOTOR - COMPREHENSIVE INSURANCE POLICY NO : 1/1/020/31564203 ,Effective Date : 21-05-2025 | 3,821.00 |
| VAT (5%) | 191.05 |

UAE DIRHAMS Four Thousand Twelve And Fils 5/100 Only.

Total:

4,012.05

PLEASE NOTE:

Your remittance in respect of the above transaction should be forwarded to us in order to ensure continuity of cover. We would appreciate you contacting us immediately if you have any queries relating to the above details or the attached document

For: Liva Insurance B.S.C.(c)



Authorised Signatory

Liva UAE TRN : 100000847200003

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| Policy Type: | Motor Smart (Comprehensive) | Policy Number: | 1/1/020/31564203 |
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| Period of Insurance: | From21/05/2025 To20/06/2026 | VAT 5%: | AED191.05 |
| Excess: | AED 750 | Total Payable | AED 4,012.05 |
| Sports Excess: | No | | |

| INSURED VEHICLE DETAILS | | | |
|-------------------------|--|-------------------------------------|-------------------------------|
| Make: | Toyota | Model: | Corolla CrossGLI 1.8 L 4 cyls |
| Manufactured Year: | 2024 | Seating Capacity: | 4+1 |
| Engine Number: | 2ZRZ124257 | Chassis Number: | RKLKAAAG1R0518240 |
| Vehicle Use: | Social, Domestic, Pleasure And Commuting | Engine Capacity / No. of Cylinders: | 1800/ 4 cyls |
| | | Body Type: | Suv |
| | | Plate Number: | S56193 |
| | | Colour: | Black/White |
| | | Insured Value: | AED 112,000 |

| LIMIT OF LIABILITY | | | |
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| 1. | The company's maximum liability in respect of death or bodily injury in respect of any one claim or series of claims resulting from one accident is the sum awarded by the court whatever it may be. | Unlimited | الحد الأقصى لمسؤولية الشركة بالنسبة لآية مطالبة أو جملة مطالبات نشأت عن حادثواحد ينتج عنه هي ما يحكم به قضائيا من تعويض مهما بلغت قيمته.وفاة أو إصابة بدنية |
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| TERRITORIAL LIMITS : UAE and Oman (Orange Card available upon request) | | الحدود الإقليمية: دولة الإمارات العربية المتحدة وسلطنة عمان (البطاقة البرتقالية متاحة عند الطلب) | |
| LIMITATION OF USE: The insured must not use the vehicle except for the purpose for which it is licensed. | | قيود الاستعماليجب على المؤمن له الا يستعمل السيارة إلا للغرض المرخص من أجله. | |

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Authorised signatory

Attaching to and forming part of policy schedule:
REF NO. 1/1/020/31564203 INSURED : Ali Al Mulla Interior Decoration L.L.C

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DRIVER DETAILS

| Main Driver | Name | Date of Birth | Driving Experience |
|-------------|-------------------|---------------|--------------------|
| | Khinya Ram Suthar | 1 April 1973 | 30 years |

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RECEIPT

RECEIVED FROM Ali Al Mulla Interior Decoration L.L.C

Receipt No : 1125257

Date : 21/05/2025

Amount : 4,012.05

UAE DIRHAMS Four Thousand Twelve and FILS 05/100 Only

PARTICULARS OF RECEIPTS: WEB PAYMENT BY 9270 21/05/2025
LINK

| GL Code | Description | Amount in (AED) |
|-----------------------------|---|-----------------|
| 1-2-20-11-1410- 21886597 | BEING THE PREMIUM COLLECTED ON MOTOR- Comprehensive INSURANCE POLICY NO:31564203 | 4,012.05 |
| Total : | | 4,012.05 |

14 - HSBC Bank Middle East - Call A/c

For : Liva Insurance B.S.C (c)



Authorised Signatory

Printed on: 05/21/2025

(Shivam Varma - PolicyBazaar)