

**THE NEW INDIA ASSURANCE COMPANY LIMITED**

P.O. Box : 5701, Dubai, U.A.E. Tel: +971 4 3525563, Fax : +9714 3518544

E-mail : newindia@nia-dubai.com Website : www.nia-dubai.com

(Registered in the Insurance Companies Register under Federal Law (6) of 2007)

**ذی نیواندیا اشورنس کومپنی لمیٹڈ**

من ب.ب. : ۵۷۰۱، دبئی، ا.ع.م.، هاتف : +۹۷۱ ۴ ۳۵۲۵۵۶۳، فاكس : +۹۷۱ ۴ ۳۵۱۸۵۴۴

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(مسجلة في سجل شركات التأمين بموجب القانون الاتحادي رقم (٦) ب ٢٠٠٧ م)

Schedule No. (5)**Schedule of Details of the Insured Motor Vehicle in the Insurance Policy against Motor Comprehensive**

جدول بيانات المركبة المؤمن عليها في وثيقة تأمين الفقد والتلف، والمسؤولية المدنية

813/C/945966

Name Of Insured		AL KHAT AL HANDASI REINFORCED CARPENTRY & STEEL WORKS CONTRACTING IN BUILDINGS L.L.C			اسم المؤمن له :
Details of Motor Vehicle					
بلد صنع المركبة Country of Manufacture	رقم اللوحة Plate Number	نوع المركبة Make & Model		لون السيارة Colour	فئة المركبة Motor Vehicle Classification
	0000	MITSUBISHI- ROSA MID		WHITE	BUS
صفة التسجيل Registration Type	صفة الإستعمال Purpose of use	سنة الصنع Manufacturing Year	الحمولة / الوزن Tonnage/ Weight	سعة اسطوانات المحرك Cubic Capacity	عدد الركاب مع السائق Seating Capacity
	PASSENGER CARRY (Comm.)	2016			34+1
رقم الشاسية Chassis No.	JL5B3G6P3GRP20617		رقم المحرك Engine No.	4D33P61331	
The Insured Estimate Value of the Vehicle UAE DIRHAMS 43,376.00					
Vehicle Value : UAE DIRHAMS 43,376.00					
Geographical Area: UNITED ARAB EMIRATES					
Limit of Liability:					
1. The Company's maximum liability in respect of paragraph (a) of Clause 1 of Chapter Two in respect of any claim or total claims arising from one accident is the value judicially awarded without any limit whatsoever.			1- الحد الأقصى لمسؤولية الشركة بالنسبة للفقرة (أ) من البند (1) من الفصل الثاني عن أية مطالبة أو جملة مطالبات نشأت عن الحادث واحد هو قيمة ما يحكم به قضائيا مهما بلغت قيمته.		
2. The Company's maximum liability in respect of paragraph (c) of clause 1 of Chapter Two in respect of any claim or total claims arising from one accident is Dhs. 2,000,000.00			2- الحد الأقصى لمسؤولية الشركة بالنسبة للفقرة (ج) من البند (1) من الفصل الثاني عن أية مطالبة أو جملة مطالبات نشأت عن الحادث واحد بمبلغ 2,000,000.00 درهم		
Licensed Driver:					
The Insured or any person driving with his permission provided that the person driving holds a licence for that vehicle in accordance with the traffic laws and regulations and has not had his licence withdrawn by order of a court of law or traffic regulations.			المؤمن له أو أي شخص يقود السيارة بآذن أو أمر المؤمن له بشرط أن يكون السائق مرخصا له بقيادة السيارة وأن يكون الترخيص الممنوح له قد أُلغى بأمر من المحكمة أو بمقتضى قوانين و لوائح المرور.		
Limitation of Use:					
The Insured must not use the vehicle except the purpose for which it is licenced.			يجب على المؤمن له ألا يستعمل السيارة إلا للغرض		
Special Conditions:					
The Insured or his representative shall bear Dhs.750.00 out of the indemnity due in accordance with the terms & conditions of Section One of this policy..			المؤمن له أو ممثل المؤمن له أو من يحل محله مبلغ Dhs.750.00 من قيمة التعويض المستحق بموجب أحكام الفصل الأول من هذه الوثيقة.		
Subject To: Policy conditions attached herewith.Natural Calamity Cover,PA Cover Attached					
Policy Subject to Driver below 25 Years of Age shall bear an Additional Excess of 10% of the Total Claim Amount.					
Remarks : 1) Agency Repair Not Allowed 2) Offroad Cover Not Allowed					
The New India Assurance Co. Ltd declares that the Motor Vehicle detailed above in this schedule is insured with it according to the provisions of the Policy.					
Issued By : ADMIN					
Issuance Date : 24/05/2025					

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Rals Hassan Saadi Insurance Agents L.L.C. : Chief Agent for Dubai & Northern Emirates

SHARJAH OFFICE :P.O. Box : 45722, Sharjah, U.A.E. Tel: +9716 5560312, Fax : +9716 5561862

Regd. & Head Office : New India Assurance Bldg., 87 M.G. Road, Fort, Mumbai - 400 001, India.

Validation Link

<https://www.insdubai.com/internal/uploaded-policies/6831fbd64ee6-945966.pdf>

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Benefits Summary (813/C/945966)

Insurance Cover (Motor Comprehensive)			
Loss & Damage Cover	Yes	Third Party Liability	Yes
Agency Repair	No	24-Hr Road Assistance	No
Emergency Medical Expenses	No	Loss Of Personal Belongings	No
Personal Accident(Passenger)	Yes Upto AED 200,000/-	Personal Accident (Driver)	Yes Upto AED 200,000/-
Extensions			
Off Road Cover	No	Natural Calamity Cover	Yes
Third Party Property Damage	AED 2,000,000/-	Geographical Extension : Oman	No
Rent A Car (7 Days)	No	Rent A Car (5 Days)	No
RAC 5 Days Once In A Policy Period	No	Excess Waiver for Windscreen Damage upto AED. 3,000	

The term of insurance begins at 21:00 on 24/05/2025, and expires at 23:59 on 23/06/2026

Agreed upon Premium : AED 3150/-

Issuance Date: 24/05/2025

Insured's Details		Company's Details	
Insured's Name	AL KHAT AL HANDASI REINFORCI	Company's Name	The New India Assurance Co. Ltd.
Address	DUBAI ,	Address	Rais Hassan Saadi Building, Al Mankhool, Dubai, UAE
E-mail	khalid@relianceins.ae	E-mail	newindia@nia-dubai.com
Postal Address	242972	Postal Address	P.O. Box 5701
Emirates ID/Trade License No			
Contact No		Contact No	+971 4 3525563 / +971 4 3522539
Name and Signature of the Insured or their representative:		Signature and Stamp of the Company	

Disclaimer

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's 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 The New India Assurance Company Limited 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 cover Conditions as per standard Motor Policy approved by Central Bank of UAE.

Garage Repair Warranty Disclaimer

The repair work carried out at The New India Empanelled Garage is done at the choice and discretion of the insured. Neither Garage nor The New India Assurance Company Limited shall be held liable for any loss, damage, or indemnity that may result in voiding or invalidation of the vehicle manufacturer's warranty. By choosing to have repairs performed at Garage, the insured acknowledges that the work may affect the terms of the vehicle dealer's warranty, and any consequences arising from such an effect are the responsibility of the insured.

Pre-existing Damage Exclusion

The New India Assurance Company Limited 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 The New India Assurance Company Limited. Otherwise, claims will be rejected.

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