

دائرة السيارات

فرع: المركز الرئيسي - دبي

هاتف: 7777 233 4 971 +971

شهادة تأمين

(الفقد والتلف والمسؤولية المدنية)

نشهد بأن المركبة المذكورة أوصافها أدناه مؤمنة لدينا ضد مخاطر:

طبقا لشروط الوثيقة الموحدة الصادرة عن وزارة الأقتصاد والتجارة

جهة الرهن: 0102010102154348 رقم الوثيقة: N/A

تاريخ الاصدار: 00:00:00 2025/06/04 المدة ( 13 )شهر إلى: 23:59:59 2026/07/03

بلد إصدار رخصة القيادة الأولى: Not Applicable اسم المؤمن له: AL FOUZAN

> ELECTROMECHANICAL **EQUIPMENT INSTALLATION**

N/A تاريخ صدور رخصة القيادة: Others العمر: N/A المهنة:

> P.O Box 444, Dubai, Dubai, UAE العنوان:

بيانات المركبة المؤمن عليها:

NISSAN, 2400, STD نوع المركبة: رقم اللوحة المعدنية: N-دبي -53608

سنة الصنع: **DOUBLE CABIN PICKUP** شكل المركبة: 2009

JN6DD23S79X247385 رقم الشاصى: لون المركبة: ابيض

KA24950881 رقم المحرك: الغرض من الترخيص:

عدد الاسطوانات: عدد الركاب بما فيهم السائق: 5

تأمين أفراد N/A تأمين السائق: N/A العائلة/العاملين:

فسط التأمين: درهم 19,246.00

مبلغ التأمين: حسب الاتفاق

التحمل الإجبارى: الامارات العربية المتحدة درهم 500.00

التحمل الاضافي: N/A

يتحمل المؤمن له مبلغ إضافي وقدره 10% من قيمة الحادث الذي وقع لسيارته اذا كان عمر السائق اقل من 25 سنة وقت وقوع الحادث ، و يتم الاخذ بالنسبة الاعلى في حال تعدد نسب التحمل للحادث

ملاحظات

1- أصدرت هذه الشهادة فقط لأغراض الترخيص لدى دوائر المرور وتخضع لشروط وأحكام واستثناءآت وثيقة التأمين

2- بناءا على طلب المؤمن له فان إصلاح السيارة سيكون لدى: أى كراج لاختيار الشركة

بتاريخ : 2025/06/04 3- تم إجراء التأمين في الساعة: Wednesday اليوم: 10:23:34

أقر وأعترف بأنني استلمت وتفهمت شروط وملحقات الوثيقة المذكورة أعلاه وعليه أوقع.

توقيع الشركة توقيع المؤمن له أو طالب التأمين

> 2025/06/04 التاريخ:

Issued By: Rashmi Gore Date :04/06/2025 10:23:38





# **TAX INVOICE**

TRN: 100258594900003

**Customer Details** 

Name: AL FOUZAN ELECTROMECHANICAL EQUIPMENT

INSTALLATION

Code: PT847261

TRN:

Address: DUBAI,24605,DUBAI,DUBAI

Country: UAE

**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: BOMLAEAD

Doc. Number	BNCOU25000000149582
Reference Doc.	N/A
Doc. Currency	AED
Exchange Rate	1
Billing Date	04-Jun-2025
Payment Due Date	04-Jun-2025
Branch	HEAD OFFICE DUBAI
Department	Motor
Policy Number	0102010102154348000002

**Intermediary Details** 

Name: POLICYBAZAAR MIDDLE EAST INSURANCE

BROKERS L.L.C Code: NPA0174

Tra	nsaction Details						
Sr. No	Description	Qty	Unit price (AED)	Taxable Amount (AED)	Tax rate (%)	Tax Amount (AED)	Total Amount (AED)
	Gross Premium Written Motor POLICY NO : 0102010102154348000002 04 June 2025 - 03 July 2026		2,520.00	2,520.00	5	126.00	2,646.00
Tot	al Amount	2	2,520.00	2,520.00		126.00	2,646.00

## **Notes**

- Amount In Words: United Arab Emirates Dirhams Two thousand Six Hundred Forty-Six
- 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





# **Motor Comprehensive**

# **Policy Schedule**

# **Policy Schedule Basics**

**Policy Number** 0102010102154348 **Policy Issuance Date** 04 June 2025

Insurance Period 04 June 2025 10:23:33 - 03 July 2026 23:59:59

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

**Insured Details** 

**Insured Name** AL FOUZAN ELECTROMECHANICAL EQUIPMENT INSTALLATION

Date of Birth Not Applicable Gender **Trade License Number** 997952 Country of Issuance of 1st Driving License Not Applicable Not Applicable Mobile Number **Licensed Driving experience** 

Home Number **Driving License Number** Not Applicable Office Number 04 3209810 **Driving License Expiration Date** Not Applicable PO Box 24605 Profession Not Applicable Address **DUBAI Employer** Not Applicable

DUBAI insworld2024@gmail.com **Email Address** 

**Head Office** 

Vehicle Details

**Emirate** 

Dubai **Model Year** 2009 Place of Registration Make & Model NISSAN 2400 STD **Plate Category** Private DOUBLE CABIN PICKUP **Body Type** Vehicle Ownership Organization GCC **Vehicle Specification Seating Capacity** 5 White Vehicle modified? Color Nο

UNITED ARAB EMIRATES Country of Manufacturer Cylinders / Tonnage 4

53608 Purpose of Use Plate Number

Registration Type JN6DD23S79X247385 Chassis Number Renewal **Engine Number** KA24950881 **Motor Vehicle Classification** 

Financed by **Sum Insured** AED 19,246 /-Not Applicable

Cover Type, Deductible & Premium

**Cover Type** Motor Comprehensive Premium (excl. VAT) AED 2,520.00/-Cover Plan Basic Policy Fee (excl. VAT) AED 0.00/-

**Repair Condition** Premium Garage Network **Basic Deductible** AED 500/-Ancillary Deductible\* (% of Agreed Claim Amount) Not Applicable

Section **Standard Covers** Limit 1.0 Third Party Bodily Injury Limit set by UAE Courts Third Party Property Damage Limit 1.0 Up to AED 2,000,000/-Ambulance Cover (limit / person) 1.0 AED 6,770/-Third Party Loss of Use Allowance (maximum up to 15 days) 1.0 As per policy T&C

Limit **Rider Section Additional Covers** 

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.

Total Premium (excl. VAT)

AED 2,520.00/-

Up to AED 19,246/-

\*\* Double the basic deductible applicable

Disclaimer

2.0

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

Loss or Damage of Vehicle

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.

Page 1 of 2 **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 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.

PREMITINA ALLANDA

#### When you are:

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).

JULY SUCTION: 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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