



دائرة السبيارات

فرع: المركز الرئيسي - دبي

هاتف: 7777 233 4 +971

شهادة تأمين

نشهد بأن المركبة المنكورة أوصافها أدناه مؤمنة لدينا ضد مخاطر: (الفقد والتلف والمسؤولية المدنية)

طبقا لشروط الوثيقة الموحدة الصادرة عن وزارة الأقتصاد والتجارة

رقم الوثيقة: 0102010102154348 جهة الرهن: N/A

تاريخ الاصدار: 00:00:00 2025/06/04 المدة (13)شهر المؤمن له: 00:00:00 2025/06/04 المدة (13)شهر (13)شهر (13) Not Applicable بلد إصدار رخصة القيادة الأولى: AL FOUZAN

ELECTROMECHANICAL

EQUIPMENT INSTALLATION

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

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

كبيانات المركبة المؤمن عليها:

رقم اللوحة المعدنية: N - يي - 53608 فوع المركبة: NISSAN , 2400,STD

سنة الصنع: 2009 شكل المركبة: DOUBLE CABIN PICKUP لون المركبة: ابيض رقم الشاصي: JN6DD23S79X247385

الغرض من الترخيص: خصوصي خصوصي رقم المحرك: KA24950881

عدد الركاب بما فيهم المائق: 5 عدد الامطوانات: 4 تأمين المائق: N/A تأمين أفراد N/A

العائلة/العاملين:

 مبلغ التأمين:
 درهم 19,246.00
 فسط التأمين:
 حسب الإتفاق

 التحمل الإجباري:
 درهم 500.00
 التحود الجغرافية:
 الامارات العربية المتحدة

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

للحظات

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

2- بناءا على طلب المؤمن له فان إصلاح السيارة سيكون لدى: أي كراج الختيار الشركة

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

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

توقيع المؤمن له أو طالب التأمين توقيع الشركة

التاريخ: 2025/06/04

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



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TAX INVOICE

TRN: 100258594900003

Customer Details

Name: AL FOUZAN ELECTROMECHANICAL EQUIPMENT

INSTALLATION Code: PT847261

TRN:

Address: DUBAI,24605,DUBAI,DUBAI

Country: UAE

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
	A

BNCOU250000000149582

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

Billing Date	04-Jun-2025
Payment Due Date	04-Jun-2025
Branch	HEAD OFFICE DUBAI
Department	Motor
Policy Number	0102010102154348000002
	~0

Intermediary Details

Name: POLICYBAZAAR MIDDLE EAST INSURANCE

BROKERS L.L.C Code: NPA0174

Doc. Number

Tra	nsaction Details			1				
Sr. No			Qty	Unit price (AED)	Taxable Amount (AED)	Tax rate (%)	Tax Amount (AED)	Total Amount (AED)
1	Gross Premium Written Motor POLICY NO : 0102010102154348000002 04 June 2025 - 03 July 2026	O. VAI	1	2,520.00	2,520.00	5	126.00	2,646.00
Tot	al Amount	100		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	04 June 2025 10:23:33 - 03 July 2026 23:59:59			
Intermediary Name	POLICYBAZAAR MIDDLE EAST INSURANCE BROKERS L.L.C				
Incurred Details					

insured Details			
Insured Name	AL FOUZAN ELECTROMECHANICAL EQUIP	MENT INSTALLATION	
Date of Birth	Not Applicable	Gender	NA
Trade License Number	997952	Country of Issuance of 1st Driving License	Not Applicable
Mobile Number	-	Licensed Driving experience	Not Applicable
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
Emirate	DUBAI	Head Office	
		Email Address	insworld2024@gmail.com

Vehicle Details			
Model Year	2009	Place of Registration	Dubai
Make & Model	NISSAN 2400 STD	Plate Category	Private
Body Type	DOUBLE CABIN PICKUP	Vehicle Ownership	Organization
Seating Capacity	5	Vehicle Specification	GCC
Color	White	Vehicle modified?	No
Cylinders / Tonnage	4	Country of Manufacturer	UNITED ARAB EMIRATES
Plate Number	53608	Purpose of Use	-

Registration Type
Motor Vehicle Classification Chassis Number JN6DD23S79X247385 Renewal **Engine Number** KA24950881 AED 19,246 /-Financed by Not Applicable Sum Insured

Cover	Type, I	Deduct	ible &	Prem	ium

Premium (excl. VAT) AED 2,520.00/-Motor Comprehensive Cover Type Policy Fee (excl. VAT) Cover Plan Basic AED 0.00/-Repair Condition Premium Garage Network Total Premium (excl. VAT) AED 2,520.00/-

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
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
2.0	Loss or Damage of Vehicle	Up to AED 19,246/-
Rider Section	Additional Covers	Limit

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 daim(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

Issued by: Rashmi Gore on 04 Jun 2025 10:23





(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 Insured without the need to obtain any further consent from the Insured/Policyholder and/or any court judgment/order. The Insured/Policyholder is to receive from 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 Insurer/ 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.

Arab Emirates (which for the avoidance of doubt excludes the DIFFERM of the Insurance of 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).

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