

102295742

POLICY NO.

# حي أورينتال انسورنس كومباني ليمتد ओरिएंटल इंश्योरेंस कंपनी लिमिटेड THE ORIENTAL INSURANCE COMPANY LIMITED

THE SCHEDULE

1.7790757



رقم الوثيقة

OF POLICY	. COMPREHENSIVE (L(	OSS DAMAGE & TH	IRD PARTY I JABII IT'	Y 1	4 6 . 4-
	: _COMPREHENSIVE (LOSS, DAMAGE & THIRD PARTY LIABILITY) : DARK BLUE SHIPPING L.L.C			ـــوثيقــة :	
IE OF THE INSURED	:_DARK BLUE SHILL IN	IO L.L.C			المؤمــن له ؛ :
RESS	:				: 'Uk
NESS / PROFESSION	:				ــة أو الوظيفة
IRANCE PERIOD FROM	: _13/06/2025	to 12/07/	/2026		لتأميـن من ،
MUM	:_DHS 1,400.00	VAT @ 5%: <u>D</u>	HS 70.00		ة القسط :
L PREMIUM WITH VAT	DHS 1,470.00			ة المضافة ؛	ي قسط مع ضريبة القيما
URED VEHICLE SPECIF	FICATIONS			لهيله ز	اف السيارة المؤمر
رقـم التسجيل REGISTRATION NO.	رقــم الشاسية CHASSIS NO.	رقــم المحرك ENGINE NO.	سعة اسطو انات المحرك ENGINE CAPACITY	لون السيارة COLOUR OF VEHICLE	الـــوزن فــــار غـــــة EMPTY WEIGHT IN KG.
DUBAI M 26170	MR2KT9F34F11 53823	1NZZ112699	1500	WHITE	0
شکل الهیکل TYPE OF BODY	الغرض من الترخيص USE OF VEHICLE	نوع السيارة MAKE OF VEHICLE		عدد الركاب بما فيهم السائق NO. OF PASSENGERS INCL. DRIVER	عدد اسطوانات No. OF CYUNDERS
SALOON	PRIVATE	TOYOTA YARIS	2015	1+4	4
COVER(OWN I  THE INSURED'S E	GENCY REPAIR ), OIC GR DAMAGE SECTION 1 ONI STIMATE VALUE OF THE VEHION	CASP (CALL 60057575 LY)  CLE: DHS 16,100.00  wehicle body damage		<u>قيم</u> ة السيارة 4 الامارات العربية تامتحدة. عمان مغط	تقدير المؤمن a ل الحدود الجغرافية. دول
COVER(OWN I THE INSURED'S E GEOGRAPHICAL AREA: LIMIT OF LIABILITY:	STIMATE VALUE OF THE VEHION United Arab Emirates. Oman Covered - Onlyo 1. The maximum authorised repair limi Section One is AED 250 2. The Company's maximum liability ir (a) of clause 1 of Section Two in resp	CASP (CALL 60057575 LY)  CLE: DHS 16,100.00  vehicle body damage.  it as per clause 3 of  n respect of paragraph vect of any one claim or	ناة – تلف جسم المركبة رح بها وفقاً للبند (*) من ية للغقرة (أ) من البند ())	قيمة السيارة	تقدير المؤمن a ل الحدود الجغرافية، دولا تحديد المسؤولية، فغد ا. ا ا. ا
COVER(OWN I THE INSURED'S E GEOGRAPHICAL AREA: LIMIT OF LIABILITY:	STIMATE VALUE OF THE VEHIOR United Arab Emirates. Oman Covered - Onlyo 1. The maximum authorised repair limi Section One is AED 250 2. The Company's maximum liability ir (a) of clause 1 of Section Two in resp series of claims resulting from one awarded by the Court whatever it may b 3. The Company's maximum liability ir	CASP (CALL 60057575 LY)  CLE: DHS 16,100.00  wehicle body damage  it as per clause 3 of  n respect of paragraph  vect of any one claim or e accident is the sum  i.e.  n respect of paragraph	ياة – تلف جسم المركبة ج بها وفقاً للبلد (٣) من ية للفقرة (أ) من البلد (أ) حملة مطالبات نشأت عن نضائياً من تعويض مهما ية للفقرة (ب) من البلد (أ)	قيمة السيارة 4 الإمارات العربية تامتحدة. عمان مغط ط من السيارة القصل الأول. <b>٢٥٠ درهم</b> القصل الأول. <b>٢٥٠ درهم</b> من القصل الثاني عن أية مطالبة أو د عندت واحد هو قيمة ما يحكم بة ة الحد الأقصى لمسة لية الشركة بالنسر الحد الأقصى لمسة لية الشركة بالنسر	تقدير المؤمن له لا الحدود الجغر افية، دولا نحديد المسؤولية، فقا ا. ا ا. ا
COVER(OWN I THE INSURED'S E GEOGRAPHICAL AREA: LIMIT OF LIABILITY:	STIMATE VALUE OF THE VEHION  STIMATE VALUE OF THE VEHION  United Arab Emirates. Oman Covered - Onlyo  The maximum authorised repair limic Section One is AED 250  The Company's maximum liability in  (a) of clause 1 of Section Two in responseries of claims resulting from one awarded by the Court whatever it may be	CASP (CALL 60057575 LY)  CLE: DHS 16,100.00  wehicle body damage  it as per clause 3 of  n respect of paragraph  vect of any one claim or  e accident is the sum  ve.  n respect of paragraph  of any one claim or series	ناة – تلف جسم المركبة ع بها وفقاً للبند (") من ية للغفرة (أ) من البند () عملة مطالبات نشأت عن نضائياً من تعويض مهما بة للغغرة (ب) من البند () ملة مطالبات نشأت عن	قيمة السيارة ف الامارات العربية تامتحدة، عمان مغط ط من السيارة الفصل الأولد <b>١٥٠ درهم</b> الحد الأقصى لمسؤلية الشرخة بالنس من القصل الثاني عن أية مطالبة أو د عادت واحد هو قيمة ما يحكم، بة ة بلغت قيمته.	تقدير المؤمن له لا الحدود الجغر افية. دولا تحديد المسؤولية، فقد ا. ا ك. ا
COVER(OWN I	STIMATE VALUE OF THE VEHIOUS United Arab Emirates. Oman Covered - Only of 1. The maximum authorised repair limin Section One is AED 250 2. The Company's maximum liability in (a) of clause 1 of Section Two in respectives of claims resulting from one awarded by the Court whatever it may be 3. The Company's maximum liability in (b) of Clause 1 of Section Two in respective of claims resulting from one accident is A	CASP (CALL 60057575 LY)  CLE: DHS 16,100.00  wehicle body damage  it as per clause 3 of  n respect of paragraph  vect of any one claim or  e accident is the sum  ve.  n respect of paragraph  of any one claim or series  AED:  permission provided that  ehicle in accordance with  had his licence cancelled	غاة – تلف جسم المركبة ع بها وفقاً للبلد (ا) علية للفقرة (ا) من البلد (ا) عملة مطالبات نشأت عن يضائياً من تعويض مهما علية للفقرة (ب) من البلد (ا) من المؤمن له يشرط عليات المؤمن له يشرط عليات طبقاً نقائون السبر غون الترخيص المملوة له	قيمة السيارة ف الإمارات العربية تامتحدة. عمان مغط ط من السيارة القصل الأولد ٢٠٥ <b>درهم</b> القصل الأولد ٢٠٥ <b>درهم</b> من القصل الثاني عن أية مطالبة أو در حادث واحد هو قيمة ما يحكم بية فر للعت قيمية. الحد الأقص لمسؤلية الشركة بالنسر حادث واحد،	تقدير المؤمن U U U ل الحدود الجغر افية. دولا تحديد المسؤولية، فقد 1. ا 1. ا 1. ا 1. ا 1. ا السائق المرخص له؛ المؤ
COVER(OWN I	STIMATE VALUE OF THE VEHIOUS United Arab Emirates. Oman Covered - Only 1. The maximum authorised repair limi Section One is AED 250 2. The Company's maximum liability ir (a) of clause 1 of Section Two in respects of claims resulting from one awarded by the Court whatever it may b 3. The Company's maximum liability ir (b) of Clause 1 of Section Two in respect of claims resulting from one accident is A 2,000,000.00	CASP (CALL 60057575 LY)  CLE: DHS 16,100.00  wehicle body damage  it as per clause 3 of  n respect of paragraph vect of any one claim or e accident is the sum vie.  n respect of paragraph of any one claim or series AED:  permission provided that ehicle in accordance with had his licence cancelled ority.	ياة – تلف جسم المركبة ية بها وفقاً للبند (") من ية للغقرة (أ) من البند () تصالباً من تعويض مهما ية للغقرة (ب) من البند () ملة مطالبات نشأت عن ملة مطالبات نشأت عن ن أو أمر المؤمن له يشرط يبارة طبقاً لقانون السبر نوابن ولوائح المرور.	قيمة السيارة ف الامارات العربية تامتحدة، عمان مغط ط من السيارة القصل الثارة • 6 مرهم الحد الأقصى لمسؤلية الشرخة بالنس حادث واحد هو قيمة ما يحكم بة ة من القصل الثاني عن أية مطالية أو د من القصل الثاني عن أية مطالية أو در من القصل الثاني عن أية مطالية أو جد من القصل الثاني عن أية مطالية أو جد عادث واحد، ومن له أو أي شحص يقود السيارة باذ، يكون السائق مرخصاً له يقيادة السيارة باذ، ليكون السائق مرخصاً له يقيادة السيارة باذ، الغي بأمر من المحكمية أو عقتضى ة	تقدير المؤمن a له لا المؤمن a له لا الموقود الجغر افية. المديد المسؤولية، المديد المسؤولية، المديد المسؤولية، المديد المسؤولية، المديد المسؤولية، المديد الموقولية،
COVER(OWN I	STIMATE VALUE OF THE VEHIOUNITED AND STIMATE VALUE OF THE VEHIOUNITED AND STIMATE VALUE OF THE VEHIOUNITED AND SECTION 1. The maximum authorised repair liming Section One is AED 250  2. The Company's maximum liability in (a) of clause 1 of Section Two in responseries of claims resulting from one awarded by the Court whatever it may be a considered by the Court whatever it may be conficient of Clause 1 of Section Two in respection of Claims resulting from one accident is A 2,000,000.00  The Insured or any person driving with his the person driving holds a licence for that we the traffic laws and regulations and has not by order of a court of law or competent authous the Insured must not use the vehicle exception.	CASP (CALL 60057575 LY)  CLE: DHS 16,100.00  wehicle body damage  it as per clause 3 of  n respect of paragraph neet of any one claim or e accident is the sum ise.  n respect of paragraph of any one claim or series  AED:  permission provided that tehicle in accordance with had his licence cancelled ionity.  for the purpose for which	ياة – تلف جسم المركبة ية بها وفقاً للبند (*) من علة مطالبات نشأت عن ية للغقرة (ب) من البند () ية للغقرة (ب) من البند () ملة مطالبات نشأت عن ملة مطالبات نشأت عن نأو أمر المؤمن له يشرط على الترخيص المملوح له توانين ولوائخ المرور. ق إلاللغرض المرخص من	قيمة السيارة ف الامارات العربية تامتحدة، عمان مغط ط من السيارة القصل الثارة • 6 مرهم الحد الأقصى لمسؤلية الشرخة بالنس حادث واحد هو قيمة ما يحكم بة ة من القصل الثاني عن أية مطالية أو د من القصل الثاني عن أية مطالية أو در من القصل الثاني عن أية مطالية أو جد من القصل الثاني عن أية مطالية أو جد عادث واحد، ومن له أو أي شحص يقود السيارة باذ، يكون السائق مرخصاً له يقيادة السيارة باذ، ليكون السائق مرخصاً له يقيادة السيارة باذ، الغي بأمر من المحكمية أو عقتضى ة	تقدير المؤمن J aJ نولا الحدود الجغر افية، دولا نحديد المسؤولية، فقد ال. ا ال. ا ال. ا ال. ا ال. ا السائق المرخص له، المؤ النا السائق المرخص له، المؤ النا المود الاستعمال، يجد
COVER(OWN I  THE INSURED'S E: GEOGRAPHICAL AREA: LIMIT OF LIABILITY:  LICENSED DRIVER: LIMITATION OF USE:	STIMATE VALUE OF THE VEHIOUS United Arab Emirates. Oman Covered - Only 1. The maximum authorised repair limin Section One is AED 250 2. The Company's maximum liability in (a) of clause 1 of Section Two in responseries of claims resulting from one awarded by the Court whatever it may be 3. The Company's maximum liability in (b) of Clause 1 of Section Two in respect of claims resulting from one accident is A 2,000,000.00  The Insured or any person driving with his the person driving holds a licence for that we traffic laws and regulations and has not by order of a court of law or competent author the Insured must not use the vehicle except it is licenced.	CASP (CALL 60057575 LY)  CLE: DHS 16,100.00  wehicle body damage  it as per clause 3 of  n respect of paragraph neet of any one claim or e accident is the sum ise.  n respect of paragraph of any one claim or series  AED:  permission provided that tehicle in accordance with had his licence cancelled ionity.  for the purpose for which	ياة – تلف جسم المركبة ية بها وفقاً للبند (*) من علة مطالبات نشأت عن ية للغقرة (ب) من البند () ية للغقرة (ب) من البند () ملة مطالبات نشأت عن ملة مطالبات نشأت عن نأو أمر المؤمن له يشرط على الترخيص المملوح له توانين ولوائخ المرور. ق إلاللغرض المرخص من	Ö يصة السيارة المورن مغط من السيارة المورن مغط من السيارة المحرب التخاليف الاصلاح المصرب التخاليف الاصلاح المصرب القصل الثاني عن أية مطالبة أو جما المحرب المصرب المسال المائي عن أية مطالبة أو جما المحرب المصرب المسال المائي عن أية مطالبة أو جما عادت واحد، و	تقدير المؤمن J aJ ندولا الحدود الجغر افية، دولا نحديد المسؤولية، فقد ال. ا ال. ا ال. ا ال. ا السائق المرخص له، المؤ النا في المؤ في المؤلد الاستعمال، يجد

In case of claim, please click <u>CLAIMS - Oriental Insurance</u>. OR Visit <u>https://oicgulf.net/claims</u>

\* The vehicle be driven by a Driver holding a License less than one (1) year old at any time during policy period:No

Declaration: \* The vehicle be driven by an underage Driver (Age below 25 years) at any time during policy period:No

عن الشركة BROKERS LECCIHE COMPANY

Regd. Office: Oriental House: A25/27 | Asaf Ali Road | New Delhi | India Issuing Office: Suite 303 | Sheikh Rashid Bldg | Dubai Creek | Dubai | U.A.E. PO Box 478 | T: 04 353 8688/3537795 | E: ksm@oicgulf.ae

#### Coverages:

	IN BUILT COVERS
Loss or Damage to Insured Vehicle	As per Insured Declared Value
Third Party Liability for bodily injury	AED 200,000/- or as Decided by Court
Third Party Property Damage	AED 2,000,000/-
Personal Accident Benefit to Driver	Covered up to a Limit of AED. 200,000/-
Personal Accident Benefit to Passengers	Covered up to a Limit of AED. 200,000/-
24 Hours Gold Roadside Assistance Program (GRASP)	Private Vehicles - Covered with Multiple Benefits. Refer the Brochure. Commercial Vehicles: - Covered with Multiple Benefits for vehicles up to 3 tons only Refer the Brochure.

ENHANCED MOTOR COVER PROTECTION					
Ambulance Cover	AED 6,770/-				
Natural Calamity Cover	Yes				
Perils of Nature, Riot Strike & Civil Commotion	Yes				
Wind Screen / Windows & Sunroof Cover	Up to AED 2,000/- with NIL Excess for Private vehicles only.				
Loss of Personal Effects	AED 2,000/- for Private vehicles only.				
Emergency Medical Expenses	AED 2,000/- for Private vehicles only.				
Agency / Repair's at Authorized Dealer	Private Yes (From 1st Date of Registration up to brand new vehicles if vehicle purchased at Authorized dealer ) Commercial yes (From 1st Date of Registration as a new vehicle only.)				
Lock Replacement	AED 1,500/- For Private vehicles only.				
Valet Parking (Theft only)	Yes (Limit up to Dhs.80,000/-)				
Recovery Claim Hire Car Benefits	Covered for Private vehicles subject to prior approval.				
The above is subject to a valid police report. Please refer to brochure for terms and conditions					

	OPTIONAL COVER YOU CAN ADD
Own Damage Hire Car Benefit	AED 150/- (7 Days Multiple Claims) only for Private vehicles.

## PART OF MOTOR POLICY - SPECIAL CONDITIONS:

- 1. **Young and Novice Drivers** The driver/ rider 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.
- 2. **Vehicle Specification** Your car is in good condition, as per GCC specifications and first purchased from a UAE local authorized dealer. It has not been modified from the manufacturer's original specifications.
- 3. **Young Driver Additional Excess** If the declared driver /rider at the time of the accident is below 25 years, an additional deductible of 10% of the admissible amount of the claim shall be paid by the driver of the insured over and above the excess stated on the policy schedule.
- 4. Additional Excess Factory Modified Vehicles The insured or their representative shall pay the first 15% of the amount of compensation in addition to the standard policy excess stated on the policy schedule.
- 5. **Additional Excess Non-Factory Modified Vehicles** The insured or their representative shall pay the first 20% of the amount of compensation in addition to the standard policy excess stated on the policy schedule.
- 6. **Additional Excess Sports Car** The insured or their representative shall pay the first 15% of the amount of compensation in addition to the standard policy excess stated on the policy schedule.
- 7. **Total Additional Excess** In cases where multiple excesses are applicable, the policy shall apply the highest percentage of the deductibles for one accident in addition to the standard policy excess.
- 8. 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 OIC 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.
- 9. Driving License Category Based on Loading Capacity:
  - 1. For body type pickups & trucks with an empty weight up to 3 tons, the driving license must be Category 3 or 4, i.e., Light Vehicle or Heavy Vehicle, respectively.
  - 2. For an empty weight of more than 3 tons, the license must be Category 4, i.e., Heavy Vehicle. The above is as per UAE law as prescribed by RTA.
- 10. Hire Car Benefits For policies with hire car benefits, standard market practices would apply, whereby the hire car company would block a certain amount of the Insured's credit card as the Insured's security deposit for 30 days as per the Terms and Conditions of the hire car company. For this reason, a valid credit card bearing the Insured's name will be required to use this benefit.
- 11. Vehicle Registration It is a requisite that all issued motor insurance certificates must be uploaded online with the respective traffic authority of each emirate to proceed with vehicle registration. As these only stay online for a limited period, please ensure that the vehicle registration is completed immediately following the issue of an insurance certificate.
- 12. Unified Motor Insurance Policy Please click on Unified Motor Insurance Policy Wording for full terms, conditions, and

exclusions of the policy. Please call us if you need any further clarifications.

## **CONDITIONS:**

Repairs at authorized Agency Network – If Repairs at Authorized Agency, Network is included in your policy, as shown in your schedule, then we will pay for your vehicle to be repaired at one of our approved agency/dealer/workshops within the UAE following an accident covered under your policy.

## PRE-EXISTING DAMAGE EXCLUSION:

Oriental Insurance Company will not take responsibility of 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 Oriental Insurance Company. Otherwise, claims will be rejected.

#### **COMPLAINTS PROCEDURE:**

If you wish to complain about our practices or performance, please call or write to us Email address: customercare@oicgulf.ae Telephone: +971 4 353 8688 Ext: 140 Web page address: https://web.oicgulf.ae/crm/feedback/customer\_complaint.php We will acknowledge receipt of your complaint within 24 hours. Where possible, we will also outline steps we propose to take to sort your grievances.

#### **DISCLAIMER:**

It is hereby declared and agreed that 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 and 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 of 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 Oriental Insurance Company 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 and Conditions that form part of this insurance policy which shall prevail in case of dispute. Terms and 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 the Insurance Authority/Central Bank.

## **IMPORTANT:**

This certificate and policy are not transferable without prior reference to insurers. If cancellation of this insurance is required, the insured must provide the following a) Transfer of ownership as recorded with the police authorities OR b) Proof that the vehicle has been insured by another insurance company. OR c) Copy of the export certificate if the vehicle is to be exported from U.A.E. Any accident must be notified to the company immediately.