



# **SCHEDULE / CERTIFICATE** LOSS DAMAGE & CIVIL LIABILITY

الجدول / شهادة التأمين

المدنية	والمسؤولية	والتلف /	الفقد

09/601/655/2025/34814       2565534814       14/06/25 17:10 to 13/07/26 23:59         INSURED DETAIL       مؤون له       Address       Sharjah, 242972         Owner TCN       3070386866       للكتروني         E-Mail/Phone No       motor15@nsib.ae/0508463424       motor15@nsib.ae/0508463424         Bank Name       0       motor15@nsib.ae/0508463424       motor15@nsib.ae/0508463424         Udentification No       784197409857519       Engine Capacit       Juncation         VEHICLE DETAILS       (b)       Chassis No       Engine Capacit       Juncation         Uprobability       Chassis No       Engine No.       Plate No.       Registration Type       Engine Capacit         Uprobability       Manufacture       Body Type       Manufacturing-Year       No of Passenger + I       StarJin Wa200       StarJi	LUSS DAMAGE & CIVIL						المدنية	. والىلف / والمسؤوليه	ונפפג
Insured Abdul Sattar Syee         Name of Insured       Abdul Sattar Syee       adjustar         Address       Sharjah, 242972       Sharjah, 242972         Owner TCN       3070366886       Subject         E-Mail/Phone No       motor15@nsib.ae/0508463324       Subject         Bank Name       784197409857519       Subject         VEHICLE DETAILS       Chassis No       Engine No.       Registration Type         Chassis No       Engine No.       Plate No.       Registration Type         Used Inscription       Country of Manufacture       Body Type       Manufacturing Year       Or Passenger + I         Vehicle Classification       Country of Manufacture       Body Type       Manufacturing Year       No of Passenger + I         LiQi+ Hungb       Tonnage / Weight       Make & Model & Color       Station Vactor beight       No of Passenger + I         Vehicle Sinsured value       AED 2,000.00 /- VAT ( 85:00 ) = AED 4,785:00 / Subject to value Added Tax clause)       PEARL WHITE         Vehicle Sinsured value       AED 2,000.00 /- VAT ( 85:00 ) = AED 4,785:00 / Subject to value Added Tax clause)       Subject to value Added Tax clause)         Ibunda Advace Mereima       AED 2,000.00 /- VAT ( 85:00 ) = AED 4,785:00 / Subject to value Added Tax clause)       Subject to value Added Added tax Loor         Condition Cove	Policy No.	رقم الوثيقة	RTA No.		قة	رقم الوثية	Policy Period	لتأمين	مدة ال
Name of Insured         Abdul Sattar Syste         مروري للماللا           Address         Sharjah, 242972         مراوري للماللا           Owner TCN         3070386886         كالكثر وان           E-Mail/Phone No         motor15@nsib.ae/0508463424         كالكثر وان           Bank Name         1         Chassis No         Engine No.         The construction of the c					-	14/06/25 17:10 to 13/07/26 23:59			
Address       Sharjah, 242972         Owner TCN       3070386886         E-Mail/Phone No       motor15@nsib.ae/0508463424         Bank Name       al         Identification No       784197409857519         VEHICLE DETAILS       al         Chassis No       Engine No.         Plate No.       Registration Type         Identification       Comparison         WEHICLE DETAILS       al         Chassis No       Engine No.         Plate No.       Registration Type         MHFYX59G6F8070239       ZITR7939244       2 25414         PNIVATE       Country of Manufacture       Body Type         Manufacturing-Year       No of Passenger +         Juight Vehicle       Tonnage / Weight       Make & Model & Color         Juight Vehicle       Tonnage / Weight       Make & Model & Color         PRIVATE       Vehicle Staured value       AED 4,700.00 /-       VAT         Ceographical Exc (Owara-LD)       AED 4,700.00 /-       AED 1,700.00 /-       AED 1,700.00 /-         Geographical Exc (Owara-LD)       Make Ab Mole for Using Conder act action       AED 3,000,000 /-         Conditional Macoular Ab Eb 3,000,000 /-       AED 3,000,000 /-       AED 1,700.00 /-       AED 3,000,000 /-         <	INSURED DETAIL							، المؤمن له	بيانات
Owner TCN       3070386886         E-Mail/Phone No       motor15@nsib.ae/0508463424       الكتروني         Bank Name       a       a         Identification No       784197409857519       a         VEHICLE DETAILS       (cassis No       Engine No.       Plate No.       Registration Type       Engine Capacit         @chassis No       Engine No.       Plate No.       Registration Type       Engine Capacit         @doi Nacco       225414       PRIVATE       2.7 L       View Comparison         Vehicle Classification       Country of Manufacture       Body Type       Manufacturing-Year       No of Passenger +         Ulpidb Vehicle       STATION WAGON       2015       64 1       Purpose of use       Tonnage / Weight       Make & Model & Color       2015       64 1         Purpose of use       Tonnage / Weight       Make & Model & Color       2015       64 1       Purpose of use       Tonnage / Waight       Make & Model & Color       2015       64 1         Purpose of use       Tonnage / Weight       Make & Model & Color       2015       64 1       2000.00 /       2015       2015       2015       2015       2015       2015       2015       2015       2016       2016       2016       2016       2016       <	Name of Insured		Abdul Satta	ar Syed				مؤمن له	اسم الد
E-Mail/Phone No       motor15@nsib.ae/0508463424       مانهالمؤمن لمانها للكثيروني مانهدار المحرك مانهالمؤمن لمانها للمحكمة         Bank Name       مانهالمؤمن لمانه       TR4197409857519       مانهالمؤمن لمانه         VEHICLE DETAILS       معاد المحرك       رقم المحرك       رقاع معار عار معاد المحرك       رقم المحرك <td colspan="2"></td> <td>Sharjah, 24</td> <td>2972</td> <td></td> <td></td> <td></td> <td></td> <td>العنوان</td>			Sharjah, 24	2972					العنوان
Bank Name       الفركية         Identification No       784197409857519         VEHICLE DETAILS       المركية         Chassis No       Engine No.         Plate No.       Registration Type         James Display       James Display         MHFYX59G6F8070239       ZTR7939244       2 25414         Vehicle Classification       Country of Manufacture       Body Type         Manufacturing Year       No of Passenger +         Jight Vehicle       STATION WAGON       2015         Purpose of use       Tonnage / Weight       Jack Matk & Model & Color         Vehicle's Insured value       AED 42,000.00 /-       AED 42,000.00 /-         Vehicle's Insured value       AED 42,000.00 /-       AED 42,000.00 /-         Cographical Ext. (Oman-LD)       Matk & Model & Color       June data Streed Premium         Geographical Ext. (Oman-LD)       Medical Exp. (Limit AED 5000)       Integrate Presonal Accident Passene         Gold Coverage Area       United Arab 5000 /-       AED 42,000.00 /-         Cox       AED 42,000.00 /-       AED 42,000.00 /-         Geographical Ext. (Oman-LD)       Matk & ED 42000 /-       AED 42,000.00 /-         Geographical Ext. (Oman-LD)       AED 42,000.00 /-       AED 3,000.00 /-         Geographical Ext. (Oman-L	Owner TCN							المروري للمالك	الرمز ا
Identification No       784197409857519       المركبة         VEHICLE DETAILS       المركبة       مراهمرا للمركبة       المركبة         Chassis No       Engine No.       رقم المحرك       رقم المحرك       Engine Capacit         Joba Size       مرفة المحرك       البيكل / الشاصي       البيكل / الشاحرك       Engine Capacit         Wehicle Classification       Country of Manufacture       Body Type       Manufacturing Year       No of Passenger + 1         ILight Vehicle       STATION WAGON       2015       64 1         Purpose of use       Tonnage / Weight       Make & Model & Color       Weight       Wait Gase       PRIVATE       PEARL WHITE         Vehicle's Insured value       AED 1,700.00 /+ AKT ( 85.00 ) = AED 1,785.00 (- [Sugect to Value Added Tax clause)       Unided Arab Emirates + OMAN (Only for Own Damage, Orange card required for outside       Make         Geographical Coverage Area       Unided Arab Emirates + OMAN (Only for Own Damage, Orange card required for outside       Make       Mace Social       Make         Gold Coverage Area       Unided Arab Emirates + OMAN (Only for Own Damage, Orange Card required for outside       Make       Mace Social       Make         Geographical Ext. (Oman-LD)       Medical Exp.(Limit AED 5000)       No Agency Repair Off Road Personal Accident Driver Personal Accident Passeng       Make Daso       Make Dasooo)	E-Mail/Phone No		motor15@nsib.ae/0508463424					الالكتروني	البريد ا
المركبة         VEHICLE DETAILS         Chassis No         Chassis No       Engine No.         je place No.       je place No.								وية المؤمن له	
Chassis No         Engine No.         Plate No.         Registration Type         Engine Capacit           فوة المحرك         فوة المحرك         فوة المحرك         في السجيل / الشاصي         في المحرك         في المحركة         في الحركة         في الحركة <td>Identification No</td> <td></td> <td>784197409</td> <td>857519</td> <td></td> <td></td> <td></td> <td><b>پا</b>تف</td> <td>رقم اله</td>	Identification No		784197409	857519				<b>پا</b> تف	رقم اله
فوة المحرك ( قم الهيدل / الشاصي ( قم المحرك ) ( قم الهيدل / الشاصي ) ( قم المحرك ) ( قم الهيدل / الشاصي ) ( MHFYX59G6F8070239 2TR7939244 2 25414 2 25414 2 25414 2 25414 2 25414 2 25414 2 25414 2 25414 2 25414 2 25414 2 25414 2 25414 2 25414 2 2 25414 2 2 25414 2 2 25414 2 2 2 2 5414 2 2 5414 2 2 2 5414 2 2 2 5414 2 2 5414 2 2 2 5414 2 2 2 5414 2 2 2 5414 2 2 5414 2 2 2 2 5414 2 2 2 5414 2 2 2 5414 2 2 2 5414 2 2 2 5414 2 2 2 5414 2 2 2 5414 2 2 2 5414 2 2 2 5414 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	VEHICLE DETAILS							المركبة	بيانات
MHFYX59G6F8070239         2TR7939244         2 25414         PRIVATE         2.7 L           Vehicle Classification علاق (Light Vehicle         Country of Manufacture aux bit (Light Vehicle         Body Type (Manufacturing Year (Light Vehicle         No of Passenger + (Light)         No of Passenger + (Light)           Light Vehicle         STATION WAGON         2015         6+1           Purpose of use (Jusaid)         Tonnage / Weight (Jusaid)         Make & Model & Color (Light)         2015         6+1           Vehicle's Insured value Total Agreed Premium         AED 42,000.00 /- AED 1,700.00 /- * VAT ( 85.00 ) = AED 1,785.00 /- (Subject to Value Added Tax clause) (Justed Arab Emirates + OMAN (Only for Own Damage, Orange card required for outside UAE)         PEARL WHITE           Vehicle's Insured value Total Agreed Premium         AED 3,000,000 /- (Justed Arab Emirates + OMAN (Only for Own Damage, Orange card required for outside UAE)         Personal Accident Driver         Personal Accident Passeng (Individuals working for the Insured) Personal Effects (OD) (Limit AED 5000)         ROAD SIDE ASSISTANCE-IM GODL COVER (UNLIMITE) SERVICES- INTERCITY LIMT) Storm Flood, Riot and Strike Extension         Windscreen (Limit AED 3500)           DEDUCTIBLES         Individuals working for the Insured) Personal Effects (OD) (Limit AED 200/- Ancilary Deductible         AED 200/- Ancilary Deductible         AED 200/- Ancilary bit of damaged parts in case insure is at fault during accident as per table of depreciation on new original parts replaced in lieu of damaged parts in case insure is at fault during accident as								Engine Capacity	у
Vehicle Classification قبل المركاب + السائق         Country of Manufacture قبل الركاب + السائق         Body Type في شكل الهيكل STATION WAGON         Manufacturing Year exit in the state of first registration of use, except Taxi, Public Transport, Rental Vehicle's for which a separate set of defuctible applies.This is in accordance with unified near parate set of defuctible applies.This is in accordance with unified near parate set of defuctible applies.This is in accordance with unified near parate set of defuctible applies.This is in accordance with unified near parate set of defuctible applies.This is in accordance with unified motor gpinov         Accol account of the set of the set of the set of the set of the set of the set of the set of the set of the set of the set of t									
اللركاب + السائق       فقة المركبة         Light Vehicle       STATION WAGON       2015         Purpose of use       Tonnage / Weight       Make & Model & Color         Juage       Juage       Juage       Juage         PRIVATE       Toyota FORTUNER       PEARL WHITE         Vehicle's insured value       AED 42,000.00 /-       Toyota Agreed Premium       AED 1,700.00 /+ VAT ( 85.00 ) = AED 1,785.00 /- (Subject to Value Added Tax clause)       Juage         Geographical Coverage Area       United Arab Emirates + OMAN (Only for Own Damage, Orange card required for outside UAE)       AED 3,000,000 /-       Juage         Third Party Property Damage Limit       AED 3,000,000 /-       AED 3,000,000 /-       Juage       Juage         Geographical Ext. (Oman-LD)       Medical Exp. (Limit AED 5000)       No Agency Repair       Off Road       Personal Accident Driver       Personal Accident Passency         (Individuals working for the Insured)       Personal Effects (OD) (Limit AED 5000)       No Agency Repair Off Road       Personal Accident Driver       Personal Accident Passency         GOLD COVER (UNLIMITED SERVICES- INTERCITY LIMIT)       Storm, Elood, Riot and Strike Extension       Windscreen (Limit AED 3500)       Deductible         Actiary Deductible       AED 200/-       Actiary Deductible Indege as depreciation on new original parts replaced in lieu of damaged parts in case insured is at f									Drivor
Light Vehicle       STATION WAGON       2015       6+1         Purpose of use Jurpose									
Purpose of use Jego Juncy Line         Tonnage / Weight Use         Make & Model & Color ig Juncy Line         Make & Model & Color ig Juncy Line           PRIVATE         PRIVATE         TOYOTA FORTUNER         PEARL WHTE           Vehicle's Insured value Total Agreed Premium         AED 42,000.00 /- AED 1,700.00 /- + VAT (85.00) = AED 1,795.00 /- Subject to Value Added Tax clause) United Arab Emirates + OMAN (Only for Own Damage, Orange card required for outside UAE)         United Arab Emirates + OMAN (Only for Own Damage, Orange card required for outside UAE)           Third Party Property Damage Limit         AED 3,000,000 /- AED 3,000,000 /-         AED 3,000,000 /- CONDITIONS/RIDERS         Personal Effects (OD) (Limit AED 5000)         No Agency Repair Off Road Personal Accident Driver Personal Accident Passeng (Individuals working for the Insured) Personal Effects (OD) (Limit AED 4000) Personal Effects (OD) (Limit AED 5000) ROAD SIDE ASSISTANCE-IM GOLD COVER (UNLIMITED SERVICES- INTERCITY LIMIT) Storm Flood, Riot and Strike Extension Windscreen (Limit AED 3500)           DEDUCTIBLES         AED 200/- Anctilary Deductible         AED 200/- AED 200/- Additional Deductible is applicable as depreciation on new original parts replaced in lieu of damaged parts in case insured is atault during accident as per the table of depreciation according to date of first registration of use, except Taxi, Public Transport, Rental Vehicles for which a separate set of deductible applies.This is in accordance with unified motor golicy)         Year Percentage First - Second 5% Third 10%         Year Percentage First - Second 5% Third 10%									
PRIVATE         TOYOTA FORTUNER         PEARL WHITE           Vehicle's Insured value Total Agreed Premium         AED 42,000.00 /- AED 1,700.00 /+ VAT (85.00) = AED 1,785.00 /- (Subject to Value Added Tax clause)         Vehicle 's Insured value Total Agreed Premium         AED 42,000.00 /- AED 1,700.00 /+ VAT (85.00) = AED 1,785.00 /- (Subject to Value Added Tax clause)         Vehicle 's Insured value Total Agreed Premium           Geographical Coverage Area         United Arab Emirates + OMAN (Only for Own Damage) Orange card required for outside UAE)         Vehicle 's Insured Premium         AED 3,000,000 /-           Third Party Property Damage Limit         AED 3,000,000 /-         Vehicle 's Insured'         Personal Accident Driver         Personal Accident Passeng (Individuals working for the Insured)         Personal Effects (OD) (Limit AED 5000)         ROAD SIDE ASSISTANCE-IM GOLD COVER (UNLIMITED SERVICES- INTERCITY LIMIT)         Storm, Flood, Riot and Strike Extension         Windscreen (Limit AED 3500)           DEDUCTIBLES         Basic Deductible         AED 200/-         Queils         Queils         Queils           Additional Deductible is applicable as depreciation on new original parts replaced in lieu of damaged parts in case insured is at fault during accident as per the table of depreciation according to date of first registration of use, except Taxi, Public Transport, Rental Vehicles for which a separate set ofdeductible applies.This is in accordance with unified motor policy)         Year         Percentage First         Queils         Queils           Vehicle's of Wackyu- <td>Purpose of use</td> <td>Tonnage / We</td> <td>eight Ma</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	Purpose of use	Tonnage / We	eight Ma						
Vehicle's Insured value Total Agreed Premium       AED 42,000.00 /- AED 1,700.00 /- + VAT ( 85.00 ) = AED 1,785.00 /- (Subject to Value Added Tax clause)         Geographical Coverage Area       United Arab Emirates + OMAN (Only for Own Damage, Orange card required for outside UAE)         Third Party Property Damage Limit       AED 3,000,000 /- AED 3,000,000 /-         Geographical Ext. (Oman-LD)       Medical Exp. (Limit AED 5000)       No Agency Repair         Geographical Ext. (Oman-LD)       Medical Exp. (Limit AED 5000)       No Agency Repair       Off Road         GolD COVER (UNLIMITED SERVICES- INTERCITY LIMIT)       Storn, Flood, Riot and Strike Extension       Windscreen (Limit AED 3500)         DEDUCTIBLES       Basic Deductible       AED 200/- Acditional Deductible is applicable as depreciation on new original parts replaced in lieu of damaged parts in case insured is at fault during accident as per the table of depreciation according to date of first registration of use, except Taxi, Public Transport, Rental Vehicles for which a separate set of deductible equilic Transport, Rental Vehicle for which a separate set of deductible applies.This is in accordance with unified motor policy       Year       Percentage First       First       - Second       5% Third       10%		مولة / الوزن	نِنها الح			$\rightarrow$			
Total Agreed Premium       AED 1,700.00 /+ VAT ( 85.00 ) = AED 1,785.00 /- (Subject to Value Added Tax clause)         Geographical Coverage Area       United Arab Emirates + 0MAN (Only for 0wn Damage, 0range card required for outside UAE)         Third Party Property Damage Limit       AED 3,000,000 /-         AED 3,000,000 /-       AED 3,000,000 /-         CONDITIONS/RIDERS       Geographical Ext. (Oman-LD)         Geographical Ext. (Oman-LD)       Medical Exp. (Limit AED 5000)       No Agency Repair         Gold D COVER (UNLIMITED SERVICES- INTERCITY LIMIT)       Storm, Flood, Riot and Strike Extension       Windscreen (Limit AED 3500)         DEDUCTIBLES       Basic Deductible       AED 200/-       AED 200/-         Additional Deductible is applicable as depreciation on new original parts replaced in lieu of damaged parts in case insured is at fault during accident as per the table of depreciation according to date of first registration of use, except Taxi, Public Transport, Rental Vehicles for which a separate set of deductible applies. This is in accordance with unified motor policy       Year Percentage First -         Vehicles for which a separate set of deductible applies. This is in markel according to agence acco	I			Т	ΟΥΟΤΑ Γ	ORTUNER			
Geographical Coverage Area       United Arab Emirates + OMAN (Only for Own Damage, Orange card required for outside UAE)       عدود         Third Party Property Damage Limit       AED 3,000,000 /-       AED 3,000,000 /-         CONDITIONS/RIDERS       Geographical Ext. (Oman-LD)       Medical Exp.(Limit AED 5000)       No Agency Repair       Off Road       Personal Accident Driver       Personal Accident Passeng (Individuals working for the Insured)       Personal Effects (OD) (Limit AED 4000)       Personal Effects (OD) (Limit AED 5000)       ROAD SIDE ASSISTANCE-IM GOLD COVER (UNLIMITED SERVICES- INTERCITY LIMIT)         Storm, Flood, Riot and Strike Extension       Windscreen (Limit AED 3500)       No Agency Repair Off Road       Personal Accident Passeng (Individuals working for the Insured)         DEDUCTIBLES       Basic Deductible       AED 200/-       Image Insured)       Image Insured				00) = AED 1,785.0	0 /- (Subjec	t to Value Add	ed Tax clause)	، قيمة التأمين قسط إجمال	ة المركبة ه المتفق ا
تني CONDITIONS/RIDERS Geographical Ext. (Oman-LD) Medical Exp.(Limit AED 5000) No Agency Repair Off Road Personal Accident Driver Personal Accident Passeng (Individuals working for the Insured) Personal Effects (OD) (Limit AED 4000) Personal Effects (OD) (Limit AED 5000) ROAD SIDE ASSISTANCE-IM GOLD COVER (UNLIMITED SERVICES- INTERCITY LIMIT) Storm, Flood, Riot and Strike Extension Windscreen (Limit AED 3500) DEDUCTIBLES Basic Deductible AED 200/- Ancilary Deductible 10% of Claim amount (If Drivers age is less than 25) Additional Deductible is applicable as depreciation on new original parts replaced in lieu of damaged parts in case insured is at fault during accident as per the table of depreciation according to date of first registration of use, except Taxi, Public Transport, Rental Vehicles for which a separate set of deductible applies.This is in accordance with unified motor policy		United Arab Em							ة التغطية
CONDITIONS/RIDERS         Geographical Ext. (Oman-LD)       Medical Exp. (Limit AED 5000)       No Agency Repair       Off Road       Personal Accident Driver       Personal Accident Passenge (Individuals working for the Insured)       Personal Effects (OD) (Limit AED 5000)       ROAD SIDE ASSISTANCE-IM GOLD COVER (UNLIMITED SERVICES- INTERCITY LIMIT)       Storm, Flood, Riot and Strike Extension       Windscreen (Limit AED 3500)         DEDUCTIBLES         Basic Deductible       AED 200/-       AED 200/-         Ancilary Deductible       10% of Claim amount (If Drivers age is less than 25)       Additional Deductible is applicable as depreciation on new original parts replaced in lieu of damaged parts in case insured is at fault during accident as per the table of depreciation according to date of first registration of use, except Taxi, Public Transport, Rental Vehicles for which a separate set of deductible applies.This is in accordance with unified motor policy       First       -         Wehicles for which a separate set of deductible applies.This is in accordance with unified motor policy       Third       10%	Third Party Property Damage Limit	AED 3,000,00	0 /-				ية	شياء والممتلكات - درهم حدود تغط تي	تصيب الأنث الأضرار الن
(Individuals working for the Insured)       Personal Effects (OD) (Limit AED 4000)       Personal Effects (OD) (Limit AED 5000)       ROAD SIDE ASSISTANCE-IM         GOLD COVER (UNLIMITED SERVICES- INTERCITY LIMIT)       Storm, Flood, Riot and Strike Extension       Windscreen (Limit AED 3500)         DEDUCTIBLES       Basic Deductible       AED 200/- <ul> <li>IVanilary Deductible</li> <li>10% of Claim amount (If Drivers age is less than 25)</li> <li>Additional Deductible is applicable as depreciation on new original parts replaced in lieu of damaged parts in case insured is at fault during accident as per the table of depreciation according to date of first registration of use,except Taxi, Public Transport, Rental Vehicles for which a separate set of deductible applies.This is in accordance with unified motor policy       Year       Percentage         Ivanilar to accordance with unified motor policy       Third       10%</li></ul>	CONDITIONS/RIDERS			11				۔ المؤمن له	
Basic Deductible         AED 200/-         الأساسي           Ancilary Deductible         10% of Claim amount (If Drivers age is less than 25)         الإضافي           Additional Deductible is applicable as depreciation on new original parts replaced in lieu of damaged parts in case insured is at fault during accident as per the table of depreciation according to date of first registration of use,except Taxi, Public Transport, Rental Vehicles for which a separate set of deductible applies.This is in accordance with unified motor policy         Year         Percentage           Third         10%									
Ancilary Deductible       10% of Claim amount (If Drivers age is less than 25)       الإضافي         Additional Deductible is applicable as depreciation on new original parts replaced in lieu of damaged parts in case insured is at fault during accident as per the table of depreciation according to date of first registration of use, except Taxi, Public Transport, Rental Vehicles for which a separate set of deductible applies. This is in accordance with unified motor policy       Year       Percentage         Image: The set of the separate set of deductible applies. This is in accordance with unified motor policy       Second       5%         Image: The set of the separate set of deductible applies. This is in accordance with unified motor policy       Third       10%	DEDUCTIBLES		<u> </u>	,					التحمل
Ancilary Deductible       10% of Claim amount (If Drivers age is less than 25)       الإضافي         Additional Deductible is applicable as depreciation on new original parts replaced in lieu of damaged parts in case insured is at fault during accident as per the table of depreciation according to date of first registration of use, except Taxi, Public Transport, Rental Vehicles for which a separate set of deductible applies. This is in accordance with unified motor policy       Year       Percentage         Image: The set of the separate set of deductible applies. This is in accordance with unified motor policy       Second       5%         Image: The set of the separate set of deductible applies. This is in accordance with unified motor policy       Third       10%	Basic Deductible	AED 200/-						, الأساسي	التحمل
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during accident as per the table of depreciation according to date of first registration of use,except Taxi, Public Transport, Rental Vehicles for which a separate set of deductible applies.This is in accordance with unified motor policy				Year	Pe	ercentage			
of first registration of use,except Taxi, Public Transport, Rental Vehicles for which a separate set of deductible applies.This is in accordance with unified motor policy				First		-			
مدب استهلاك مخ ۲۰۰۰ من ۲۰۱۸ ۲۰۰۸ من مخ ۲۰۰۰ من مخ ۲۰۰۰ من من مخ	of first registration of use, exception	t Taxi, Public Transp	ort, Rental	Second		5%	ل تسجيل , فيما عدا 📗	بحسب جدول الإستهلاك حسب تاريخ أ	
	accordance with unified motor	policy	185.11115 15 111	Third		10%	لاجرة والمركبات العمومية ومركبات التاجير حيث بب استهلاك مخ		مردبات تتطبق ند
	NIL			Fourth		15%			
Fifth 20%							_		
Sixth & above 30%			Sixth & abo	ove	30%				
bubai National Insurance & Reinsurance P.S.C company declares that the Motor Vehicle detailed above in this Schedule is insured with it according to the provisions of this Policy.	Vehicle detailed above in this S				لتأمين بأن المركبة الوارد	ة دبي الوطنية للتأمين وإعادة اا ديها وفقا لأحكام هذه الوثيقة			
	it.REFER TO POLICY WORDINGS pursuant to the Regulation of U to Insurance Authority Board of	نود واحكام التغطية د وثائق التأمين على Insurance Policies according البغيث مع		وحيد وثائق التأم	والإستثناءات الواردة في بيانات الوثيقة الصادرة بموجب نظام توحيا				
	Issued by & Issue date		BN5085 14	/06/25 17:10	-				ر وتاريخ
Signature & Company Stamp Name & Signature of Insured				Motor D	ept.		وتوقيع المؤمن له	والختم عن الشركة اسم	التوقيع
<mark>دبي الوطنية للتأمين وإعادة التأمين ش.م.ع Dubai National Insurance &amp; Reinsurance P.S.C.</mark> P.O. Box: 1806 Dubai, UAE, T: 04 596 9666, F: 04 295 6711, E: info@dni.ae, W: www.dni.ae									

سجلت في سجل شركات التأمين طبقاً للقانون الاتحادي رقم(١) لسنة ٢٠٠٧ وتعديلاته. شهادة قبد رقم ٢٤ بتاريخ ٦ يناير١٩٩ Registered in the Insurance Companies Register Under Federal Law No. (6) of 2007 (As Amended), Certificate No. 64 Dated 6th January 1992 RESTRICTED





Ver 1.0

#### **Policy Specific Conditions**

## MT0006 - Geographical Ext. (Oman-LD)

Notwithstanding anything contained herein to the contrary, it is hereby declared and agreed that the geographical area stated in the Schedule of the Policy is amended to cover United Arab Emirates and Sultanate of Oman from the effective date of the Policy endorsement up to the expiry of the original period.

1. Liability of the company shall be extended to Own Damage ONLY.

2. The insurer shall not be liable for the first AED 1,500/- (One Thousand Arab Emirates Dirhams) or equivalent amount in other currency in respect of own damage for any accident occurring outside the United Arab Emirates.

## MT6738 - Medical Exp.(Limit AED 5000)

Notwithstanding anything contained herein to the contrary, it is hereby declared and agreed that the coverage under this policy is extended to include Emergency Medical Expenses following Car Accident as below:

The driver and / or any passenger of the motor vehicle describe in the schedule hereto shall in direct connection with such motor vehicle sustain bodily injury by violent accidental external and visible means, the company will pay him / them the medical expenses in connection with such injury excluding any amounts recoverable from any medical aid society up to Dhs.5000/- in respect of each person injured.

#### MT0004 - No Agency Repair

Notwithstanding anything contained herein to the contrary, it is hereby declared and agreed that in the event of a claim the company is under no obligation to repair the vehicle insured under the within-written policy at the Dealers workshop.

# MT0042 - Off Road

DNI will cover loss or damage to your vehicle whilst being driven off road subject to the following:

1. The insurance policy is a fully comprehensive one covering loss & damage as well as third party liability

2. Only private use 4x4/SUV vehicles with 4WD capability are eligible for this extension of cover.

3. You are not participating in a desert safari, 'dune bashing' or a competitive race or events of any kind, This cover is applicable for private vehicles only and not for any business purpose.

4. Accidents happen within a distance limit of a maximum of 500 meters off regular roads Police report will be required for any claim occurring under this benefit

5. Accidents happening only within UAE will be covered with an additional deductible of AED 1,500 apart from what is mentioned in the policy

6. Cover is not extended to loss and/or damage to personal belongings, enhancements on vehicle and modification of any kind for off road driving

7. Cover provided under this extension will exclude all failure of breakdown of any component or deployment of Air Bags without any collision undefined



دبي الوطنية للتأمين وإعادة التأمين ش.م.ع Reinsurance P.S.C. دبي الوطنية للتأمين وإعادة التأمين ش

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سجلت في سـجل شركات التأمين طبقاً للقانون الاتحادي رقم(١) لسنة ٢٠٠٧ وتعديلاته، شهادة قيد رقم ٢٤ بتاريخ ٦ ينابر ١٩٩٢ Registered in the Insurance Companies Register Under Federal Law No. (6) of 2007 (As Amended), Certificate No. 64 Dated 6th January 1992

#### Dubai National Insurance دبي الوطنية للتأمين



Ver 1.0

# MT0033 - Personal Accident Driver

It is hereby understood and agreed that in consideration of the payment of an additional premium the company undertakes to pay compensation on the scale provided hereunder for death or bodily injury as hereinafter defined sustained by The Insured And/Or any licensed driver in direct connection with any motor car described in the schedule hereto whilst mounting into or dismounting from or traveling in the insured car caused by violent accidental external and visible means , which independently of any other cause (excepting medical or surgical treatment consequent upon such injury ) shall within three calendar months of the occurrence of such injury result in :

# No. Description

- 1. Death or permanent total disablement
- 2. Total and incurable loss of all vision in both eyes
- 3. Total loss by physical severance at or above the wrist or ankle of both hands or both feet Dh.200,000 /- or of one together with one foot
- 4. Total loss by physical severance at or above the wrist or ankle of one hand or one foot together with the total and incurable loss of one eye vision Dh.200,000 /-
- 5. Total and incurable loss of one eye vision
- 6. Total loss by physical severance at or above the wrist or ankle of one hand or one foot CDh.100,000 /-
- 7. Permanent partial disability not mentioned in the table hereinabove: The value of compensation will be specified for the person on the basis of percentage for the Dh.200,000 /- permanent partial disability approved by medical board multiplied by insurance amount

#### **Conditions:**

a) Compensation shall be payable under one item only of item (1) to (6) for item (7) separately in addition to items (5) or (6) above in respect of each person arising out of one occurrence and the total liability of the company shall not in the aggregate exceeding the sum of Dhs. 200,000/- during any one period of insurance.

b) the legal representative for the dead person And/Or the injured person undertake to provide the company with the death certificate or final disability report issued by governmental hospitakin addition to the required traffic penal documents.

c) No compensation shall be payable in respect of death or injury indirectly or directly wholly or partially arising out of or resulting form or traceable to :

1.Intentional self-injury or attempted suicide, physical and/or mental defect or infirmity.

2.An accident happening whilst such person is under the influence of intoxicating liquor or drugs.

3.Number of vehicle passengers at the time of the accident exceed the authorized seating of the vehicle capacity.

d) Compensation shall be payable only with the approval of the insured and directly to the injured person or to his legal personal representative whose receipt shall be a full discharge in respect of injury to such person.

e) Total number of passengers including the driver shall not exceed the authorized seating capacity of the vehicle at the time of accident.

Subject otherwise to the same terms, conditions exceptions and limitations of the side policy.



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Scale of compensation

Dh.200,000 /-

Dh.200.000 /-

Dh.100.000 /-





Scale of compensation

Dh.200.000 /-

Dh.200,000 /-

Dh.100,000 /-

Dh.100,000 /-

# MT0044 - Personal Accident Passengers (Individuals working for the Insured)

It is hereby understood and agreed that in consideration of the payment of an additional premium the company undertakes to pay compensation on the scale provided hereunder for death or bodily injury as hereinafter defined sustained by The Individuals working for the Insured who under his sponsorship in direct connection with any motor car described in the schedule hereto whilst mounting into or dismounting from or traveling in the insured car caused by violent accidental external and visible means , which independently of any other cause (excepting medical or surgical treatment consequent upon such injury ) shall within three calendar months of the occurrence of such injury result in :

# No. Description

- 1 Death or permanent total disablement
- 2 Total and incurable loss of all vision in both eyes
- 3 Total loss by physical severance at or above the wrist or ankle of both hands or both feet Dh.200,000 /or of one together with one foot
- 4 Total loss by physical severance at or above the wrist or ankle of one hand or one foot together with the total and incurable loss of one eye vision Dh.200,000/-
- 5 Total and incurable loss of one eye vision
- 6 Total loss by physical severance at or above the wrist or ankle of one hand or one foot Permanent partial disability not mentioned in the table hereinabove The value of
- 7 compensation will be specified for the person on the basis of percentage for the Dh.200,000 /permanent partial disability approved by medical board multiplied by insurance amount

#### **Conditions:**

a) Compensation shall be payable under one item only of item (1) to (6) for item (7) separately in addition to items (5) or (6) above in respect of each person arising out of one occurrence and the total liability of the company shall not in the aggregate exceeding the sum of Dhs. 200,000/- during any one period of insurance.

b) The legal representative for the dead person And/Or the injured person undertake to provide the company with the death certificate or final disability report issued by governmental hospital in addition to the required traffic penal documents, They also undertake to provide the company with the legal documents proving that they are working for the insured at the time of the accident.

c) No compensation shall be payable in respect of death or injury indirectly or directly wholly or partially arising out of or resulting form or traceable to:

- 1. Intentional self-injury or attempted suicide, physical and/or mental defect or infirmity.
- 2. An accident happening whilst such person is under the influence of intoxicating liquor or drugs.
- 3. Number of vehicle passengers at the time of the accident exceed the authorized seating of the vehicle capacity.

d) Compensation shall be payable only with the approval of the insured and directly to the injured person or to his legal personal representative whose receipt shall be a full discharge in respect of injury to such person.

e) Total number of passengers including the driver shall not exceed the authorized seating capacity of the vehicle at the time of the accident. Subject otherwise to the same terms, conditions exceptions and limitations of the side policy.

#### MT6736 - Personal Effects (OD) (Limit AED 4000)

Notwithstanding anything contained herein to the contrary, it is hereby noted and agreed that the coverage granted under this policy is extended to include the following: Loss of or damage to rugs, clothing and personal effects whilst such property is in the insured vehicle where such a loss or damage is occasioned by fire, lightning or external explosion or theft by violent and forcible means or accident external means, provided that:

1. The maximum amount payable under this benefit shall not exceed AED 4,000/- in respect of any one claim or series of claims resulting from one accident.

2. The company shall not be liable in respect of:

a. Any such property carried in open, top or convertible vehicle or any vehicle incapable of being securely locked or unlocked vehicle or open to the elements

b. Any such property insured under any other insurance policy

c. Jewelry and articles of gold, silver and the like

Ver 1.0

d. Money, stamps, tickets, securities, documents, cards of every kind and description e. Goods or samples carried in connection with any trade or business



# دبي الوطنية للتأمين وإعادة التأمين ش.م.ع Reinsurance P.S.C. ها التأمين وإعادة التأمين العامين العامين العامين ال

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# MT6736 - Personal Effects (OD) (Limit AED 5000)

Notwithstanding anything contained herein to the contrary, it is hereby noted and agreed that the coverage granted under this policy is extended to include the following: Loss of or damage to rugs, clothing and personal effects whilst such property is in the insured vehicle where such a loss or damage is occasioned by fire, lightning or external explosion or theft by violent and forcible means or accident external means, provided that:

1. The maximum amount payable under this benefit shall not exceed AED 5,000/- in respect of any one claim or series of claims resulting from one accident.

2. The company shall not be liable in respect of:

a. Any such property carried in open, top or convertible vehicle or any vehicle incapable of being securely locked or unlocked vehicle or open to the elements

b. Any such property insured under any other insurance policy

c. Jewelry and articles of gold, silver and the like

d. Money, stamps, tickets, securities, documents, cards of every kind and description e. Goods or samples carried in connection with any trade or business

# MT6742 - ROAD SIDE ASSISTANCE-IMC GOLD COVER (UNLIMITED SERVICES- INTERCITY LIMIT)

This policy includes road sides assistance cover and additional benefits as per the list below provided by a third party service provider "International Motoring Club" (IMC) for the Insured vehicle including the following:

1. Free Accidental Towing Service

- 2. Free Mechanical Breakdown Towing Service
- 3. Free Battery Boosting Service
- 4. Free Flat Tyre Fixing
- 5. Free fuel Delivery Service
- 6. Free Lock-out Service
- 7. Free Car Registration Service (1/year)
- 8. Free Off Road Assistance (Limited to 3 times a year)
- 9. Discounted International Driving License
- 10.Geographical Coverage United Arab Emirates & GCC
- 11.Onsite battery replacement service
- 12.Automobile related Discount Offers
- 13.Automobile Service (2/year)

IDAHON Dubai National Insurance and Reinsurance has appointed "IMC" to provide the above services as optional for the insured. Its hereby understood and agreed that the insured will have the right to accept or reject any of these service benefits before utilizing the same under his own personal responsibility. Dubai National Insurance and Reinsurance should not be held responsible or liable for any losses, damages or any sort of inconveniences as a result of utilizing any of the IMC services benefits.

To avail these services, the insured should contact IMC directly on 600 575751

# MT0213 - Storm, Flood, Riot and Strike Extension

Notwithstanding anything contained herein to the contrary, it is hereby declared and agreed that the cover under Section 1(Loss or Damage) is extended to cover the Insured in respect of loss of or damage to the Insured Vehicle caused by: a) Strike and Riot which does not assume the proportion of, or amounts to a popular uprising. b) Storm and Flood (provided the Vehicle is not driven)

#### MT6727 - Windscreen (Limit AED 3500)

Notwithstanding anything contained herein to the contrary, it is hereby noted and agreed that the coverage under this policy is extended to include the following:

Any claim up to Dhs.3500/- for the cost of reinstating the Wind Screen / Windows, forming a portion of the motor vehicle in the schedule hereto, as a result of accidental breakage where no other damage is caused to the insured vehicle with a Nil deductible. Any payment under this section shall not constitute a claim within the meaning of the "No Claim Record" provided that this concession shall not apply to the breakage of Windscreen / Windows arising from an incident in which other damage is sustained to the vehicle.



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