

دي أورينتال انسورنس كـومباني ليمتد ओरिएंटल इंश्योरेंस कंपनी लिमिटेड THE ORIENTAL INSURANCE COMPANY LIMITED

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MITED		100	

LICY NO.	102296012	THE SCHEDULE	الجــدول	1.7797.17	م الوثيقة
E OF POLICY	: COMPREHENSIVE (L	.OSS, DAMAGE & THI	IRD PARTY LIABILIT	ГΥ)	الـوثيـقــة :
ME OF THE INSURED	:_ABDULJASEEM ABDUL MAJEED CHATHOTHAYIL			مالمؤمـن له :	
RESS	:				ـــوان ::
INESS / PROFESSION					مِنة أو الو ظيفة
JRANCE PERIOD FROM	: 16/06/2025	to 15/07/			التأمين من :
MIUM	: DHS 1,270.00	VAT @ 5%: DF	HS 63.50		ية القسط :
AL PREMIUM WITH VAT	DHS 1,333.50		10 0010	697 H 2001 - 200	— الى قسط مع ضريبة القيمة
URED VEHICLE SPEC	TEICATIONS			اهیلد	عاف السيارة المؤمن
رقـم التسجيل REGISTRATION NO.	رقـم الشاسية	رقــەر المحرك ENGINE NO.	سعة اسطو انات المحرك ENGINE CAPACITY	لون الـسـيـــارة COLOUR OF VEHICLE	الـــوزن فــــار غـــــــة EMPTY WEIGHT IN KG.
DUBAI R 95480	JMYSTCY4AFU7 38998	4B11QG7992	2000	WHITE	
شکل الهیکل TYPE OF BODY	الغرض من الترخيص USE OF VEHICLE	لوع السيارة MAKE OF VEHICLE	YEAR OF MANUFACTURE	عدد الركاب بما فيهم السائق NO. OF PASSENGERS INCL, DRIVER	عدد اسطوانات No. OF CYUNDERS
((MITSUBISHI	2015	1+4	4
COVER(OWN THE INSURED'S I	GENCY REPAIR), OIC GIDAMAGE SECTION 1 ON	LANCER RASP (CALL 60057575 NLY) ICLE: DHS 19,539.00		ىيمة السيارة	تقدير المؤمن له لة
PAB, (NON A COVER(OWN	GENCY REPAIR), OIC GI DAMAGE SECTION 1 ON	LANCER RASP (CALL 60057575 ILY) ICLE: DHS 19,539.00 y vehicle body damage mit as per clause 3 of in respect of paragraph spect of any one claim or ne accident is the sum be. in respect of paragraph to fany one claim or series	ة – تلغ جسم المركبة يها وفعًا للبند (٣) من لا لافقرة (١) من البند (١) يائياً من تعويض مهما يائياً من تعويض مهما للفغرة (ب) من البند (١) ة مطالبات نشأت عن		تقدير المؤمن له لق الحدود الجغر افية. دولة تحديد المسؤولية، فقط ا. الد الا الا الم الم الم الم الم الم الم الم
PAB, (NON A COVER(OWN THE INSURED'S I GEOGRAPHICAL AREA:	GENCY REPAIR), OIC GIDAMAGE SECTION 1 ON ESTIMATE VALUE OF THE VEH United Arab Emirates. Oman Covered - Only 1. The maximum authorised repair line Section One is AED 250 2. The Company's maximum liability (a) of clause 1 of Section Two in respectives of daims resulting from or awarded by the Court whatever it may the Company's maximum liability (b) of Clause 1 of Section Two in respective of claims resulting from one accident is	LANCER RASP (CALL 60057575 ILY) ICLE: DHS 19,539.00 y vehicle body damage mit as per clause 3 of in respect of paragraph spect of any one claim or ne accident is the sum be. in respect of paragraph t of any one claim or series AED: s permission provided that vehicle in accordance with ot had his licence cancelled	ة – تنف جسم المركبة بها وفقاً للبند (۴) من ينة مطالبات نشأت عن يائياً من تعويض مهما يائياً من تعويض مهما ق مطالبات نشأت عن ق مطالبات نشأت عن أو أمر المؤمن له يشرط إذا مليقاً نقانون السير	غيرة ألسيارة الامرارات العربية تامتحدة. عمان مغطاة من السيارة عدس الأقرب ٢٥٠ درهم عد الأمصى لمساقلة الشركة بالنسبة عن القصل الثاني عن أية مطالبة أو جم احث واحد هو قيمة ما يحكم بة قض عت قيمة. عد الأقصى لمساؤلية الشركة بالنسبة نا شعصا الثاني عن أية مطالبة أو جماً	تقدير المؤمن 40 لق الحدود الجغر افية. دولة نحديد المسؤولية، فقط ا. الد الد الد الد الد الد الد الد الد الد
PAB, (NON A COVER(OWN THE INSURED'S I GEOGRAPHICAL AREA: LIMIT OF LIABILITY:	GENCY REPAIR), OIC GI DAMAGE SECTION 1 ON ESTIMATE VALUE OF THE VEH United Arab Emirates. Oman Covered - Only 1. The maximum authorised repair lin Section One is AED 250 2. The Company's maximum liability (a) of clause 1 of Section Two in res series of claims resulting from or awarded by the Court whatever it may 3. The Company's maximum liability (b) of Clause 1 of Section Two in respect of claims resulting from one accident is 2,000,000.00 The Insured or any person driving with his the person driving holds a licence for that- the traffic laws and regulations and has no	LANCER RASP (CALL 60057575 RILY) ICLE: DHS 19,539.00 y vehicle body damage. in respect of paragraph in respect of any one claim or ne accident is the sum be. in respect of paragraph t of any one claim or series in respect of paragraph t of any one claim or series is AED:	ة – تلغ جسم المركبة بها وفقاً للبلد (٣) من بلغ فرة (أ) من البلد (أ) بائياً من تعويض مهما بائياً من تعويض مهما الفقرة (ب) من البلد (أ) له مطالبات نشأت عن أو أمر المؤمن له يشرط أو أمر المؤمن له يشرط ارة طبقاً لقانون السبر ابن الترخيص المملوخ له الين ونوائح المرور.	لامارات العربية تامتحدة، عمان مغطاة من السيارة عد الأقصى لتخاليف الاصلاح المصرح ا قصل الأولد ١٠٥ درهم عد الأقصى لمسؤلية الشيرخة بالنسبة الأضل الثاني عن أية مطالبة أو جم عت قيمته. عن قيمته. انخصل الثاني عن أية مطالبة أو جما انخص واحد، ان والمائق عن أية مطالبة أو جما من له أو أي شحص يقود السيارة باذن ا ود والقوالين واللوائح الاخرى وأن الايخو عي بأمر من المحكمق أو عقتضى قوا على المؤمن له ألا يستعمل السيارة ا	تقدير المؤمن 40 لق الحدود الجغر افية: دولة نحديد المسؤولية، فقط الا الا الا الا الا الا الا الا الا ال
PAB, (NON A COVER(OWN THE INSURED'S I GEOGRAPHICAL AREA: LIMIT OF LIABILITY: LICENSED DRIVER:	GENCY REPAIR), OIC GIDAMAGE SECTION 1 ON ESTIMATE VALUE OF THE VEH United Arab Emirates. Oman Covered - Only 1. The maximum authorised repair line Section One is AED 250 2. The Company's maximum liability (a) of clause 1 of Section Two in reseries of claims resulting from on awarded by the Court whatever it may 3. The Company's maximum liability (b) of Clause 1 of Section Two in respect of claims resulting from one accident is 2,000,000.00 The Insured or any person driving with his the person driving holds a licence for that the traffic laws and regulations and has no by order of a court of law or competent autility.	LANCER RASP (CALL 60057575 RLY) ICLE: DHS 19,539.00 y vehicle body damage mit as per clause 3 of in respect of paragraph spect of any one claim or ne accident is the sum be. in respect of paragraph t of any one claim or series is AED: s permission provided that wehicle in accordance with t had his licence cancelled thority. t for the purpose for which	ة – تلف جسم المركبة بها وفقاً للبلد (۴) من بله مطالبات نشأت عن بالية من تعويض مهما بالية من تعويض مهما قصالبات نشأت عن أو أمر المؤمن له يشرط ازة طبقاً نقانون السبر ان الترخيص المملوح له الين ولوائح المرور.	لامارات العربية تامتحدة، عمان مغطاة من السيارة عد الأقصى لتخاليف الاصلاح المصرح ا قصل الأولد ١٠٥ درهم عد الأقصى لمسؤلية الشيرخة بالنسبة الأضل الثاني عن أية مطالبة أو جم عت قيمته. عن قيمته. انخصل الثاني عن أية مطالبة أو جما انخص واحد، ان والمائق عن أية مطالبة أو جما من له أو أي شحص يقود السيارة باذن ا ود والقوالين واللوائح الاخرى وأن الايخو عي بأمر من المحكمق أو عقتضى قوا على المؤمن له ألا يستعمل السيارة ا	تقدير المؤمن 40 لق الحدود الجغر افية، دولة نحديد المسؤولية، فقط با الد با ال الد با الد با الد با ال

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

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

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 $In case of claim, please click \underline{CLAIMS-Oriental\ Insurance.}\ OR\ Visit\ \underline{https://oicgulf.net/claims}$

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.