



طوكيو مارين اند نيتشيدو فاير
انشورانس كومباني ليميتد
مكتب دبي
ص ب: بريد ١٥٢، دبي، الإمارات العربية المتحدة
هاتف: +٩٧١ ٤ ٣٥٠٢ ٧٧٧، فاكس: +٩٧١ ٤ ٣٥٠٢ ٨٨٨
مكتب أبوظبي
ص ب: بريد ٥١٥٣١، أبوظبي، الإمارات العربية المتحدة
هاتف: +٩٧١ ٢ ٦٤٣٢ ٢٩٠، فاكس: +٩٧١ ٢ ٦٤٣٢ ٢٩٤
<http://www.tmnf.ae>



**TOKIO MARINE & NICHIDO
FIRE INSURANCE CO., LTD.**

Dubai Office:

P.O. BOX 152, Dubai, UAE
Tel: +971-4-3502 777, Fax: +971-4-3502 888

Abu Dhabi Office:

P.O. Box 51531, Abu Dhabi, UAE
Tel: +971-2-6432 290, Fax: +971-2-6432 294
<http://www.tmnf.ae>

(Incorporated in Japan, registered in the Insurance Companies register under Regn. No. 45 dated 29th December 1984)
AGENTS FOR UNITED ARAB EMIRATES: AL FUTTAIM DEVELOPMENT SERVICES CO. LLC.

CERTIFICATE OF INSURANCE

No : CE0515932

شهادة تأمين رقم

شهد بهذا أننا قد أصدرنا بوليصة وفقاً لمقتضيات احكام المرور والمسير سنة ١٩٦٨ لابوظبي لتغطي الاخطار المشمولة قانونياً بموجب قانون التأمين الاجباري
سيارات الصادر في عام ١٩٧٣ في رأس الخيمة حسب المواصفات المذكورة أدناه

We hereby Certify that Policy of Insurance covering the liabilities required to be covered by the Traffic Law, 1968 Abu Dhabi and the Compulsory Motor Vehicles Insurance Ordinance 1973 (R.A.K) has been issued as follows :

Name of the Insured	AL Wafa METALIC CONST IND LLC	م حامل بوليصة التأمين
Mortgage		رهن
Policy No.	P-100-1006-2025-26591	تم بوليصة التأمين
Type of Cover	التأمين ضد الفقد و التلف و المسؤولية المدنية	ع التأمين
Make of Car	فورد	سيارة المؤمن عليها
Year and Place of Manufacture	2013	ة ومكان الصنع
Color	فضي	ون
Engine No.	DBE29351	تم المحرك
Chassis No.	2FMDK3GC6DBE29351	تم الشاصي
Registration No.	45624	تم دفتر التسجيل
Commencement Date	21/06/2025 14:37:00	ريخ الاصدار
Expiry Date	20/07/2026 23:59:00	ريخ الانتهاء
Use of the Vehicle	خصوصي	سيارة للاستعمال
Seating Capacity Including Driver	4+1	دد الركاب بما فيهم السائق
Geographical Area : U.A.E and *SULTANATE OF OMAN (*Own Damage Cover only)		'امارات العربية المتحدة و*سلطنة عمان (*ضد فقد و التلف فقط
Total Premium(Inclusive of VAT):	AED 2,163.00	جمالي الأقساط (مع قيمة لضريبه

شركة الفطيم لخدمات التنمية ذ.م.م

Al-Futtaim Development Services Co. LLC



Authorized Signature

Date: 21/06/2025

طوكيو مارين اند نيتشيدو فاير انشورانس كومباني ليميتد

تاريخ

Time: 02:06:46

TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.

وقت

IMPORTANT

لاحظات هامة

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:
1) Transfer of ownership as recorded with the police authorities OR
2) Proof that the vehicle has been insured by another Insurance Co. OR
3) Copy of an export certificate if the vehicle is to be exported from U.A.E.

الشهادة والبوليصة غير قابلة للتحويل دون علم مسبق من الشركة
حالة الرغبة بإلغاء التأمين يجب على المؤمن له ان يزود الشركة بما يلي
رة من الملكية بعد تحويلها بإسم المالك الجديد أو ما يثبت ذلك من الشرطة
سورة من شهادة التسفير اذا ما تم تسفير السيارة الى خارج الدولة

RTA STATUS : SUCCESS - The Insurance policy added successfully. Plate(45624/SHARJAH/THIRD CATEGORY(PRIVATE) Chassis
No(2FMDK3GC6DBE29351) TCF No(3150061626)

Validation Link

<https://www.insdubai.com/internal/uploaded-policies/68568c7016044-26591.pdf>MOTOR INSURANCE
POLICY SCHEDULE

Tokio Must

Scan the QR code to
report an accident
بإحدى أجهزة QR لتبلغ
عن حادث

POLICY SCHEDULE		جدول الوثيقة
POLICY NO	P-100-1006-2025-26591	تأمينية
PERIOD OF INSURANCE		زمن الوثيقة
FROM	21/06/2025	
TO	20/07/2026	
Policy Type	Tokio Must	نوع الوثيقة
Quote Issue	20/06/2025	تاريخ إصدار
Premium	2,060.00	القسمة
VAT 5%	103	ضريبة القيمة المضافة 5%
Total payable (AED)	2,163.00	إجمالي المفعول (د.إ.)
Excess	350	مبلغ التخصل

KNOW YOUR CUSTOMER (KYC) DETAILS		تفصيلات عميل
INSURED NAME	AL Wafa METALIC CONST IND LLC	اسم المؤمن عليه
Date Of Birth	09/08/1980	تاريخ الميلاد
Claim Free Years	3	سنوات الخلو من المطالبات أو الحوادث
PO Box / Emirate	DUBAI	صندوق البريد / الإمارات
Email	khalid@relianceins.ae	البريد الإلكتروني
Phone	971508463424	رقم الهاتف
Residential Address	SHARJAH	عنوان الإقامة
Place Of Birth		مكان الولادة
Nationality	COMPANY DRIVER	الجنسية
Emirates ID/ Trade Lic No	728478	بطاقة الهوية الإماراتية

VEHICLE DETAILS		تفاصيل المركبة
MAKE & MODEL	FORD EDGE	العلامة التجارية والنموذج
Color	SILVER	اللون
Engine Capacity	3.5 L	المحرك سعة
No. of Cylinders	6 Cylinder	مستويات عدد
Seating Capacity	5	عدد الركاب بما فيهم السائق
Manufacture Year	2013	سنة الصنع
Date of First Reg.	01/02/2014	تاريخ أول تسجيل
Place of Reg.	SHARJAH	مكان تسجيل
Chassis No.	2FMDK3GC6DBE29351	رقم الشاسيه
Engine No.	DBE29351	رقم المحرك
Plate No.	45624	رقم اللوحة
TCF No.	3150061626	الرمز المروري
Vehicle Trim	SE	الإصدار
Vehicle Type		النوع السيارة
Vehicle Use	OTHERS	الاستخدام
Hire Purchase		الشراء بالتقسيط (الرهن)
Body Type	SUV	هيكل السيارة
Insured Value (AED)	AED 16,135.00	قيمة التأمين (د.إ.)

Scan the QR code to report an accident
بإحدى أجهزة QR لتبلغ عن حادث

ROADSIDE ASSISTANCE
HELPLINE 600 50 8181

TABLE OF BENEFITS (PLEASE REFER TO THE MOTOR POLICY WORDINGS FOR MORE INFORMATION)						بالمزايا		
Third Party Limit for Property Damage	3,000,000	Third Party Limit for Property Damage	Waiver of Excess for Windscreen Damage	WAIVED ONCE	Waiver of Excess for Windscreen Damage	Personal Accidents Benefits - Passengers (As per Endorsement No.1)	AED 200,000	Personal Accidents Benefits - Passengers (As per Endorsement No.1)
Excess Deductible in case of Flood/Rain water/Earthquake/Hail storm damage. Maximum amount as per Unified Motor Policy Wordings of UAE of Schedule No.(3) will apply	✓	Excess Deductible in case of Flood/Rain water/Earthquake/Hail storm damage. Maximum amount as per Unified Motor Policy Wordings of UAE of Schedule No.(3) will apply	Off Road Cover for 4WD Vehicles (Excluding Safari Activities)	✓	Off Road Cover for 4WD Vehicles (Excluding Safari Activities)	Hire Car Benefit (applicable if stated in your schedule) -15 Days	✓	Hire Car Benefit (applicable if stated in your schedule) -15 Days
Fire and Theft Cover	✓	Fire and Theft Cover	Third Party Liability to Non Owned Cars	✓	Third Party Liability to Non Owned Cars	No Claim Discount	✓	No Claim Discount
Personal Injury Cover	10,000	Personal Injury Cover	Unauthorised Driver for Own Damage	✓	Unauthorised Driver for Own Damage	Unlimited Third Party Liability for Bodily Injury	✓	Unlimited Third Party Liability for Bodily Injury
Emergency Medical Expenses	3,000	Emergency Medical Expenses	Loss or Damage to the Insured Vehicle (As per the Insured Value	✓	Loss or Damage to the Insured Vehicle (As per the Insured Value	Legal Liability to Family Members and Passengers	✓	Legal Liability to Family Members and Passengers
Loss of Personal Belongings	2,500	Loss of Personal Belongings	Motor Garage and/or Valet parking	✓	Motor Garage and/or Valet parking	Natural Disaster cover as per Unified Motor Policy Wordings of UAE	✓	Natural Disaster cover as per Unified Motor Policy Wordings of UAE
Self Authorisation Repairs	1,000	Self Authorisation Repairs	Geographical Area	UAE	Geographical Area	Riot, Strike and Civil Commotion	✓	Riot, Strike and Civil Commotion
New Car replacement (Brand new vehicles only)	X	New Car replacement (Brand new vehicles only)	Geographical Area for Oman (Own Damage)	✓	Geographical Area for Oman (Own Damage)	National Ambulance Cover	✓	National Ambulance Cover
			Personal Accidents Benefits - Driver (As per Endorsement No.1)	AED 200,000	Personal Accidents Benefits - Driver (As per Endorsement No.1)			



MOTOR INSURANCE
POLICY SCHEDULE

Tokio Must



Scan the QR code to
report an accident

برای مسح رمز QR للتبليغ
عن حوادث

SPECIAL TERMS & CONDITIONS

شروط وأحكام خاصة

1. **Young and Novice Drivers** — Drivers below the age of 25 or with less than 12 months driving experience need to be declared on the proposal form.
2. **Repairs at Tokio Marine Approved Panel Garages** — We will pay for your vehicle to be repaired at one of our approved workshops within the UAE following an accident covered under your policy. (Not applicable for Tokio Third Party Policy).
3. **Vehicle Specification** — Your vehicle is in good condition, as per GCC specifications and first purchased from an UAE local authorized dealer. The vehicle has not been modified from the manufacturer original specifications. The vehicle do not have any Chassis repairs and damage remarks mentioned on the Vehicle Inspection Report (Issued by the UAE Traffic Authorities).
4. **Additional Excess (Not applicable for Tokio Third Party Policy):** a. Young Driver: If the Driver at the time of the accident is below 25 years, an additional deductible of 10% of the claim amount shall be paid by the Driver or the Insured over and above the excess stated on the Policy Schedule. b. **Factory Modified Vehicles:** The Insured or the Driver shall pay the first 15% of the claim amount in addition to the standard policy excess stated on the Policy Schedule. c. **Non Factory Modified Vehicles:** The Insured or the Driver shall pay the first 20% of the amount of compensation in addition to the standard policy excess stated on the Policy Schedule. d. **Sports Car (including any vehicle with 8 or more cylinders):** The Insured or the Driver shall pay the first 15% of the claim amount in addition to the standard policy excess stated on the Policy Schedule. This is not applicable to 4WDs.
5. **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 Tokio Marine 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.
6. **No Claim Discount** — Proof of No Claim Letter from the previous Insurance Company to be provided at the time of purchasing the policy with no claim discounts.
7. **Tool of Trade** — Use or operation of a vehicle and/or any attachment, equipment, tool or apparatus which forms part of the vehicle, but only whilst engaged in and undertaking its designed activity.

- [illegible]

YOURS FAITHFULLY,

AL-FUTTAIM DEVELOPMENT SERVICES COMPANY (AGENTS)
TOKIO MARINE NICHIDO & FIRE INSURANCE CO., LTD.

AUTHORIZED SIGNATORY

DUBAI OFFICE
P.O.Box 152, Office #302-305,
Single Business Tower, Business Bay, Sheikh
Zayed Road, Dubai, UAE
Tel: +971 4 3502 777



@TokioMarineUAE

ABU DHABI OFFICE

Unit-101, ADCP Building
(opp. Al Masraf H.O)
dan Street, Abu Dhabi, UAE
Tel: +971 2 6432 290



طوكيو مارين اند نيتشيدو فاير انشورانس
كومباني ليميتد

مكتب دبي

ص ب: برید ١٥٢، دبي، الإمارات العربية المتحدة
هاتف: +٩٧١ ٢ ٦٤٣٢ ٢٩٠، فاكس: +٩٧١ ٢ ٦٤٣٢ ٢٩٠

مكتب أبوظبي

ص ب: برید ٥١٥٣١، أبوظبي، الإمارات العربية المتحدة
هاتف: +٩٧١ ٢ ٦٤٣٢ ٢٩٠، فاكس: +٩٧١ ٢ ٦٤٣٢ ٢٩٠
<http://www.tmnf.ae>



TOKIO MARINE
NICHIDO

TOKIO MARINE & NICHIDO FIRE
INSURANCE CO., LTD.

Dubai Office:

P.O. BOX 152, Dubai, UAE

Tel: +971-4-3502 777, Fax: +971-4-3502 888

Abu Dhabi Office:

P.O. Box 51531, Abu Dhabi, UAE

Tel: +971-2-6432 290, Fax: +971-2-6432 294

<http://www.tmnf.ae>

(Incorporated in Japan, registered in the Insurance Companies register under Regn. No. 45 dated 29th December 198
AGENTS FOR UNITED ARAB EMIRATES: AL FUTTAIM DEVELOPMENT SERVICES CO. LLC.

TAX INVOICE

AL WAFA METALIC CONST IND LLC

REF:-

TRN No. : 1

A/c No. : 0010704618

Policy / Cert. No. : P-100-1006-2025-26591

Period From : 21/06/2025 To : 20/07/2026

DOC.NO : DNP100-34394

Date : 21/06/2025

H.O / Branch : DUBAI MAIN OFFICE

Department : MOTOR

Broker

RELIANCE INSURANCE BROKERS LLC
112 & 113, MALAYSIA TRADE CENTER, OUI
METHA

A/c No. : 1305 - 009000000061

TRN No. : 100201693700003

Please note that we have DEBITED your account as follows :

Description	Amount in AED
Being policy premium for COMPREHENSIVE TOKIO MUST Policy No. P-100-1006-2025-26591	2,060.00
VALUE ADDED TAX @ 5%	103.00
TOTAL	2,163.00

In Words : AED TWO THOUSAND ONE HUNDRED SIXTY-THREE ONLY

TOKIO MARINE & NICHIDO FIRE INSURANCE CO TRN NO : 100289623900003

All cheques to be prepared in favour of TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.

AED Direct Bank transfers:- Citi Bank N.A. A/c No.0500008008 Swift Code:CITIAEAD. IBAN NO : AE920211000000500008008

USD Direct Bank transfers:- Citi Bank N.A. A/c No.0500008024 Swift Code:CITIAEAD. IBAN NO : AE480211000000500008024

For collection request and account related queries, please write to finance@tmnf.ae.

E & O E.



Authorized Signature

PREMIA