

Validation Link

<https://www.insdubai.com/internal/uploaded-policies/6863c9e331332-27371.pdf>MOTOR INSURANCE
POLICY SCHEDULE

Tokio Must

Scan the QR code to
report an accident
بوسج ريزو QR كود لتبليغ
عن حادث

POLICY SCHEDULE		جدول الوثيقة
POLICY NO	P-100-1006-2025-27371	تأمينية
PERIOD OF INSURANCE		زمن الوثيقة
FROM	01/07/2025	
TO	31/07/2026	
Policy Type	Tokio Must	نوع الوثيقة
Quote Issue	01/07/2025	تاريخ إصدار
Premium	2,221.00	القسط
VAT 5%	111.05	ضريبة القيمة المضافة 5%
Total payable (AED)	2,332.05	إجمالي المفعول (د.إ.)
Excess	250	مبلغ التحمل

KNOW YOUR CUSTOMER (KYC) DETAILS		تفاصيل عميل العميل
INSURED NAME	HIFZA BASHIR BASHIR AHMAD MALLA	اسم المؤمن عليه
Date Of Birth	25/06/1995	تاريخ الميلاد
Claim Free Years	2	سنوات الخلو من المطالبات أو الحوادث
PO Box / Emirate		صندوق البريد / الإمارات
Email	khalid@relianceins.ae	البريد الإلكتروني
Phone	0508463424	رقم الهاتف
Residential Address	1	عنوان الإقامة
Place Of Birth		مكان الولادة
Nationality	Indian	الجنسية
Emirates ID/ Trade Lic No	784-1995-5555473-4	بطاقة الهوية الإماراتية

VEHICLE DETAILS		تفاصيل المركبة
MAKE & MODEL	MINI COOPER	تعاريف الماركة
Color	WHITE	اللون
Engine Capacity	1.5 L	المحرك سعة
No. of Cylinders	4 Cylinder	مطوانات ا عدد
Seating Capacity	4	عدد الركاب بما فيهم السائق
Manufacture Year	2017	سنة الصنع
Date of First Reg.	01/02/2018	تاريخ أول تسجيل
Place of Reg.	DUBAI	مكان تسجيل
Chassis No.	WMWXM5106H3A29981	رقم الشاسيه
Engine No.	F554H384	رقم المحرك
Plate No.	84252	رقم اللوحة
TCF No.	15870371	الرمز المروري
Vehicle Trim	STANDARD	الإصدار
Vehicle Type		النوع السيارة
Vehicle Use	OTHERS	الاستخدام
Hire Purchase		الشراء بالتقسيط (الرهن)
Body Type	COUPE	هيكل السيارة
Insured Value (AED)	AED 44,000.00	قيمة التأمين (د.إ.)

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ROADSIDE ASSISTANCE
HELPLINE 600 50 8181

TABLE OF BENEFITS (PLEASE REFER TO THE MOTOR POLICY WORDINGS FOR MORE INFORMATION)						بالمزا ولجيد		
Third Party Limit for Property Damage	3,000,000	Third Party Limit for Property Damage	Waiver of Excess for Windscreen Damage	WAVED 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 during policy period	✓	Hire Car Benefit (applicable if stated in your schedule) - 15 Days during policy period
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	✓	National Ambulance
			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

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برجی مسیح رمز ال QR للتبنيغ
عن حداث

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

CONTROLLED 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)
Hamdan Street, Abu Dhabi, UAE
Tel: +971 2 6432 290



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

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 : CE0517050

شهادة تأمين رقم

شهد بهذا أننا قد أصدرنا بوليصة وفقاً لمقتضيات احكام المرور والمسير سنة ١٩٦٨ لابلوطني 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	HIFZA BASHIR BASHIR AHMAD MALLA	م حامل بوليصة التأمين
Mortgage		رهن
Policy No.	P-100-1006-2025-27371	تم بوليصة التأمين
Type of Cover	التأمين ضد الفقد و التلف و المسؤولية المدنية	ع التأمين
Make of Car	ميني	سيارة المؤمن عليها
Year and Place of Manufacture	2017	ة ومكان الصنع
Color	ابيض	ون
Engine No.	F554H384	تم المحرك
Chassis No.	WMWXM5106H3A29981	تم الشاصي
Registration No.	84252	تم دفتر التسجيل
Commencement Date	01/07/2025 15:36:00	ريخ الاصدار
Expiry Date	31/07/2026 23:59:00	ريخ الانتهاء
Use of the Vehicle	خصوصي	سيارة للاستعمال
Seating Capacity Including Driver	3+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 2,332.05	جمالي الأقساط (مع قيمة لضرريه

شركة الفطيم لخدمات التنمية ذ.م.م

Al-Futtaim Development Services Co. LLC



Authorized Signature

Date: 01/07/2025

طوكيو مارين اند نيتشيدو فاير انشورانس كومباني ليميتد

تاريخ

Time: 03:07:16

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 باسم المالك الجديد أو ما يثبت ذلك من الشرطة
سورة من شهادة التفسير اذا ما تم تسفير السيارة الى خارج الدولة

RTA STATUS : SUCCESS - 3001: Your insurance policy information has been successfully uploaded to RTA. The vehicle chassis number is WMWXM5106H3A29981 with plate number 84252 Private G. The policy details are- PolicyNo: P-100-1006-2025-27371, insuranceType: Comprehensive, policyStartDate: 01-07-2025, policyExpiryDate: 31-07-2026, ModelYear: 2017. Please print and attach this Message to the

Validation Link

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طوكيو مارين اند نيتشيدو فاير
انشورانس كومپاني ليميتد

مكتب دبي

ص ب: برید ١٥٢، دبي، الإمارات العربية المتحدة
هاتف: +٩٧١ ٤ ٣٥٠٢ ٧٧٧، فاكس: +٩٧١ ٤ ٣٥٠٢ ٨٨٨

مكتب أبوظبي

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AGENTS FOR UNITED ARAB EMIRATES: AL FUTTAIM DEVELOPMENT SERVICES CO. LLC.

Insurance Policy.

PREMIUM AED 2332 - VALIDATION LINK ON TOP



TOKIO MARINE
NICHIDO



Motor Insurance Proposal Form

Customer Details							
Insured Name	Mr. Ms. M/s. HIFZA BASHIR BASHIR AHMAD MALLA						
Address	1					Emirate	
Mobile Number	0508463424	Land Line No		Email	khalid@relianceins.ae		
Personal Details							
Date of Birth	25/06/1995		Place of Birth				
Broker Name & Address	RELIANCE INSURANCE BROKERS LLC						
Driving License No.				License date of issue			
Emirates ID No/ Trade License No	784-1995-5555473-4			Profession	Accountant		
Claims History of Main Driver							
Number of Accident-free years (Excluding claims which were fully recovered from a Third Party)						2	
Vehicle Details							
Make	MINI	Model	COOPER	Body Type	COUPE	Usage	OTHERS
Manufactured Year	2017	Color	WHITE	Seats	4	Engine No.	F554H384
Plate No.	84252	Chassis No.	WMWXM5106H3A29 981	Frist date of Registration as new	01/02/2018	Financed by	
Sum Insured (AED)	AED 44,000.00		Sum Insured details (AED)				
Has the engine or body modified from the manufacturer's standard specification?							NO
Documents Required							
<ul style="list-style-type: none"> Driving license Trade License Emirates ID (Both sides) 			<ul style="list-style-type: none"> Regn.Card copy(Both sides)/ Vehicle customs certificate (VCC) Vehicle Test Certificate issued by Traffic Authorities 				
Insurance Details							
Policy Type	Tokio Must			Policy Start Date	01/07/2025	Policy End Date	31/07/2026
Total Premium (with VAT) AED	AED 2,332.05	Excess (AED)		AED 250	Rent a Car (Applicable for Private vehicles)	YES	
Personal Accident Benefit to Driver	YES	Personal Accident Benefit to Passengers		YES	AAA Roadside Assistance	YES	
Disclaimer (Please Read Carefully)							



TOKIO MARINE
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Motor Insurance Proposal Form

It is hereby declared and agreed that with the acceptance of premium payment, the Policy Holder / Insured named in this Policy unconditionally confirms that he/she has read the Motor Proposal Form, understood & accepted the Terms & Conditions of the 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 mismatching or incomplete or un-updated information has formed the basis of underwriting an issuance of the Quotation and subsequently the issuance of this Policy, then Tokio Marine & Nichido Fire Insurance Co., LTD 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 there be any issue arise out of the above, please refer to the Terms and Conditions that form part of this insurance policy and shall prevail in case of dispute.

Terms and Conditions should be thoroughly reviewed to understand the full scope of the available covers.



I Agree Terms & Conditions.

Broker Name/Insured Name: Mr. Ms. M/s. HIFZA BASHIR BASHIR AHMAD MALLA

Please note that we reserve the right to ask for any additional information, impose special terms or decline. The liability of the Company does not commence until the acceptance of the Proposal has been intimated by the Company or official cover note issued.

It is recommendation to the applicant to keep the documents and his/her correspondence with the Company.

**Tokio Marine & Nichido Fire
Insurance Co. Ltd.**

Agents For UAE: Al Fataim Development
Services Co.LLC

DUBAI OFFICE	ABU DHABI OFFICE	TOLL FREE: 800TMNF (800-8663)
P.O.Box 152, Office # 302-305, Single Business Tower, Business Bay, Sheikh Zayed Road, Dubai, UAE	Unit-101, ADCP Building (opp. Al Masraf H.O) Hamdan Street, Abu Dhabi, UAE	Email: genclaim@tmnf.ae • Web: www.tmnf.ae
		Get Social: @TokioMarineUAE

Incorporated in Japan, registered in the Insurance Companies register under Regn. 45 dated 29th December 1984.



طوكيو مارين اند نيتشيدو فاير انشورانس
كومباني ليميتد

مكتب دبي

ص ب: ١٥٢، دبي، الإمارات العربية المتحدة
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مكتب أبوظبي

ص ب: ٥١٥٣١، أبوظبي، الإمارات العربية المتحدة
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<http://www.tmnf.ae>



TOKIO MARINE
NICHIDO

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INSURANCE CO., LTD.

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(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

HIFZA BASHIR BASHIR AHMAD MALLA
DUBAI
DUBAI

DOC.NO : DNP100-36292
Date : 01/07/2025
H.O / Branch : DUBAI MAIN OFFICE

REF:-

Department : MOTOR

TRN No. : NA

Broker

A/c No. : 0010705722

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

Policy / Cert. No. : P-100-1006-2025-27371

Period From : 01/07/2025 To : 31/07/2026

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-100-1006-2025-27371	2,221.00
VALUE ADDED TAX @ 5%	111.00
TOTAL	2,332.00

In Words : AED TWO THOUSAND THREE HUNDRED THIRTY-TWO AND FILS FIVE 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