



**Oriental**  
insurance  
PROTECTING THE REGION SINCE 1960



دي اوريينٽل انسورنس ڪومپاني لميٽڊ  
ओरिएण्टल इश्योरेंस कंपनी लिमिटेड  
THE ORIENTAL INSURANCE COMPANY LIMITED

نحن بهذا نشهد ان بوليصة التأمين قد اصدرت لتغطي متطلبات ومسؤوليات قانون السير والمرور لدولة الإمارات العربية المتحدة و تفاصيلها كما يلي:

## شهادة تأمل

|                                               |                                     |                                      |
|-----------------------------------------------|-------------------------------------|--------------------------------------|
| NAME OF THE INSURED:                          | IRFAN RASHEED RASHEED AHMAD         | اسم المؤمن عليه:                     |
| ADDRESS:                                      |                                     | العنوان:                             |
| COMMENCING DATE:                              | ٢٠٢٥/٠٧/٠٢                          | تاريخ الابتداء:                      |
| EXPIRY DATE:                                  | ٢٠٢٦/٠٨/٠١                          | تاريخ لانتهاء:                       |
| TYPE OF INSURANCE:                            | ضد الخسران التلوي المسؤولية المدنية | نوع التامين:                         |
| POLICY NUMBER:                                | ١٥٢٢٩٨٣٧٦                           | رقم البوليصة:                        |
| EXCESS:                                       | ٣٥٠٠٠ /                             | فائض:                                |
| VEHICLE REGN. NUMBER:                         | ٥٠٧٤١ ، الشارقة                     | رقم تسجيل السيارة:                   |
| ENGINE NUMBER:                                | QR25493582L                         | رقم المحرك:                          |
| CHASSIS NUMBER:                               | JN1BT2MU3FW003105                   | رقم الشاسية:                         |
| TYPE OF VEHICLE:                              | خصوصية                              | شكل السيارة:                         |
| MAKE & YEAR OF MANUFACTURE:                   | نيسان ٢٠١٥                          | نوع وسنة الصنع:                      |
| LICENSED CAPACITY:                            | سائق + ٤ ركاب                       | طاقاتها المرخصة:                     |
| VALUE ESTIMATED BY INSURED:                   | ٣٠٠٧٦٧.٠٠ /                         | من قبل المؤمن عليه:                  |
| DATE OF ISSUE:                                | ٢٠٢٥/٠٧/٠٢                          | تاريخ الاصدار:                       |
| NOT VALID IF OWNERSHIP OF VEHICLE IS CHANGED: |                                     | غير صالحة لو ان ملكية السيارة تغيرت: |

ذی اورینتال انشورنس کومپانی لمیٹد

FOR THE ORIENTAL INSURANCE CO LTD

*D. P. Venk*  
AUTHORISED SIGNATORY



(تنبيه هام)

على صاحب السيارة أن لا يسلم سيارته إلا لسائق يحمل أجازة سارية المعمول تحوله قيادة نوع هذه السيارة في رولة الإمارات العربية المتحدة.

في حالة وقوع حادث السيارة على صاحبها أو سائقها أن يبلغ أقرب مركز الشرطة فوراً وأن لا يغفل السيارة من مكان الحادث البعد أحد مواصفة الشرطة و من أنه لا يتبلغ مكتب الشركة - قسم الحوادث - في خلال مدة أقصاها ٤٤ ساعة.

سومشلیک/تحت فلجغشاخ/الاستامده تشسز / حننل فمسنش لل بنحشغم / 9 س م شالک کتشلک حسلی حله ، مشلیک فح حسلیک نش

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.  
 P.O. Box 478 | T: 04 353 8688/3537795 | E: ksm@oigulf.ae

مسجلة لدى هيئة التأمين الإماراتية.  
رقم الرخصة ٣٧ بتاريخ ٢٩ ديسمبر ١٩٨٤  
Registered with the UAE Insurance Authority.  
License No. 37. Dated 29th December, 1984



**Oriental**  
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PROTECTING THE REGION SINCE 1950



دی اوریینٹل انسورنس کومپانی لمیٹڈ  
ओरिएंटल इन्शोरेंस कंपनी लिमिटेड  
THE ORIENTAL INSURANCE COMPANY LIMITED

|                        |                                                        |              |        |           |                                     |
|------------------------|--------------------------------------------------------|--------------|--------|-----------|-------------------------------------|
| POLICY NO.             | 102298376                                              | THE SCHEDULE | الجدول | ١٠٢٢٩٨٣٧٦ | رقم الوثيقة                         |
| TYPE OF POLICY         | : COMPREHENSIVE (LOSS, DAMAGE & THIRD PARTY LIABILITY) |              |        |           | نوع الوثيقة                         |
| NAME OF THE INSURED    | : IRFAN RASHEED RASHEED AHMAD                          |              |        |           | اسم المؤمن له                       |
| ADDRESS                | :                                                      |              |        |           | العنوان                             |
| BUSINESS / PROFESSION  | :                                                      |              |        |           | المهنة أو الوظيفة                   |
| INSURANCE PERIOD FROM  | : 02/07/2025 to 01/08/2026                             |              |        |           | مدة التأمين من                      |
| PREMIUM                | : DHS 1,600.00 VAT @ 5%: DHS 80.00                     |              |        |           | قيمة القسط                          |
| TOTAL PREMIUM WITH VAT | : DHS 1,680.00                                         |              |        |           | الجمالي قسط مع ضريبة القيمة المضافة |

## INSURED VEHICLE SPECIFICATIONS

|                                 |                                    |                                |                                        |                                                             |                                    |
|---------------------------------|------------------------------------|--------------------------------|----------------------------------------|-------------------------------------------------------------|------------------------------------|
| رقم التسجيل<br>REGISTRATION NO. | رقم الشاسيه<br>CHASSIS NO.         | رقم المحرك<br>ENGINE NO.       | سعة اسطوانات المحرك<br>ENGINE CAPACITY | لون السيارة<br>COLOUR OF VEHICLE                            | الوزن فارغة<br>EMPTY WEIGHT IN KG. |
| SHARJAH<br>3 50741              | JN1BT2MU3FW0<br>03105              | QR25493582L                    | 2500                                   | WHITE                                                       | 15000                              |
| شكل الهيكل<br>TYPE OF BODY      | الغرض من الترخيص<br>USE OF VEHICLE | نوع السيارة<br>MAKE OF VEHICLE | سنة الصنع<br>YEAR OF MANUFACTURE       | عدد الركاب بما فيه السائق<br>NO. OF PASSENGERS INCL. DRIVER | عدد اسطوانات<br>No. OF CYLINDERS   |
| SUV                             | PRIVATE                            | NISSAN<br>X TRAIL              | 2015                                   | 1 + 4                                                       | 4                                  |

PAB, ( NON AGENCY REPAIR ), OIC GRASP (CALL 600575751) NO- 56587614, EVG CHARGE DHS. 0.00/-, OMAN  
COVER(OWN DAMAGE SECTION 1 ONLY)

THE INSURED'S ESTIMATE VALUE OF THE VEHICLE: DHS 30,767.00

GEOGRAPHICAL AREA: United Arab Emirates. Oman Covered - Only vehicle body damage.

**LIMIT OF LIABILITY:** 1. The maximum authorised repair limit as per clause 3 of Section One is **AED 250**

2. The Company's maximum liability in respect of paragraph (a) of clause 1 of Section Two in respect of any one claim or series of claims resulting from one accident is the sum awarded by the Court whatever it may be.

3. The Company's maximum liability in respect of paragraph (b) of Clause 1 of Section Two in respect of any one claim or series of claims resulting from one accident is AED;

2,000,000.00

**LICENSED DRIVER:** The Insured or any person driving with his permission provided that the person driving holds a licence for that vehicle in accordance with the traffic laws and regulations and has not had his licence cancelled by order of a court of law or competent authority.

**LIMITATION OF USE:** The Insured must not use the vehicle except for the purpose for which it is licensed.

SPECIAL CONDITIONS: The Insured or his representative shall bear AED

350.00

out of the indemnity due in accordance with the Terms & Conditions of Section One of this policy.

تقدير المؤمن له لقيمة السيارة

الحدود الجغرافية: دولة الامارات العربية المتحدة - عمان مغطاة - تلف جسم المركبة فقط من السيارة

١٠. الحد الأقصى لتكاليف الإصلاح المصرح بها وفقاً للبند (٣) من

الفصل الأول: ٢٥٠ درهم

٤٠. الحد الأقصى لمساهمة الشركة بالنسبة للفقرة (١) من البند (١) من الفصل الثاني من آية مطابقة أو جملة مطابقت لنباتات عن كادت واحد هو قيمة ما يحكم به قضائياً من تعويض مهما

٤. الحد الأقصى لمسؤولية الشركة بالنسبة للفقرة (ب) من البند (أ) من الفصل الثاني عن أية مسؤولية أو جملته مطالبات ناشتة عن حادث واحد.

Additional excess as per policy wordings.

السائق المريض له: المؤمن له أو أي شخص يقود السيارة بأذن أو أمر المؤمن له بشرط أن يكون السائق مريضاً له بقيادة السيارة طبقاً لقانون السير والمروءة والموالين ولوائح الأخرى وأن لا يكون المريض المملوَّح له قد أُعفي بأمْر من المحكمي أو عتق قوايين ولوائح المروءة.

فيود الاستعمال، يجب على المؤمن له ألا يستعمل السيارة إلا لغرض المرض من أجله.

يتحمل المؤمن له أو من يحل محله مبلغاً

ذره من قيمة التغرض المستحق بموجب الحكم.

FOR THE ORIENTAL INSURANCE CO. LTD.

DATE: 02/07/2025 01:31 Dubai User - RELIANCE INSURANCE BROKERS LLC (Issuer - DIRECT - RELIANCE INSURANCE BROKERS LLC) THE COMPANY عن الشركة

**Dedaction:** \* 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

In case of claim, please click [CLAIMS – Oriental Insurance](#) OR Visit <https://oiculf.net/claims>

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## 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.<br>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:

- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- Driving License Category Based on Loading Capacity:**
  - 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.
  - 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.
- 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.
- 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.
- Unified Motor Insurance Policy** - Please click on Unified Motor Insurance Policy Wording for full terms, conditions, and

**Validation Link**

<https://www.insdubai.com/internal/uploaded-policies/6864fd3738490-102298376.pdf>



**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 : [customer@oicgulf.ae](mailto:customer@oicgulf.ae) Telephone : +971 4 353 8688 Ext: 140 Web page address : [https://web.oicgulf.ae/crm/feedback/customer\\_complaint.php](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.



# ذی اورینٹال انشورنس کومپانی لیمٹڈ

## The Oriental Insurance Co. Ltd.

(Regd. Office: "ORIENTAL HOUSE" A 25/27, Asaf Ali Road, New Delhi, India)



Chief Agents: ARMA Insurance Works LLC (IA Registration No. 8 Registration Date: 29th December 1984.)

Issuing Office : Dubai, Sheikh Rashid Building , Above Bank Of Baroda, Dubai Creek, Floor 3, Suite 303, Entrance from Rear.  
P.O. Box: 478, DUBAI, UAE., Phone: +971 4 3538688 / 3537795, Fax: +971 4 3531722, E-mail : ksm@oicgulf.ae, Cable : SOBHRAJ  
"IN DUBAI SINCE 1960"

### TAX INVOICE

To  
IRFAN RASHEED RASHEED AHMAD

Tax Invoice NO.: TX-1116177  
Tax Invoice Date :02/07/2025  
Customer Account No :9906  
Date of Supply :02/07/2025

CUSTOMER TRN :

Executive Name :BR COMMON ALL

ACCOUNT: RELIANCE INSURANCE BROKERS LLC

In accordance with your instructions we have issued the attached documentation and credited your account as per details

shown hereunder :

Collection of premium from the customer is brokers responsibility

| DESCRIPTION                                                                                                                                                                                 | AMOUNT in DHS   |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|
| BEING THE PREMIUM DUE ON MOTOR\COMPREHENSIVE (LOSS, DAMAGE & THIRD PARTY LIABILITY)<br>POLICY NO:102298376<br>Engine No: QR25493582L Chassis No: JN1BT2MU3FW003105 Regn No: SHARJAH 3 50741 | 1,600.00        |
| RTA/EVG charge:                                                                                                                                                                             | 0.00            |
| VAT @ 5.00%                                                                                                                                                                                 | 80.00           |
| <b>Total:</b>                                                                                                                                                                               | <b>1,680.00</b> |

#### PLEASE NOTE :

Method of Payment - Cash, Credit Card, Cheque to "ARMA Insurance Works L.L.C"

- ACCOUNT NAME- ARMA Insurance Works L.L.C

(BANK OF BARODA)

- ACCOUNT NO - 90010200025461

- SWIFT CODE NO - BARBAEADDUB

- IBAN NO - AE410110090010200025461

- ONLINE PAYMENT GATEWAY - VISIT OUR WEBSITE [www.oicgulf.ae](http://www.oicgulf.ae)

Your remittance in respect of the above transaction should be forwarded to us in order to ensure continuity of cover.  
We would appreciate you contacting us immediately if you have any queries relating to the above details  
or the attached documents

FOR THE ORIENTAL INSURANCE CO. LTD.

Leny



AUTHORISED SIGNATORY

Printed on: 02/07/2025

ORIENTAL INSURANCE/ ARMA Insurance Works L.L.C VAT REGISTRATION NO. - 100258919800003