Arabia Insurance Company s.a.l.-Foreign Company
Paid up Capital L.L. 51,000,000,000.
Subject UAE Federal Law no. 6/2007
Insurance Authority Register No.20
Insurance register date: 01/11/1984
Trade License No.201756 | Commercial Register 41691

شركة التأمين العربيّة ش.م.ل- فرع شركة أجنبية
رأس المال المصرح به والمدفوع بالكامل ٥١,٠٠٠,٠٠٠,٠٠٠ ل.ل
هيئة خاضعة لأحكام القانون الاتحادي رقم ٦/ ٢٠٠٧
رقم السجل في هيئة التأمين ٢٠
١٩٨٤/١١/١ تاريخ القيد في هيئة التأمين
رخصة تجارية رقم ٢٠١٧٥٦ | السجل التجاري ٤١٦٩١

Receipt No : RV/2025/DB/11471

Dubai	**On :** 04/07/2025	**Payment Method :** Online	//AED-3,217.99//
Received From	POLICYBAZAAR MIDDLE EAST INSURANCE BROKERS		
Policy Number	DB/VHC/2025/5234		
The Sum of	Only Three Thousand Two Hundred Seventeen Arab Emirates Dirhams AND Ninety Nine Fils		
For	KAWTHAR NASSER MANSOOR NASIR HASANI		
			Signature:

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رأس المال المصرح به والمدفوع بالكامل ٥١,٠٠٠,٠٠٠,٠٠٠ ل.ل
هيئة خاضعة لأحكام القانون الاتحادي رقم ٦/ ٢٠٠٧
رقم السجل في هيئة التأمين ٢٠
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Motor Policy Schedule/Certificate
DB/VHC/2025/5234
UAE Comprehensive Reborn

Insured Name : Kawthar Nasser Mansoor Nasir Al Hasani
Address : ABU DHABI - Abu Dhabi - Not Define **Tel:** 971 58 8551184
Period of insurance : **From:** 04/07/2025 12:00 AM **To:** 03/08/2026 11:00 PM
Agent Name : 2793 POLICYBAZAAR MIDDLE EAST INSURANCE BROKERS
Gross Premium : AED 3,217.99-/ Only Three Thousand Two Hundred Seventeen Arab Emirates Dirhams And Ninety-Nine Fils

Specification of the insured vehicle:

Make of Vehicle	Year Of Manufacture	Chassis Number	Engine Power (HP)	Usage
LEXUS ES 300	2022	JTHB21B13N2174864	0	Private Vehicle
Plate Number	**Body Type**	**Engine Number**	**Seating Capacity**	
7 71613	Saloon 4 Doors	A25AN467225	4 + 1	
Color	**Number of Years with No Claims**	**GCC Specs**	**Existing Cover TPL And / Or Expired Policy**	**Declared Value of the Vehicle** : AED 163,500.00/-
SILVER	0	Yes	No	

Geographical Area Covered : United Arab Emirates

Risks Cover the above mentioned vehicle as per attached policy conditions	**Limit of Liability In AED**
* Material Own Damage	AED 163,500.00/-
- Roadside Assistance UAE Toll Free: AICUAE 80024223	
1- Towing Service	
2- Battery Boost Service	
3- Emergency Fuel Service	
4- Lock out Service	
5- Flat Tyre Service	
6- Off road assistance	
7- Car Registration Service	
- Repair Outside Agency	
- Jurisdiction Clause	
- OMAN extension for Own Damage only	
* Fire of the Insured Vehicle	AED 163,500.00/-
* Third Party Liability (Material Damage)	AED 2,000,000.00/-
- The Company's maximum liability in respect of paragraph (c) of Clause 1 of Section Two in respect of any one claim or series of claims resulting from one accident	
* Third Party Liability (Bodily Injury)	Unlimited
- The Company's maximum liabilty in respect of paragraph (a) of Clause (1) of Section Two of the General Conditions 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.	
* Medical Expenses	AED 5,000.00/-
* Theft of the Insured Vehicle	AED 163,500.00/-
* Personal Accident benefits for the passengers	AED 200,000.00/-
* Ambulance Service	AED 6,770.00/-
* SRCC	AED 163,500.00/-
- Strike, Riots CIVIL Commotions claims, which are not assumed to the amount of popular uprising, are covered up to the vehicles declared value	
* Loss of Benefit Allowance	As per IA Unified Motor Wordings

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* Additional Bundle of Covers — Covered

- Baby Car Seat Replacement
  If your baby car seat is damaged by a covered accident, the company shall pay the cost of a similar replacement up to AED. 1,500/- per claim and in the aggregate

- Geographical Extension For Own Damage
  OMAN extension for Own Damage only
- Key Replacement
  In case of lost or theft of your car keys, the company will pay the cost of replacing your door locks, boot look, the ignition and steering lock, the lock transmitter and central locking system up to AED. 3,000/- per claim and in the aggregate
- Loss of Personal Belongings
  Loss of personal belongings cover is included up to AED. 5,000/- per claim and in the aggregate, subject to the provision of a police report. Jewelry, Bonds, Money and the alike are excluded

* Windscreen Damage — AED 5,000.00/-
  - Windscreen claim is covered without excess up to AED 5,000/- per year and will not affect the NO Claim Discount

* Motor Trade and Valet Parking — AED 163,500.00/-
  - Own Damages caused to the insured vehicle whilst in the custody and control of a garage or valet or other similar businesses, which the insured does not own, for the purpose of repair, testing, servicing or parking.

* Agreed Value — AED 163,500.00/-
  - In case of a total loss claim and where the vehicle age is less than 6 months, ARABIA shall indemnify the insured with the declared value shown on the policy schedule

* Personal Accident Cover for the Insured/Driver Family Members — AED 200,000.00/-

* Natural Calamities as per IA — AED 163,500.00/-
  - Earthquake, Hail, Storm, Tempest and Flood are covered up to the vehicle's declared value.

Deductibles, Special Clauses & Exclusions :

* Additional excess of 10% of the amount of compensation will be applied in case the driver,of the insured vehicle, who caused the accident is below 25 years of age.in addition to the standard policy excess stated on the policy schedule. 10%
* Additional excess for sports and high performance vehicle: Additional excess of 15 % of the amount of compensation will be applied.in addition to the standard policy excess stated on the policy schedule.
* Deductible of 580 AED per each accident
* **Cyber Exclusion Clause:**

1- This Contract excludes any loss, damage, liability, claim, cost or expense directly or indirectly caused by, contributed to by,resulting from, arising out of or in connection with a Cyber Incident.
2- For the purposes of this exclusion clause, any loss, damage, destruction, distortion, erasure,corruption or alteration of Electronic Data shall not be considered as physical loss or damage and shall therefore, if directly occasioned by a Cyber Incident, not be recoverable hereunder.
3- Definitions
a. Cyber Incident shall include:
i. unauthorised or malicious acts regardless of time and place, or the threat or hoax thereof;
ii. malware or Similar Mechanism;
iii. programming or operator error whether by the insured or any other person or persons;
iv. any unintentional or unplanned wholly or partially outage of the insured's Computer System not directly caused by physical loss or damage; affecting access to, processing of, use of or operation of any Computer System or any Electronic Data by any person or group(s) of persons.
b.Computer System means any computer, hardware, information technology and communications system or electronic device, including any similar system or any configuration of the aforementioned and including any associated input, output or Electronic Data storage device, networking equipment or back up facility.
c. Electronic Data means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.
d. Malware or Similar Mechanism means any programme code, programming instruction or other set of instructions intentionally constructed with the ability to damage, interfere with or otherwise adversely affect computer programmes, data files or operations (whether involving self-replication or not),including but not limited to Virus, Trojan Horses, Worms, Logic Bombs or Denial of Service Attack.

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* **Communicable Disease Exclusion:**

1. Notwithstanding any provision to the contrary within this reinsurance agreement,this reinsurance agreement excludes any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by,contributed to by, resulting from, arising out of, or in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease regardless of any other cause or event contributing concurrently or in any other sequence thereto.
2. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism, including but not limited to any form of Coronaviruses or Influenza viruses, where:
2.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof , whether deemed living or not, and
2.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission,transmission from or to any surface or object, solid, liquid or gas or between organisms, and 2.3. the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property, including but not limited to any tangible goods, livestock, bloodstock, or other. 3. If the Reinsurer alleges that by reason of this exclusion, any loss, damage, liability, cost or expense of whatsoever nature is not covered by this reinsurance agreement, the burden of proving the contrary shall fall upon the Reinsured.
* Disclaimer

It is hereby declared and agreed that with 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 & 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 that any untrue or inaccurate or mismatching or incomplete or un-updated information has formed the basis of underwriting and issuance of this Quotation and subsequently the insurance policy, then Arabia 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 & Conditions that form part of this insurance policy and shall prevail in case of dispute.

Conditions as per standard Motor Policy approved by the Insurance Authority

This quotation becomes invalid if you have an existing motor policy with Arabia Insurance for this vehicle and with claim(s)

Should you have any further queries, please contact us on 800 24 223 or respective intermediary
* VAT Notice

(A) Premium Payments:

For the avoidance of doubt, all premium amounts mentioned herein are exclusive of Value Added Tax (VAT). VAT and any other taxes currently applicable or which will be applicable in connection with this insurance policy shall solely be borne by the Insured/Policyholder.

The Insured/Policyholder hereby agrees to pay to the Insurer the applicable VAT and or any other taxes, upon the due date of payment shown on the invoice. Failing which, the Insured/Policyholder shall be considered to be in material breach of the Policy's terms and conditions and, the Insurer shall be within its right to invoke legal remedies available to the Insurer including to terminate the policy and/or offsetting such VAT or other tax amounts from any other amount which the Insured/Policyholder is to receive from the Insurer without the need to obtain any further consent from the Insured/Policyholder and/or any court judgment/order. The Insured/Policyholder hereby unconditionally accepts to the same.

In the event that VAT/any other tax treatment as assessed by relevant tax authorities is different from that assigned by the Insurer on our tax invoice/invoice to you and/or the invoice generated/computed by the Insurer is incorrect/, the Insured/ Policyholder hereby agrees to pay immediately and on demand the differential balance of any VAT/tax to the Insurer.

(B) Claim settlements - where AIC agree to pay the policyholder:

When Arabia Insurance Company (-AIC- or -we-) pays a claim, your VAT registration status will determine the amount we pay you.

When you are:

1. Not registered for VAT, the amount we pay will be the sum insured/limit of indemnity or any other limits of insurance cover, including VAT;

2. Registered for VAT, the amount we will pay will be the sum insured/limit of indemnity or any other limits of insurance coverage and where you are liable to pay an amount of VAT in respect of an acquisition relevant to your claim, we will pay the VAT amount. However, we will reduce the VAT amount we pay for by the amount of any input tax credits to which you are or would be entitled to if you had made the relevant acquisition. In such instances, the input tax credit would be claimable by you upon the filing of your VAT return.

All policyholders making a claim with AIC must declare their VAT registration status and provide their VAT registration number. Any VAT liability arising from your incorrect declaration is and will be payable by you (the Insured/Policyholder). Where the settlement amount of your claim is less than the sum insured/limit of indemnity or any other limits of insurance cover, we will only pay an amount of VAT (less any entitlement to an input tax credit) applicable to the settlement amount.
* I hereby declare that all information provided above is accurate. In case of any discrepancy found, Arabia Insurance Company reserves the right to charge additional premium OR avoid own damage insurance claim to my vehicle OR downgrade the repair condition to Approved Workshop

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هيئة خاضعة لأحكام القانون الاتحادي رقم ٦/ ٢٠٠٧
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١٩٨٤/١١/١ تاريخ القيد في هيئة التأمين
رخصة تجارية رقم ٢٠١٧٥٦ | السجل التجاري ٤١٦٩١

Signature of Insured

Issued in Dubai on 04/07/2025
Arabia insurance company s.a.l

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رأس المال المصرح به والمدفوع بالكامل ٥١,٠٠٠,٠٠٠,٠٠٠ ل.ل
هيئة خاضعة لأحكام القانون الاتحادي رقم ٦/ ٢٠٠٧
رقم السجل في هيئة التأمين ٢٠
١٩٨٤/١١/١ تاريخ القيد في هيئة التأمين
رخصة تجارية رقم ٢٠١٧٥٦ | السجل التجاري ٤١٦٩١

رقم شهادة التأمين :	DB255234	**رقم بوليصة التأمين:**	DB255234
اسم المؤمن له:	KAWTHAR NASSER MANSOOR NASIR AL HASANI		
العنوان:	Not Define Abu Dhabi ABU DHABI	**هاتف:**	971-58-8551184
المهنة أو الوظيفة:	لا يوجد		
مدة التأمين:	من 2025/07/04 الساعة 12:00 صباحا الى 2026/08/03 الساعة 11:00 مساء		
نوع التأمين المطلوب:	ضد الفقد والتلف والمسؤولية المدنية		
الحدود الجغرافية:	الامارات العربية المتحدة		

اوصاف المركبة

نوع المركبة:	LEXUS ES 300	**سنة الصنع:**	2022
رقم تسجيل المركبة:	71613 7	**عدد الركاب:**	5
لون المركبة الأساسي:	رصاصي	**نوع الترخيص:**	خصوصي
لون المركبة الثانوي:	لا يوجد	**سعة الاسطوانات:**	4
شكل الهيكل:	صالون - أربع أبواب	**قوة المحرك:**	100
		وزن المركبة	لا يوجد
رقم المحرك:	A25AN467225	**قيمة القسط:**	AED 3,217.99
رقم الهيكل:	JTHB21B13N2174864	**قيمة المركبة المؤمن عليها**	-\ AED 163500 درهم اماراتي
اكسسوارات اضافية:	**لا يوجد**		
التأمينات الاضافية:	**لا يوجد**		

تخضع هذه الشهادة للأحكام والشروط والاستثناءات الواردة بوثيقة التأمين الموحدة على المركبات بموجب القرار الوزاري رقم ٢٥ لسنة ٢٠١٦

لا يقبل أي ادعاء ما لم يدعم بتقرير ومخطط من الشرطة.

شرط التحمل:

- **بالأضافة لمبلغ التحمل المحدد في الجدول يتحمل المؤمن له 15% من قيمة التعويض للمركبات الرياضية والمركبات المزودة**
- **يتحمل المؤمن له مبلغ وقيمته 580 درهم عن كل حادث**

توقيع المؤمن له:

عن /شركة التأمين العربية ش م ل

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