

حي أورينتال انسورنس كومباني ليمتد ओरिएंटल इंश्योरेंस कंपनी लिमिटेड THE ORIENTAL INSURANCE COMPANY LIMITED

LICY NO.	102300527	THE SCHEDULE	الجــدول	1.77047	مالوثيقة
OF POLICY	: COMPREHENSIVE (LO	OSS, DAMAGE & TH	IRD PARTY LIABILIT	ГҮ)	الوثيقــة :
IE OF THE INSURED	DANCHIE CHIRDING & LOCICTICG L.L.C.			م المؤمــن له ؛ ؛	
RESS	‡				نوان :
INESS / PROFESSION	1				فنة أو الو ظيفة :
IRANCE PERIOD FROM	: 16/07/2025	to 15/08/	/2026		التأمين من التأميان
MIUM	:_DHS 1,500.00	VAT @ 5%: DI	HS 75.00		ية الـقـسط :
L PREMIUM WITH VAT	DHS 1,575.00	W0,0		المضافة ؛	الي قسط مع ضريبة القيمة ا
URED VEHICLE SPEC	IFICATIONS			اهيلد	عاف السيارة المؤمن
رقــم التسجيل REGISTRATION NO.		رقــم المحرك ENGINE NO.	سعة اسطو انات المحرك ENGINE CAPACITY	لون السيارة COLOUR OF VEHICLE	الـــوزن فــــار غـــــة EMPTY WEIGHT IN KG.
DUBAI X 50720	MNTAD3N60M60 01698	QR25013968P	2500	WHITE	
شكل الهيكل TYPE OF BODY	الغرض من الترخيص USE OF VEHICLE	نوع السيارة MAKE OF VEHICLE	YEAR OF MANUFACTURE	عدد الركاب بما فيهم السائق NO. OF PASSENGERS INCL, DRIVER	عدد اسطوانات No. OF CYUNDERS
CLIX	PRIVATE	NISSAN	2021	1+6	4
COVER(OWN THE INSURED'S I	GENCY REPAIR), OIC GR DAMAGE SECTION 1 ONI	CLE: DHS 73,978.00		ىيمة السيارة	تقدير المؤمن له لق
PAB, (NON A COVER(OWN	GENCY REPAIR), OIC GR DAMAGE SECTION 1 ONI	ASP (CALL 60057575 LY) CLE: DHS 73,978.00 wehicle body damage It as per clause 3 of n respect of paragraph ect of any one claim or exaccident is the sum e. n respect of paragraph of any one claim or series	ة – تلف جسم المركبة بها وفقاً للبند (") من لا لافقرة (أ) من البند () بلة مطالبات نشأت عن بالياً من تعويض مهما للفقرة (ب) من البند () ة مطالبات نشأت عن		تقدير المؤمن a لق الحدود الجغر افية. دولة ا نحديد المسؤولية، فقط ا، الد ا ، الد ا ، الد عدا مر با با با با با با با با با با با با با
PAB, (NON A COVER(OWN THE INSURED'S I GEOGRAPHICAL AREA:	GENCY REPAIR), OIC GR DAMAGE SECTION 1 ONI ESTIMATE VALUE OF THE VEHION United Arab Emirates. Oman Covered - Onlyon 1. The maximum authorised repair limin Section One is AED 250 2. The Company's maximum liability in (a) of clause 1 of Section Two in respective to the section Tw	ASP (CALL 60057575 LY) CLE: DHS 73,978.00 wehicle body damage t as per clause 3 of n respect of paragraph ect of any one claim or excident is the sum e. n respect of paragraph of any one claim or series AED: permission provided that ehicle in accordance with had his licence cancelled	ة – تلغ جسم المركبة بها وفقاً للبلد (۴) من بلغقرة (أ) من البلد () بلغ من تعويض مهما للغقرة (ب) من البلد () أه مطالبات نشأت عن أو أمر المؤمن له يشرط إذا قبل الميلون السبر المركبص المملوح له	نيري ألسيارة الامارات العربية تامتحدة. عمان مغطاة من السيارة عدل الأقصى لتخاليف الاصلاح المصرح ا عد الأقصى لمسائلة الشركة بالنسبة نن القصل الثاني عن أية مطالبة أو جما احث واحد هو قيمة ما يحكم بة قض عد الأقصى لمساؤلية الشركة بالنسبة نا تقصل الثاني عن أية مطالبة أو جما ادث واحد،	تقدير المؤمن له لق الحدود الجغر افية: دولة ا نحديد المسؤولية: فقط الا الا الا الا الا الا الا الا الا الا الا
PAB, (NON A COVER(OWN THE INSURED'S I GEOGRAPHICAL AREA: LIMIT OF LIABILITY:	GENCY REPAIR), OIC GR DAMAGE SECTION 1 ONI ESTIMATE VALUE OF THE VEHI United Arab Emirates. Oman Covered - Only 1. The maximum authorised repair limi Section One is AED 250 2. The Company's maximum liability ir (a) of clause 1 of Section Two in resp series of claims resulting from one awarded by the Court whatever it may b 3. The Company's maximum liability ir (b) of Clause 1 of Section Two in respect of claims resulting from one accident is A 2,000,000.00 The Insured or any person driving with his the person driving holds a licence for that we the traffic laws and regulations and has not	ASP (CALL 60057575 LY) CLE: DHS 73,978.00 vehicle body damage t as per clause 3 of n respect of paragraph ect of any one claim or excident is the sum e. n respect of paragraph of any one claim or series AED: permission provided that ehicle in accordance with had his licence cancelled ority.	ة – تلغ جسم المركبة بها وفقاً للبلد (۴) من بلغ فرة (أ) من البلد (أ) بائياً من تعويض مهما بائياً من تعويض مهما المقدرة (ب) من البلد (أ) له مطالبات نشأت عن أو أمر المؤمن له يشرط ازة طبقاً لقانون السبر بن التركيص المملوح له الين ونوائح المرور.	ييمة السيارة الامارات العربية تامتحدة، عمان مغطاة من السيارة عد الأقصى لمشاؤلية الاصلاح المصرح ا عد الأقصى لمشاؤلية الشركة بالنسبة الأقصى لمساؤلية الشركة بالنسبة عد الأقصى لمساؤلية الشركة بالنسبة عد الأقصى لمساؤلية الشركة بالنسبة الأضافي الثاني عن أية مطالبة أو جما الأصافي الثاني عن أية مطالبة أو جما المن واحد، من له أو أي شحص يقود السيارة باذن الإر والقوالين واللوائح الاخرى وأن لايكو عني المؤمن له ألا يستعمل السيارة على السيارة	تقدير المؤمن a دولة المدود الجغر افية. دولة المدود الجغر افية. دولة المدود الجغر افية. دولة المدود الجغر افية. المدود المسؤولية، المدود الجغر المدود الجغر المدود
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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

In case of claim, please click <u>CLAIMS - Oriental Insurance.</u> OR Visit <u>https://oicgulf.net/claims</u>

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. PO Box 478 | T: 04 353 8688/3537795 | E: ksm@oicgulf.ae

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.



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OF POLICY	: COMPREHENSIVE (LO	OSS, DAMAGE & TH	IRD PARTY LIABILIT	ГҮ)	الوثيقــة :
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DUBAI X 50720	MNTAD3N60M60 01698	QR25013968P	2500	WHITE	
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PAB, (NON A COVER(OWN THE INSURED'S I GEOGRAPHICAL AREA:	GENCY REPAIR), OIC GR DAMAGE SECTION 1 ONI ESTIMATE VALUE OF THE VEHION United Arab Emirates. Oman Covered - Onlyon 1. The maximum authorised repair limin Section One is AED 250 2. The Company's maximum liability in (a) of clause 1 of Section Two in respective to the section Tw	ASP (CALL 60057575 LY) CLE: DHS 73,978.00 wehicle body damage t as per clause 3 of n respect of paragraph ect of any one claim or excident is the sum e. n respect of paragraph of any one claim or series AED: permission provided that ehicle in accordance with had his licence cancelled	ة – تلغ جسم المركبة بها وفقاً للبلد (۴) من بلغقرة (أ) من البلد () بلغ من تعويض مهما للغقرة (ب) من البلد () أه مطالبات نشأت عن أو أمر المؤمن له يشرط إذا قبل الميلون السبر المركبص المملوح له	نيري ألسيارة الامارات العربية تامتحدة. عمان مغطاة من السيارة عدل الأقصى لتخاليف الاصلاح المصرح ا عد الأقصى لمسائلة الشركة بالنسبة نن القصل الثاني عن أية مطالبة أو جما احث واحد هو قيمة ما يحكم بة قض عد الأقصى لمساؤلية الشركة بالنسبة نا تقصل الثاني عن أية مطالبة أو جما ادث واحد،	تقدير المؤمن له لق الحدود الجغر افية: دولة ا نحديد المسؤولية: فقط الا الا الا الا الا الا الا الا الا الا الا
PAB, (NON A COVER(OWN THE INSURED'S I GEOGRAPHICAL AREA: LIMIT OF LIABILITY:	GENCY REPAIR), OIC GR DAMAGE SECTION 1 ONI ESTIMATE VALUE OF THE VEHI United Arab Emirates. Oman Covered - Only 1. The maximum authorised repair limi Section One is AED 250 2. The Company's maximum liability ir (a) of clause 1 of Section Two in resp series of claims resulting from one awarded by the Court whatever it may b 3. The Company's maximum liability ir (b) of Clause 1 of Section Two in respect of claims resulting from one accident is A 2,000,000.00 The Insured or any person driving with his the person driving holds a licence for that we the traffic laws and regulations and has not	ASP (CALL 60057575 LY) CLE: DHS 73,978.00 vehicle body damage t as per clause 3 of n respect of paragraph ect of any one claim or excident is the sum e. n respect of paragraph of any one claim or series AED: permission provided that ehicle in accordance with had his licence cancelled ority.	ة – تلغ جسم المركبة بها وفقاً للبلد (۴) من بلغ فرة (أ) من البلد (أ) بائياً من تعويض مهما بائياً من تعويض مهما المقدرة (ب) من البلد (أ) له مطالبات نشأت عن أو أمر المؤمن له يشرط ازة طبقاً لقانون السبر بن التركيص المملوح له الين ونوائح المرور.	ييمة السيارة الامارات العربية تامتحدة، عمان مغطاة من السيارة عد الأقصى لمشاؤلية الاصلاح المصرح ا عد الأقصى لمشاؤلية الشركة بالنسبة الأقصى لمساؤلية الشركة بالنسبة عد الأقصى لمساؤلية الشركة بالنسبة عد الأقصى لمساؤلية الشركة بالنسبة الأضافي الثاني عن أية مطالبة أو جما الأصافي الثاني عن أية مطالبة أو جما المن واحد، من له أو أي شحص يقود السيارة باذن الإر والقوالين واللوائح الاخرى وأن لايكو عني المؤمن له ألا يستعمل السيارة على السيارة	تقدير المؤمن a دولة المدود الجغر افية. دولة المدود الجغر افية. دولة المدود الجغر افية. دولة المدود الجغر افية. المدود المسؤولية، المدود الجغر المدود الجغر المدود
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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

In case of claim, please click <u>CLAIMS - Oriental Insurance.</u> OR Visit <u>https://oicgulf.net/claims</u>

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. PO Box 478 | T: 04 353 8688/3537795 | E: ksm@oicgulf.ae

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.



ذي أورينتال انشورنس كومباني ليمتد The Oriental Insurance Co. Ltd.



Chief Agents: ARMAB 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

То

PANGULF SHIPPING & LOGISTICS L.L.C

Dubai,Po Box-0

CUSTOMER TRN: 000000000000000

Tax Invoice NO.: TX-1120728
Tax Invoice Date: 16/07/2025
Customer Account No: 7746

Date of Supply :16/07/2025 SUB-ACCOUNT: 6116

Executive Name : BR DIRECT

ACCOUNT: POLICYBAZAAR MIDDLE EAST INSURANCE BROKERS L.L.C

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)

POLICY NO:102300527

Engine No: QR25013968P Chassis No: MNTAD3N60M6001698 Regn No: DUBAI X 50720

RTA/EVG charge:

VAT @ 5.00%

Total: 1,575.00

1,500.00

PLEASE NOTE:

Method of Payement - Cash, Credit Card, Cheque to "THE ORIENTAL INSURANCE CO. LTD."

- ACCOUNT NAME - THE ORIENTAL INSURANCE CO. LTD. ACCOUNT NO.2

(BANK OF BARODA)

- ACCOUNT NO - 90010200018376

- SWIFT CODE NO - BARBAEADDUB

- IBAN NO - AE 520110090010200018376

- ONLINE PAYMENT GATEWAY - VISIT OUR WEBSITE 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

P.O.Box No. 478 DUBAI UAE

AUTHORISED SIGNATORY

Printed on: 16/07/2025

ORIENTAL INSURANCE/ ARMAB INSURNACE WORKS L.L.C VAT REGISTRATION NO. - 100258919800003