



MOTOR INSURANCE POLICY SCHEDULE



POLICY SHEDULE		دول البوليصة
POLICY NO تسعيرة	P-100-1006-2025-28765	
PERIOD OF INSUI رقد البرتيسة	RANCE	
FROM TO	17/07/2025 16/08/2026	
Policy Type	Tokio Must	نوع البوليصة
Quote Issue	17/07/2025	دار بن اصدار
Premium	1,700.00	القبيط
VAT 5%	85	ضربية القيمة المضافة %5
Total payable (AE	D) 1,785.00	إجمالي المنفر عن (د.)
Excess	350	مبلغ التحمل

KNOW YOUR CUSTOM	تقاصيل خاصة بالعميل			
INSURED NAME	HAMDAN LIYAKATH ALI POKAKKILLATH LIYAKATH ALI	إسم المؤمن عليه		
Date Of Birth	16/09/1996	تاريخ الميلاد		
Claim Free Years	2	سنوات الخلو من المطالبات او الحوادث		
PO Box / Emirate		صندوق البريد / الإمارات		
Email	maaz@avoninsure.com	البريد الكتروني		
Phone	0500000000	رقم الهاتف		
Residential Address	DUBAI	عنوان الإقامة		
Place Of Birth		فكأن الولادة		
Nationality	Indian	الجنسية		
Emirates ID/ Trade Lic No	784-1996-8793198-2	بطاقة الهوية الإمار اتية		

VEHICLE DETAILS		تفاصيل المركبة
	MAKE &MODEL ماراز بجانستف	
MITS	UBISHI ECLIPSE CR	oss
111111111		1.70.70.70
Color	GREEN	اللون
Engine Capacity	1.5 L	المحررك سعة
No. of Cylinders	4 Cylinder	سطوانات ا عدد
Seating Capacity	5	عدد الركاب بما فيهم السانق
Manufacture Year	2019	سنة الصنع
Date of First Reg.	12/12/2020	تاريخ أول تسجيل
Place of Reg.	DUBAL	مكان تسجيل
Chassis No.	JE4LS5149KZ703011	رقم الشاسيه
Engine No.	4B40GR8746	رقم المحرك
Plate No.	35274	رقم اللوحة
TCF No.	12805879	الرمز المروري
Vehicle Trim	GLS	الإصدار
Vehicle Type		النوع السيارة
Vehicle Use	OTHERS	الاستخدام
Hire Purchase	(4	الشراء بالتقسيط (الرهز
Body Type	SUV	هيكل السيارة
Insured Value (AED)	AED 54,000.00	قيمة التأمين (د.])
Scan the QR code to	■3 5 20	ROADSI

ررى دسجريدز ال mQRبارغ عن حادث



ROADSIDE ASSISTANCE HELPLINE 600 50 8181

TABLE OF BENEFIT	S (PLEASE	REFER TO THE MOTOR	POLICY WORDINGS	OR MORE	INFORMATION)			ياالمزا ولجد
Third Party Limit for Property Damage	3,000,000	Third Party Limit for Property Damage	Waiver of Excess for Windscreen Damage	WAVIED 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	·	Excess Deductible in case of Flood/Rain water/Earthquake/Hail sorm damage: Maximum amount as per Unified Motor	Off Road Cover for 4WD Vehicles (Excluding Safari Activities)	1	Off Road Cover for 4WD Vehicles (Excluding Safari Activities) Hire Car Bent (applicable if the your schedule) Days during p		✓	Hire Car Benefit (applicable if stated in yourschedule) - 15 Days during policy
Policy Wordings of UAE of Schedule No.(3) will apply	- A	Policy Wordings of UAE of Schedule No.(3) will apply	Third Party Liability to Non Owned Cars	1	Third Party Liability to Non Owned Cars	period		period
Fire and Theft Cover	QY	Fire and Theft Cover	Unauthorised Driver for Own Damage	1	Unauthorised Driver for Own Damage	No Claim Discount		No Claim Discount
Personal Injury Cover	10,000	Personal Injury Cover	Loss or Damage to the Insured Vehicle (As per	✓	Loss or Damage to the Insured Vehicle (As per	Unlimited Third Party Liability for Bodily Injury	1	Unlimited Third Party Liability for Bodily Injury
Emergency Medical Expenses	3,000	Emergency Medical Expenses	the Insured Value		the Insured Value	Legal Liablity to Family Members and	✓	Legal Liablity to Family Members and
Loss of Personal	2,500	Loss of Personal	MotorGarage and/or Valet parking	1	Motor Garage and/or Vallet parking	Pass engers		Passengers
Self Authorisation	1,000	Self Authorisation	Geographical Area	UAE	Geographical Area	Natural Disaster cover as per Unified Motor Policy Wordings of UAE	1	Natural Disaster cover as per Unified Motor Policy Wordings of UAE
Repairs New Car replacement	х	Repairs New Car replacement	Geographical Area for Oman (Own Damage)	1	Geographical Area for Oman (Own Damage)	Riot, Strike and Civil	✓	Riot, Strike and Civil
(Brand new vehicles only)		(Brand new vehicles only)	Personal Accidents Benefits - Driver (As per	AED 200,000	Personal Accidents Benefits - Driver (As per	National Ambulance	1	National Ambulance
24hrs Roadside Side Assistance: AAA cover	1	24hrs Roadside Side Assistance: AAA cover	Endorsement No.1)	2,500	Endorsement No.1)	National Amoulance	•	rvational Ambulance
: 600 50 8181	,	: 600 50 8181				Agency Repairs (from the date of first registration as Brand	Х	Agency Repairs (from the date of first registration as Brand

Tokio Marine & Nichido Fire Insurance Co. Ltd

Al Futtaim Development Services Co.LLC Agents for UAE

Tokio Marine reserve the right to decline any Proposal





MOTOR INSURANCE POLICY SCHEDULE

Tokio Must



SPECIAL TERMS & CONDITIONS

- Young and Novice Drivers Drivers below the age of 25 or with less than 12 monthsdriving experience need to be declared on the proposal form.
- 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).

 A. 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 daim 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 PolicySchedule. 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.
- b. 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. 5. Value Added Tax (VAT) Clause — The insured accepts and agrees to pay any taxes due
- No Claim Discount Proof of No Claim Letter from the previous Insurance Company tobe 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.

AED 1785

- السلتقون حديثر السن والمبتدئون يتحن على السائقين الذين نقل أعمارهم عن 25 عامًا، أو بمثلكون حيرة في الفيادة نقل عن 12
 شهرًا، توضيح ذلك في استمارة طلب تأمين المركبة.
- ١. الإصلاحات في مَر (لب طوكور مارين المعتمدة سندفع مقالي إصلاح مركبتك في واحدة من ورثما المعتمدة داخل دولة
 الإمارات الحربية المتحدة في حال وقوع حادث يقع ضمن نطاق التعطية التامينية معوجب بونيصة التامين الحاصة بك. (لا ينطبق على رفيعة نمين الطرب التلت من شركة طوكور).
- مواصعات السيارة ينجين ان نكون سياراتك في حاله هيدة، وقمّ العواصعات دول مجلس التعاون الخطيجي، وان يكون قد جرى شراؤها لأول مرءً من ناجر مسلمي ممتند في دولة الإمرات العربية المتحدّة، ولم تهم نصياتت عني السيار تأثيري من المواسعات الأصلية للشركة المصنعة، كما يئتين الا تحتوي السيارة على أية إصلاحات في الشاسية، ويجب نتصيل عائدات لضنور المأحق بالسيارة في تقوير فحصها والصنار عن إدارات العرور بنولة الإمارات العربية المتحدّة).
- باسورد هي مغرير قحصيه (الصدر على ولارات تعرون بقوله الإمارات اعربية قطعتمان الساق صدير السن: في حال كان الساق في عالى المارك من المراكبة المساق من المساق في المساق المسا
- بوليمة التانين. وهذه الإضدافة لا تطنق على سيرات اللك الهائمة . م. بند ضريبة الفيفة المختلفة سيقل المؤكن له ويوا في وقي هع لي ضر الله مستحلة على يوليسة اتأمين هذه يما في ذلك
 المشريبة المفيفة على ميل المحتل حيثما المفيفة، ويما يتواقع مع العربين واللواح المحمل بها في دلية الإمارات العربية المنحدة،
 المشريبة المفيفة المحتل مع حريبة العيدة المحتلدة في حسول بها من وقال الإمارات المتقد بطها.
 وفي هلك عدم في المحربية المفيفة الثانية عن يوابسه التأمين في الوقت المحتلد بحق الثانية، إلغاء بوابسمة التأمين في الوقت المحتلد الإمارات المتقد بالمحتلدة إن يكون هذا الإلحاء متواقعة مع قولين أو لوالح معمول بها من وقت لأخر ريضمن إلغاء بإليمة التأمين لتقرير المؤكن.

 المتمدم عدم وجود مطالبة يُقم البات على عدم وجود مطالبة من شركة التأمين البوابلة في يوقت الحصول على بوليمة التأمين
- سم عدم وجود مطالبةً.
 - معدرت المركبة استخدام أو تشغيل مركبة و/أو اي ملحق، أو معدات، أو أداد، أو جهاز، الشكل حرا من المركبة، ولكن فقط أثناء المشاركة أو القيام بانتشاط المصمم لها.

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: +9714 3502 777



ABU DHABI OFFICE

Unit-101, ADCP Building (opp. Al Masraf H.O) Hamdan Street, Abu Dhabi, UAE Tel: +97126432290



طوكيو مارين اند نيتشيدو فاير انشورانس كومباني ليميتد

مکتب دبی

ص ب: برید ۱۹۲، دبی، الإمارات العربیه المتحدة هاتف: ۲۷۷۷ ۲۰۰۲ ۹۷۱ + ، فاکس : ۲۸۸۸ ۲۰۰۲ ۹۷۲+ **مکتب أبوظبي** ص ب: برید ۱۵۳۱، أبوظبي، الإمارات العربیة المتحدة

ص ب: برید ۲۰۵۱ ، بوطنی، از مارات انغربیه انمنکده هاتف: ۹۷۱ ۲ ٦٤٣٢ ۲۹۰ ؛ فاکس : ۲ ۲۶۳۲ ۲۹ ۲۹۲ + ۹۷۱ 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.

شهادة تأمين رقم CERTIFICATE OF INSURANCE No : CE0518942

شهد بهذا أننا قد اصدرنا بوليصة وفقا لمقتضيات احكام المرور والسير سنة ١٩٦٨ لابوظبي لتغطي الاخطار المشمولةً قانونيا 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 Compulsary Motor Vehicles Insurance Ordinance 1973 (R.A.K) has been issued as follows:

م حامل بوليصة التأمين HAMDAN LIYAKATH ALI POKAKKILLATH LIYAKATH ALI

رهن جالات التأمين Policy No. P-100-1006-2025-28765

ع التأمين التأمين ضد الغقد و التلف و المسؤولية المدنية Type of Cover

Make of Car ميارة المؤمن عليها ميتسوبيشي

Year and Place of Manufacture 2019

وي Engine No. 4B40GR8746 نم المحرك

أم الشاصي 14 JE4LS5149KZ703011 غم دفتر التسجيل 35274 غم دفتر التسجيل 35274

ريخ الاصدار 17/07/2025 18:05:00 ريخ الاصدار

يخ الانتهاء 16/08/2026 23:59:00 ويخ الانتهاء 16/08/2026

use of the Vehicle خصوصي خصوصي خصوصي خصوصي خصوصي درارة للاستعمل خصوصي Seating Capacity Including Driver

د الركاب بما فيهم السائق 4+1 د الركاب بما فيهم السائق 4+1 Geographical Area : U.A.E and *SULTANATE OF OMAN (*Own Damage

كفقد والتلف قفط

شركة الفطيم لخدمات التنمية ذ.م.م

Al-Futtaim Development Services Co. LLC

Authorized Signature

تاريخ طوكيو مارين اند نيتشيدو فاير انشورانس كومبائي ليميتد طوكيو مارين اند نيتشيدو فاير انشورانس كومبائي ليميتد

Time: 06:07:03 TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.

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 للتحريل دون علم مسيق من الشركة حالة الرغية بالمقاه التأمين يجب على المؤمن له أن يؤرد الشركة بما يلي رة من الملكية بعد تحويلها بابسم المالك الجديد أو ما يثبت ذلك من الشرطة سورة من شهادة التسفير أذا ما تم تسفير السيارة الى غراج الدولة

RTA STATUS: SUCCESS - 3001: Your insurance policy information has been successfully uploaded to RTA. The vehicle chassis number is JE4LS5149KZ703011 with plate number 35274 Private C. The policy details are- PolicyNo: P-100-1006-2025-28765, insuranceType: Comprehensive, policyStartDate: 17-07-2025, policyExpiryDate: 16-08-2026, ModelYear: 2019. Please print and attach this Message to the



طوكيو مارين اند نيتشيدو فاير انشورانس كومباني ليميتد

ص ب: بريد ١٥٢ ، دبي، الإمارات العربية المتحدة هاتف: ۷۷۷ ۲۰۰۳ ٤ (۹۷ + ، فاكس : ۸۸۸ ۲۰۰۳ ٤ (۹۲+ مكتب أبوظبي ص ب: بريد (٦٥٦٠، أبوظبي، الإمارات العربية المتحدة هاتف: ٢٩٠ / ٢٦٤٢ ٧١٠ + ، فاكس : ٤٣٤ ٢٩٤٢ ٢ ٩٧١+

http://www.tmnf.ae



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

Insurance Policy.

PRIMITIM AND YRES. WALLIDATION LINK ON TOP







Motor Insurance Proposal Form

Customer Details	s									
Insured Name	Mr. Ms. M/s. HAMDAN LI	AKATH ALI I	POKAKKIL	ATH LIYAKATI	H ALI					
Address	DUBAI Emirate									
	DUBAI							cilliate		
Mobile	0500000000	Land Li	ine No			Email	maaz@a	voninsure.com		
Number	_									
Personal Details Data of Birth 15/09/1995 Place of Birth										
Date of Birth 16/09/1996 Place of Birth										
Broker Name & Address AVON INSURANCE BROKERS (LLC)										
Driving	License date of									
License No.					issue		1			
Emirates ID					_		O,			
No/ Trade	784-1996-8793198-2				Profession	Acco	untant			
License No						1	7			
Claims History o										
	ident-free years (Exclu	ding claim	s which	were fully re	covered from	a Third	2			
Party)					40)					
Vehicle Details								l		
Make	MITSUBISHI	Model	ECLIPSE	CROSS	Body Type	SUV		Usage	OTHERS	
Manufactured Year	2019	Color	GREEN		Seats 5		5 Engi		4B40GR8746	
Plate No.	35274	Chassis No.	JE4LS51	Frist date Registrat as new			12/12/2020 Finance by			
Sum Insured (AED)	AED 54,000.00		Sum In	sured details	s (AED)					
Has the engine	or body modified from	he manuf	acturer's	standard sp	ecification?				NO	
Documents Requ	uired	1								
 Driving 	license	10,7							40 . 40. 4 Min . 4	
Trade Li	icense 🐇	5	•		copy(Both sid				(VCC)	
 Emirate 	es ID (Both sides)		•	Vehicle Tes	t Certificate is	sued by	Traffic Auth	norities		
Insurance Detail			<u>.</u>							
					D. II. G.			Policy		
Policy Type	Tokio Must				Policy Start Date	17/0	7/2025	End Date	16/08/2026	
Total Premium (with VAT)	AED 1,785.00	Evrass (AED)			AED 350	(Ap	Rent a Car (Applicable	YES		
AED	ALD 1,700.00	Excess (AED)			ALD 330		Private icles)			
Personal		Persona	I Accider	it Benefit		AAA				
Accident	YES	to Passe		it benefit	YES		dside	YES		
Benefit to	1	10 1 4330			Assista		stance	2 123		
Driver										
Disclaimer (Plea	ase Read Carefully)									







Motor Insurance Proposal Form

It is hereby declared and agreed that with the acceptance of premium payment, the Policy Holder / Insured named in this Polic unconditionally confirms that he/she has read the Motor Proposal Form, understood & accepted the Terms & Conditions of th 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 is sole discretion shall retain the full right to reject any claim(s) submitted under such issued policy and/or treat the policy or an 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/Inured Name: Mr. Ms. M/s. HAMDAN LIYAKATH ALI POKAKKILLATH LIYAKATH ALI

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 Futtaim Developmen

	DUBAI OFFICE		ABU DHABI OFFICE	TOUR EDGE AND THANK MAD A COOK
1	BOBALOTTIOE	1	ADD DIADIOITIOE	TOLL FREE: 800 TMNF (800-8 663)
	18			Email: genclaim@tmnf.ae • Web: www.tmnf.ae
	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	Get Social: @TokioMarineUAE

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



۹۷۱ ۲۰۰۲ ۲۷۷ + ، فاکس : ۸۸۸ ۲۰۰۳ ۲ ۹۷۱

ص ب: بريد ٥١٥٣١، أبوظبي، الإمارات العربية المتحدة هاتف: ۹۷۱ ۲ ۹۶۲ ۲۹۰ + ، فاکس : ۲۹۶ ۲۹۶ ۲ ۹۷۱ ۲ ۹۷۱ http://www.tmnf.ae



UAE

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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

DOC.NO : DNP100-39621 HAMDAN LIYAKATH ALI POKAKKILLATH Date : 17/07/2025

LIYAKATH ALI : DUBAI- MAIN OFFICE H.O / DUBAI

Branch DUBAI

Department MOTOR REF:-

Broker

AVON INSURANCE BROKERS (LLC) TRN No. : NA P.O.BOX-29069,, DUBAI,, UAE.

A/c No. : 0010656662

Policy / Cert. No. : P-100-1006-2025-28765 A/c No. : 1305 - 0090036 Period From : 17/07/2025 To : 16/08/2026 TRN No. : 100032879700003

Please note that we have DEBITED your account as follows:

Description	Amount in AED
Being policy premium for COMPREHENSIVE TOKIO MUST Policy No. P-100-1006-2025-28765	1,700.0
VALUE ADDED TAX @ 5%	85.0
TOTAL	1.785.0

In Words : AED ONE THOUSAND SEVEN HUNDRED EIGHTY-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&OE.

Authorized Signature

PREMIA