

YOUR LIVA MOTOR POLICY SCHEDULE

POLICY DETAILS		Breakdown Recovery - Contact 600 544 060	
Policy Type:	Motor Smart (Comprehensive)	Policy Number:	1/1/020/31404893/ 1
Insured Name:	Adeel Rafi Imtiaz Rafi	PO Box & Emirate:	29069Dubai
Date of Issue:	21/07/2025 11:24:21 AM	Premium:	AED 8,366
Period of Insurance:	From22/08/2025 To20/08/2026	VAT 5%:	AED418.3
Excess:	AED 1,000	Total Payable	AED 8,784.30
Sports Excess:	Yes		

INSURED VEHICLE DETAILS			
Make:	Tesla	Model:	Model 3
Manufactured Year:	2024	Seating Capacity:	4+1
Engine Number:	TG324137002YBM TG324149001P3F	Chassis Number:	LRW3E7ET5RC207258
Vehicle Use:	Social, Domestic, Pleasure And Commuting	Engine Capacity / No. of Cylinders:	/Electric
		Body Type:	Sedan
		Plate Number:	D52430
		Colour:	Grey
		Insured Value:	AED 210,123

LIMIT OF LIABILITY			
1.	The company's maximum liability in respect of death or bodily injury 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.	Unlimited	الحد الأقصى لمسؤولية الشركة بالنسبة لآية مطالبة أو جملة مطالبات نشأت عن حادثواحد ينتج عنه هي ما يحكم به قضاثيا من تعويض مهما بلغت قيمته، وفاة أو إصابة بدنية
2.	The Company's maximum liability in respect of third party property damage in respect of any one claim or series of claims resulting from one accident is:	AED 3,500,000	الحد الأقصى لمسؤولية الشركة بالنسبة لآية مطالبة أو جملة مطالبات نشأت عن حادث واحد تسبب بأضرار مادية هو
3.	The pre-authorized repair limit not requiring the Company's approval as per the policy is:	AED 1,000	الحد الأقصى لتكاليف الإصلاح المصرح بها دون الرجوع للشركة حسب الوثيقة هي

TERRITORIAL LIMITS : UAE and Oman (Orange Card available upon request)

الحدود الإقليمية: دولة الإمارات العربية المتحدة وسلطنة عمان (البطاقة البرتقالية متاحة عند الطلب)

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

قيود الاستعماليجب على المؤمن له الا يستعمل السيارة إلا للغرض المرخص من أجله.

TABLE OF BENEFITS	
MAIN COVERS	
Loss or Damage to the insured vehicle	As per Insured Value
Third Party Liability for bodily injury	Unlimited
Third Party Liability Limit for Property Damage	AED 3,500,000
ENHANCED MOTOR PROTECTION	
Territory Extended to Oman	Yes
Third Party Liability to family members and passengers	Yes
Driving another car	Yes
Ambulance Cost	AED 6,770
Perils of nature, riot, strike & civil commotion	Yes
Windscreen	Yes
Loss of personal items	AED 5,000
Emergency medical expenses	AED 3,500
Personal injury cover	AED 20,000
Replacement of locks	AED 5,000
Motor Garage and/or Valet Parking	Yes
No Claims Discount	Yes
Emergency repairs	AED 1000
New vehicle replacement	6 months
Taxi fares	AED 300

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Liva Insurance B.S.C (c)



المخول بالتوقيع
Authorised signatory

Attaching to and forming part of policy schedule:

REF NO. 1/1/020/31404893/ 1 INSURED : Adeel Rafi Imtiaz Rafi

ADDITIONAL BENEFITS		
Personal Accident Benefit - Driver	AED 200,000	Included
Personal Accident Benefit - Passengers	AED 200,000	Included
Off Road Cover	Refer to your motor policy booklet	Not Applicable
Temporary Rent-A-Car	Refer to your motor policy booklet	Excluded
No Claims Discount Protection	Refer to your motor policy booklet	Excluded
Territory extended to other GCC countries	Own Damage Only	Excluded
Agency Repairs	Refer to your motor policy booklet	Included
24 Hours Accident and Breakdown Recovery	Roadside Assistance for your vehicle	Included

Please refer to your policy booklet for full limits, conditions and exclusions.

SPECIAL CONDITIONS

Spare Parts Clause - It is hereby understood and agreed that notwithstanding anything contained to the contrary in this Policy, in the event of loss or damage to the Motor Vehicle or its accessories or spare parts necessitating the supply of a part not obtainable from stocks held in the country in which the Motor Vehicle is held for repair or in the event of the Company exercising the option under Section-1 to pay in cash the amount of the loss or damage, the liability of the Company in respect of any such part shall be limited to : I a) The price quoted in the latest catalogue or price list issued by the Manufacturer or Agents for the country in which the Motor Vehicle is held for repair or b) If no such catalogue or price list exists, the price list obtaining at the Manufacturers work plus the reasonable cost of transport otherwise than by air to the country in which the Motor Vehicle is held for repair and amount of the relative import duty. II The reasonable cost of fitting such part.

Young and Novice Drivers - All regular drivers 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 an UAE local authorized dealer. It has not been modified from the manufacturer original specifications. Any modification including but not limited to Paint protection, rust proofing will not be covered under standard policy terms and conditions unless specified on the policy schedule.

No claims discount condition - If 'no claims discount' is applied, you are required to submit the proof of 'no claims' from your current insurance provider, unless stated otherwise. Liva reserves the right to amend the premium and extent of your cover incase of non-receipt of accurate proof of 'no claims'.

Young Driver Additional Excess - If the driver at the time of the accident is below 25 years, an additional deductible of 10% of the amount of the admissible claim shall be paid by the driver or the insured over and above the excess stated on the policy schedule.

Additional Excess -Factory Modified Vehicles - The Insured or his 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 his representative shall pay the first 20% of the amount of compensation in addition to the standard policy excess stated on the Policy Schedule.

Total Additional Excess - In case of several multiple additional excesses are applicable the policy shall apply the highest percentage of the deductibles for one accident in addition to the standard policy excess

Additional Excess - Sports car - The Insured or his representative shall pay the first 15% of the amount of compensation in addition to the standard policy excess stated on the Policy Schedule. This is applicable if Sports Excess is listed on your policy schedule and/ or if insured car is an electric car.

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 Liva 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.

Territorial extension to Oman - Oman cover shall be extended subject to the Insured obtaining Orange Card prior to departure from the United Arab Emirates.

Please click on [Car Insurance Policy Wording](#) for full terms, conditions and exclusions of the policy and to know about our other motor products.

DRIVER DETAILS

Main Driver	Name	Date of Birth	Driving Experience
	Adeel Rafi Imtiaz Rafi	6 September 1977	17 years

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