

Validation Link

<https://www.insdubai.com/internal/uploaded-policies/68875e105ddea-P-100-1006-2025-29521.pdf>MOTOR INSURANCE
POLICY SCHEDULE

Tokio Must

Scan the QR code to
report an accident
برجى مسح رمز الـ QR لتبليغ
عن حادث

POLICY SCHEDULE		جدول الوثيقة	
POLICY NO تسجيرة	P-100-1006-2025-29521		
PERIOD OF INSURANCE زمن الوثيقة			
FROM TO	28/07/2025 27/08/2026		
Policy Type	Tokio Must	نوع الوثيقة	
Quote Issue	28/07/2025	تاريخ اصدار	
Premium	1,900.00	القسط	
VAT 5%	95	ضريبة القيمة المضافة 5%	
Total payable (AED)	1,995.00	إجمالي المفعول (د.إ)	
Excess	350	مبلغ التحمل	

KNOW YOUR CUSTOMER (KYC) DETAILS		تفصيل خدمة العميل	
INSURED NAME	DULFUKKAR ALI ELA CHOLA KUNHI MUHAMMAD ELA CHOLA	إسم المؤمن عليه	
Date Of Birth	07/11/1982	تاريخ الميلاد	
Claim Free Years	3	سنوات الخلو من المطالبات أو الحوادث	
PO Box / Emirate		صندوق البريد / الإمارات	
Email	maaz@avoninsure.com	البريد الإلكتروني	
Phone	0508463424	رقم الهاتف	
Residential Address	DUBAI	عنوان الإقامة	
Place Of Birth		مكان الولادة	
Nationality	Indian	الجنسية	
Emirates ID/ Trade Lic No	784-1982-2030846-8	بطاقة الهوية الإماراتية	

VEHICLE DETAILS		تفاصيل المركبة	
MAKE & MODEL	تولفو ريش		
	TOYOTA RUSH		
Color	WHITE	اللون	
Engine Capacity	1.5 L	المحرك سعة	
No. of Cylinders	4 Cylinder	مستويات اعداد	
Seating Capacity	7	عدد الركاب بما فيهم السائق	
Manufacture Year	2021	سنة الصنع	
Date of First Reg.	01/02/2022	تاريخ أول تسجيل	
Place of Reg.	DUBAI	مكان تسجيل	
Chassis No.	MHKEF8BF3MK019789	رقم الشاسيه	
Engine No.	2NRG590662	رقم المحرك	
Plate No.	58171	رقم اللوحة	
TCF No.	16534539	الرمز المروري	
Vehicle Trim	GX	الإصدار	
Vehicle Type		النوع السيارة	
Vehicle Use	OTHERS	الاستخدام	
Hire Purchase		الشراء بالتقسيط (الرهن)	
Body Type	SUV	هيكل السيارة	
Insured Value (AED)	AED 56,686.00	قيمة التأمين (د.إ)	

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عن حادث

ROADSIDE
ASSISTANCE
HELPLINE 600
50 8181

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



MOTOR INSURANCE POLICY SCHEDULE

Tokio Must



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بروزی مسیح رمز ال QR للتبلیغ

SPECIAL TERMS & CONDITIONS

شروط وأحكام خاصة

1. **Young and Novice Drivers** — Drivers below the age of 25 or with less than 12 months driving experience need to be declared on the proposal form.
2. **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 a 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).
4. **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 claim 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 Policy Schedule.
 - 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.
5. **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.
6. **No Claim Discount** — Proof of No Claim Letter from the previous Insurance Company to be 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.

- [illegible]

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: +971 4 3502 777



ABU DHABI OFFICE
Unit-101, ADCP Building
(opp. Al Masraf H.O.)
Hamdan Street, Abu Dhabi, UAE
Tel: +971 2 6432 290



طوكيو مارين اند نيتشيدو فاير
انشورانس كومباني ليميتد
مكتب دبي
ص ب: برید ١٥٢، دبي، الإمارات العربية المتحدة
هاتف: +٩٧١ ٤ ٣٥٠٢ ٧٧٧، فاكس: +٩٧١ ٤ ٣٥٠٢ ٨٨٨
مكتب أبوظبي
ص ب: برید ٥١٥٣١، أبوظبي، الإمارات العربية المتحدة
هاتف: +٩٧١ ٢ ٦٤٣٢ ٢٩٠، فاكس: +٩٧١ ٢ ٦٤٣٢ ٢٩٤
<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.

CERTIFICATE OF INSURANCE

No : CE0520014

شهادة تأمين رقم

شهد بهذا أننا قد أصدرنا بوليصة وفقاً لمقتضيات احكام المرور والمسير سنة ١٩٦٨ لابوظبي لتغطي الاخطار المشمولة قانونياً 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 Compulsory Motor Vehicles Insurance Ordinance 1973 (R.A.K) has been issued as follows :

Name of the Insured	DULFUUKAR ALI ELA CHOLA KUNHI MUHAMMAD ELA CHOLA	م حامل بوليصة التأمين
Mortgage		هـ
Policy No.	P-100-1006-2025-29521	تم بوليصة التأمين
Type of Cover	التأمين ضد الفقد و التلف و المسؤولية المدنية	ع التأمين
Make of Car	تويوتا	حارة المؤمن عليها
Year and Place of Manufacture	2021	ة ومكان الصنع
Color	ابيض	ون
Engine No.	2NRG590662	تم المحرك
Chassis No.	MHKEF8BF3MK019789	تم الشاصي
Registration No.	58171	تم دفتر التسجيل
Commencement Date	28/07/2025 15:02:00	ريخ الاصدار
Expiry Date	27/08/2026 23:59:00	ريخ الانتهاء
Use of the Vehicle	خصوصي	سيارة للاستعمال
Seating Capacity Including Driver	6+1	دد الركاب بما فيهم السائق
Geographical Area : U.A.E and *SULTANATE OF OMAN (*Own Damage Cover only)		'امارات العربية المتحدة و*سلطنة عمان (*ضد لفقد و التلف فقط
Total Premium(Inclusive of VAT):	AED 1,995.00	جمالي الأقساط (مع قيمة لضريبه

شركة الفطيم لخدمات التنمية ذ.م.م

Al-Futtaim Development Services Co. LLC



Authorized Signature

Date: 28/07/2025

طوكيو مارين اند نيتشيدو فاير انشورانس كومباني ليميتد

تاريخ

Time: 03:07:37

TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.

وقت

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 للتحويل دون علم مسبق من الشركة
حالة الرغبة بإلغاء التأمين يجب على المؤمن له ان يزود الشركة بما يلي
رة من الملكية بعد تحويلها باسم المالك الجديد أو ما يثبت ذلك من الشرطة
سورة من شهادة التفسير اذا ما تم تسفير السيارة الى خارج الدولة

RTA STATUS : SUCCESS - 3001: Your insurance policy information has been successfully uploaded to RTA. The vehicle chassis number is MHKEF8BF3MK019789 with plate number 58171 Private C. The policy details are- PolicyNo: P-100-1006-2025-29521, insuranceType: Comprehensive, policyStartDate: 28-07-2025, policyExpiryDate: 27-08-2026, ModelYear: 2021. Please print and attach this Message to the

Validation Link

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طوكيو مارين اند نيتشيدو فاير
انشورانس كومپاني ليميتد

مكتب دبي

ص ب: برید ١٥٢، دبي، الإمارات العربية المتحدة
هاتف: +٩٧١ ٤ ٣٥٠٢ ٧٧٧، فاكس: +٩٧١ ٤ ٣٥٠٢ ٨٨٨

مكتب أبوظبي

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TOKIO MARINE
NICHIDO

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

Insurance Policy.

PREMIUM AED 1995 - VALIDATION LINK ON TOP



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Motor Insurance Proposal Form

Customer Details							
Insured Name	Mr. Ms. M/s. DULFUKKAR ALI ELA CHOLA KUNHI MUHAMMAD ELA CHOLA						
Address	DUBAI					Emirate	
Mobile Number	0508463424	Land Line No		Email	maaz@avoninsure.com		
Personal Details							
Date of Birth	07/11/1982		Place of Birth				
Broker Name & Address	AVON INSURANCE BROKERS (LLC)						
Driving License No.				License date of issue			
Emirates ID No/ Trade License No	784-1982-2030846-8			Profession	Accountant		
Claims History of Main Driver							
Number of Accident-free years (Excluding claims which were fully recovered from a Third Party)						3	
Vehicle Details							
Make	TOYOTA	Model	RUSH	Body Type	SUV	Usage	OTHERS
Manufactured Year	2021	Color	WHITE	Seats	7	Engine No.	2NRG590662
Plate No.	58171	Chassis No.	MHKEF8BF3MK019789	Frist date of Registration as new	01/02/2022	Financed by	
Sum Insured (AED)	AED 56,686.00		Sum Insured details (AED)				
Has the engine or body modified from the manufacturer's standard specification?							NO
Documents Required							
- Driving license - Trade License - Emirates ID (Both sides)			- Regn.Card copy(Both sides)/ Vehicle customs certificate (VCC) - Vehicle Test Certificate issued by Traffic Authorities				
Insurance Details							
Policy Type	Tokio Must			Policy Start Date	28/07/2025	Policy End Date	27/08/2026
Total Premium (with VAT) AED	AED 1,995.00	Excess (AED)		AED 350	Rent a Car (Applicable for Private vehicles)	YES	
Personal Accident Benefit to Driver	YES	Personal Accident Benefit to Passengers		YES	AAA Roadside Assistance	YES	
Disclaimer (Please Read Carefully)							



TOKIO MARINE
NICHIDO



Motor Insurance Proposal Form

It is hereby declared and agreed that with the acceptance of premium payment, the Policy Holder / Insured named in this Policy unconditionally confirms that he/she has read the Motor Proposal Form, understood & accepted the Terms & Conditions of the 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 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 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/Insured Name: Mr. Ms. M/s. DULFUKKAR ALI ELA CHOLA KUNHI MUHAMMAD ELA CHOLA

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.

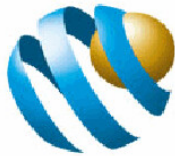
It is recommended to the applicant to keep the documents and his/her correspondence with the Company.

**Tokio Marine & Nichido Fire
Insurance Co., Ltd.**

Agents For UAE: Al Eftaim Development
Services Co. LLC

DUBAI OFFICE	ABU DHABI OFFICE	TOLL FREE: 800TMNF (800-8663)
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	Email: genclaim@tmnf.ae • Web: www.tmnf.ae
		Get Social: @TokioMarineUAE

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



TOKIO MARINE NICHIDO

ONLINE CREDIT CARD RECEIPT

Receipt : RV4-100-202525527
Ref No : 4814874020250728025506
Date : 28/07/2025
Branch : DUBAI-MAIN OFFICE
Department : ACCOUNTS

A/c No. : 0090036
Customer Name : AVON INSURANCE BROKERS (LLC)
Received From : DULFUKAR ALI ELA CHOLA KUNHI MUHAMMAD ELA CHOLA

We received the sum of AED 1,995.00 as follows Description	Amount in AED
CC TRANSACTION ID : 4814874020250728025506 TRANSACTION DATE : 28/07/2025 CREDIT CARD : xxxxxxxxxxxx0954 DEBIT NOTE : POLICY : P-100-1006-2025-29521 QUOTATION : Q/MOT.975090	1,995.00
TOTAL :	1,995.00
Amount in Words : AED AED ONE THOUSAND NINE HUNDRED NINETY-FIVE ONLY	
For TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.	
Authorised Signatory	



طوكيو مارين اند نيتشيدو فاير انشورانس
كومباني ليميتد

مكتب دبي

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مكتب أبوظبي

ص ب: برید ٥١٥٣١، أبوظبي، الإمارات العربية المتحدة
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<http://www.tmnf.ae>



TOKIO MARINE
NICHIDO

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INSURANCE CO., LTD.

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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

DULFUKKAR ALI ELA CHOLA KUNHI MUHAMMAD
ELA CHOLA
DUBAI
DUBAI

DOC.NO : DNP100-41474
Date : 28/07/2025
H.O / Branch : DUBAI MAIN OFFICE
Department : MOTOR
Broker :
AVON INSURANCE BROKERS (LLC)
P.O.BOX-29069,, DUBAI,, UAE.
A/c No. : 1305 - 0090036
TRN No. : 100032879700003

REF:-

TRN No. : NA
A/c No. : 0010709395
Policy / Cert. No. : P-100-1006-2025-29521
Period From : 28/07/2025 To : 27/08/2026

Please note that we have DEBITED your account as follows :

Description	Amount in AED
Being policy premium for COMPREHENSIVE TOKIO MUST Policy No. P-100-1006-2025-29521	1,900.00
VALUE ADDED TAX @ 5%	95.00
TOTAL	1,995.00

In Words : AED ONE THOUSAND NINE HUNDRED NINETY-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 & O E.



Authorized Signature

PREMIA