



Paid Up Capital: Dhs. 500,000,000

Registered under Federal Law No. (6) of 2007  
Certificate No. 14 dated 29<sup>th</sup> December 1984  
Commercial Registration 51814

رأس المال المدفوع: ٥٠٠,٠٠٠,٠٠٠ درهم

مسجلة طبقاً للقانون الاتحادي رقم (٦) لسنة ٢٠٠٧م  
شهادة رقم ١٤ بتاريخ ١٢/١٢/١٩٨٤م  
رقم السجل التجاري ٥١٨١٤**POLICY SCHEDULE No (5)****Schedule of Details of the Insured Vehicle in the Insurance Policy against Civil Liability**

**Policy Number** : P/01/3700/2025/19082 **Certificate Number** : 01/1302399  
**Type of Policy** : Motor Vehicle Policy Against Civil Liability  
**Policy Form** : As per Unified Vehicle Insurance Policy against Civil Liability as attached

| Details of Insured Vehicle |                             |                      |                |                     |                                   |
|----------------------------|-----------------------------|----------------------|----------------|---------------------|-----------------------------------|
| Country of Manufacture     | Plate Number                | Vehicle Make & Model | Vehicle Colour | Year of Manufacture | Seating Capacity including Driver |
|                            | 10897                       | KIA-RIO - HATCHBACK  | WHITE          | 2016                | 5                                 |
| Registration Type          | Vehicle Classification Type |                      | Use            | Cubic Capacity      | Weight/Tonnage                    |
| PRIVATE                    | HATCHBACK                   |                      | PRIVATE        | 0                   | NOT APPLICABLE                    |

**Engine Number** : G4FAFS901385 **Chassis Number** : KNADN5128G6734163

**Geographical Area** : United Arab Emirates

**Limitation of Use** : The Insured must not use the vehicle except for the purpose for which it is licensed

THIRD PARTY PROPERTY DAMAGE LIMIT UPTO AED 3,500,000.00 PER OCCURRENCE

**Extentions**

1 CONSEQUENCES OF NON-COMPLIANCE CLAUSE

**Exclusions**

- 2 COMMUNICABLE DIESEASE EXCLUSION(CASUALITY TREATY REINSURANCE)
- 3 CYBER AND DATA TOTAL EXCLUSION ENDORSEMENT
- 4 SANCTIONS / EMBARGOES CLAUSE
- 5 POLITICAL RISK EXCLUSION CLAUSE

The term of insurance begins at 16:51 on 11/08/2025 and expires at 23:59 on 10/09/2026.(Both days inclusive).

**Premium (Excl. VAT)** : AED 675.00(AED SIX HUNDRED SEVENTY-FIVE ONLY )

| Company's Details |                                                               | Insured's Details |                                          |
|-------------------|---------------------------------------------------------------|-------------------|------------------------------------------|
| Company's Name    | : ORIENT INSURANCE P J S C                                    | Insured's Name    | : SANCO BUILDING MATERIALS TRADING L.L.C |
| E-mail            | : orient@alfuttaim.com                                        | E-mail            | : Hcb.ue99@gmail.com                     |
| Postal Address    | : P.O. Box 27966, Dubai                                       | Postal Address    | : P.O Box 242972                         |
| Address           | : Orient Building, Al Badia Business Park Dubai Festival City | Address           | : DXB                                    |
| Phone             | : +97142531300                                                | Phone             | : 971508463424                           |

**ORIENT INSURANCE P J S C** declares that the Vehicle detailed above in this Schedule is insured with it according to the provisions of this Policy

|                                                     |                                                                           |
|-----------------------------------------------------|---------------------------------------------------------------------------|
| Signature and stamp of the ORIENT INSURANCE P J S C | Name and signature of the Insured or the person acting on his/her behalf: |
| Issuance Date : 11/08/2025                          |                                                                           |

Validation Link

<https://www.insdubai.com/internal/uploaded-policies/6899ea0cc8ff1-19082.pdf>



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شهادة رقم ١٤ بتاريخ ١٢/١٢/١٩٨٤م

رقم السجل التجاري ٥١٨١٤

Date

:

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**Consequences of Non-Compliance Clause**

Failure to comply with the terms of this insurance policy (including without limitation its warranties, conditions and conditions precedent) may result in significant consequences, including but not limited to:

- Denial of Claims:** Any claims made under this policy may be denied if it is determined that any of the terms of this insurance policy (including without limitation its warranties, conditions, and conditions precedent) were not adhered to by the insured.
- Policy Cancellation:** The insurer reserves the right to cancel the policy if it is determined that any of the terms of this insurance policy (including without limitation its warranties, conditions, and conditions precedent) were not adhered to by the insured.
- Reduction in Coverage:** Non-compliance with any of the terms of this insurance policy (including without limitation its warranties, conditions, and conditions precedent) may lead to a reduction in the coverage provided by the policy.
- Legal Action:** The insurer may pursue legal action to recover any losses incurred due to a breach of any of the terms of this insurance policy (including without limitation its warranties, conditions, and conditions precedent).

It is therefore crucial that you adhere to all of the terms of this insurance policy (including without limitation its warranties, conditions, and conditions precedent) to ensure the validity and effectiveness of your insurance coverage.

**COMMUNICABLE DISEASE EXCLUSION (CASUALTY TREATY REINSURANCE)**

1. NOTWITHSTANDING ANY PROVISION TO THE CONTRARY WITHIN THIS REINSURANCE AGREEMENT, THIS REINSURANCE AGREEMENT EXCLUDES ALL ACTUAL OR ALLEGED LOSS, LIABILITY, DAMAGE, COMPENSATION, INJURY, SICKNESS, DISEASE, DEATH, MEDICAL PAYMENT, DEFENCE COST, COST, EXPENSE OR ANY OTHER AMOUNT INCURRED BY OR ACCRUING TO THE REINSURED, DIRECTLY OR INDIRECTLY AND REGARDLESS OF ANY OTHER CAUSE CONTRIBUTING CONCURRENTLY OR IN ANY SEQUENCE, ORIGINATING FROM, CAUSED BY, ARISING OUT OF, CONTRIBUTED TO BY, RESULTING FROM, OR OTHERWISE IN CONNECTION WITH A COMMUNICABLE DISEASE OR THE FEAR OR THREAT (WHETHER ACTUAL OR PERCEIVED) OF A COMMUNICABLE DISEASE.

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 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 BODILY INJURY, ILLNESS, EMOTIONAL DISTRESS OR DAMAGE TO HUMAN HEALTH, HUMAN WELFARE OR PROPERTY DAMAGE.

LMA5399

06 MAY 2020

**CYBER AND DATA TOTAL EXCLUSION ENDORSEMENT  
(FOR ATTACHMENT TO INTERNATIONAL LIABILITY FORMS)**

1 NOTWITHSTANDING ANY PROVISION TO THE CONTRARY WITHIN THIS POLICY OR ANY ENDORSEMENT THERETO THIS POLICY DOES NOT APPLY TO ANY LOSS, DAMAGE, LIABILITY, CLAIM, FINES, PENALTIES, COST OR EXPENSE OF WHATSOEVER NATURE DIRECTLY OR INDIRECTLY CAUSED BY, CONTRIBUTED TO BY, RESULTING FROM, ARISING OUT OF OR IN CONNECTION WITH ANY:





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رقم السجل التجاري ٥١٨١٤

1.1 CYBER ACT OR CYBER INCIDENT INCLUDING, BUT NOT LIMITED TO, ANY ACTION TAKEN IN CONTROLLING, PREVENTING, SUPPRESSING OR REMEDIATING ANY CYBER ACT OR CYBER INCIDENT; OR

1.2 LOSS OF USE, REDUCTION IN FUNCTIONALITY, REPAIR, REPLACEMENT, RESTORATION, REPRODUCTION, LOSS OR THEFT OF ANY DATA, INCLUDING ANY AMOUNT PERTAINING TO THE VALUE OF SUCH DATA;  
REGARDLESS OF ANY OTHER CAUSE OR EVENT CONTRIBUTING CONCURRENTLY OR IN ANY OTHER SEQUENCE THERETO.

2 IN THE EVENT ANY PORTION OF THIS ENDORSEMENT IS FOUND TO BE INVALID OR UNENFORCEABLE, THE REMAINDER SHALL REMAIN IN FULL FORCE AND EFFECT.

3 THIS ENDORSEMENT SUPERSEDES ANY OTHER WORDING IN THE POLICY OR ANY ENDORSEMENT THERETO HAVING A BEARING ON A CYBER ACT, CYBER INCIDENT OR DATA, AND, IF IN CONFLICT WITH SUCH WORDING, REPLACES IT.

4 IF THE UNDERWRITERS ALLEGE THAT BY REASON OF THIS ENDORSEMENT THAT LOSS SUSTAINED BY THE INSURED IS NOT COVERED BY THIS POLICY, THE BURDEN OF PROVING THE CONTRARY SHALL BE UPON THE INSURED.  
DEFINITIONS

5 COMPUTER SYSTEM MEANS ANY COMPUTER, HARDWARE, SOFTWARE, COMMUNICATIONS SYSTEM, ELECTRONIC DEVICE (INCLUDING, BUT NOT LIMITED TO, SMART PHONE, LAPTOP, TABLET, WEARABLE DEVICE), SERVER, CLOUD OR MICROCONTROLLER INCLUDING ANY SIMILAR SYSTEM OR ANY CONFIGURATION OF THE AFOREMENTIONED AND INCLUDING ANY ASSOCIATED INPUT, OUTPUT, DATA STORAGE DEVICE, NETWORKING EQUIPMENT OR BACK UP FACILITY, OWNED OR OPERATED BY THE INSURED OR ANY OTHER PARTY.

6 CYBER ACT MEANS AN UNAUTHORISED, MALICIOUS OR CRIMINAL ACT OR SERIES OF RELATED UNAUTHORISED, MALICIOUS OR CRIMINAL ACTS, REGARDLESS OF TIME AND PLACE, OR THE THREAT OR HOAX THEREOF INVOLVING ACCESS TO, PROCESSING OF, USE OF OR OPERATION OF ANY COMPUTER SYSTEM.

7 CYBER INCIDENT MEANS:

7.1 ANY ERROR OR OMISSION OR SERIES OF RELATED ERRORS OR OMISSIONS INVOLVING ACCESS TO, PROCESSING OF, USE OF OR OPERATION OF ANY COMPUTER SYSTEM; OR

7.2 ANY PARTIAL OR TOTAL UNAVAILABILITY OR FAILURE OR SERIES OF RELATED PARTIAL OR TOTAL UNAVAILABILITY OR FAILURES TO ACCESS, PROCESS, USE OR OPERATE ANY COMPUTER SYSTEM.

8. DATA MEANS INFORMATION, FACTS, CONCEPTS, CODE OR ANY OTHER INFORMATION OF ANY KIND THAT IS RECORDED OR TRANSMITTED IN A FORM TO BE USED, ACCESSED, PROCESSED, TRANSMITTED OR STORED BY A COMPUTER SYSTEM.

LMA5468

4 NOVEMBER 2020

SANCTIONS / EMBARGOES CLAUSE

THIS POLICY DOES NOT PROVIDE COVERAGE RELATED TO ANY BUSINESS, INCLUDING BUT NOT LIMITED TO THIS INSURANCE AND FULFILLMENT OF ANY OBLIGATION THEREUNDER, TO THE EXTENT IT WOULD VIOLATE ANY APPLICABLE ECONOMIC OR TRADE SANCTIONS LAW OR REGULATIONS UNDER UNITED NATIONS RESOLUTIONS OR THE TRADE OR ECONOMIC SANCTIONS, LAWS OR REGULATIONS OF THE EUROPEAN UNION, UNITED KINGDOM OR UNITED STATES OF AMERICA.

POLITICAL RISK EXCLUSION CLAUSE



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رقم السجل التجاري ٥١٨١٤

NOTWITHSTANDING ANY PROVISION TO THE CONTRARY WITHIN THE INSURANCE AGREEMENT OR ANY ENDORSEMENT THERETO THIS AGREEMENT DOES NOT COVER LOSS OR DAMAGE OR COST OR EXPENSES OF WHATSOEVER NATURE DIRECTLY OR INDIRECTLY OCCASIONED BY, HAPPENING THROUGH OR IN CONSEQUENCE OF WAR, INVASION ACTS OF FOREIGN ENEMIES, HOSTILITIES OR WAR-LIKE OPERATIONS (WHETHER WAR TO BE DECLARED OR NOT), CIVIL WAR, MUTINY, CIVIL COMMOTION ASSUMING THE PROPORTIONS OF OR AMOUNTING TO A POPULAR RISING, MILITARY RISING, INSURRECTION, REBELLION, REVOLUTION, MILITARY OR USURPED POWER, MATERIAL LAW, CONFISCATION OR NATIONALIZATION OR REQUISITION OR DESTRUCTION OF DAMAGE TO PROPERTY BY OR UNDER THE ORDER OF ANY GOVERNMENT OR PUBLIC OR LOCAL AUTHORITY. IN ANY ACTION SUIT OR OTHER PROCEEDINGS WHERE THE INSURER ALLEGES THAT BY REASON OF THIS EXCLUSION A LOSS, DAMAGE, COST OR EXPENSES IS NOT COVERED BY THIS AGREEMENT, THE BURDEN OF PROVING THAT SUCH LOSS, DAMAGE, COST OR EXPENSE IS COVERED SHALL BE UPON THE INSURED.

PREMIUM AED 1683 - VALIDATION LINK

