

**THE NEW INDIA ASSURANCE COMPANY LIMITED**

P.O. Box : 5701, Dubai, U.A.E. Tel: +971 4 3525563, Fax : +9714 3518544

E-mail : newindia@nia-dubai.com Website : www.nia-dubai.com

(Registered in the Insurance Companies Register under Federal Law (6) of 2007)

**ذی نیو انڈیا اشورنس گروپ لمیٹڈ**

من جب: ۷۰۱، دبئی، ا.ع.م.، هاتف: ۳۵۲۵۵۶۳، فاكس: ۳۵۱۸۵۴۴، ۹۷۱+4

بريد الكتروني: newindia@nia-dubai.com الموقع: www.nia-dubai.com

(ممسجلة في سجل شركات التأمين بموجب القانون الاتحادي رقم (٦) ب ٢٠٠٧ م)

Schedule No. (5)**Schedule of Details of the Insured Motor Vehicle in the Insurance Policy against Motor Comprehensive**

جدول بيانات المركبة المؤمن عليها في وثيقة تأمين الفقد والتلف، والمسؤولية المدنية

813/C/948931

| | | | | | |
|--|---------------------------------|---------------------------------|--|---|---|
| Name Of Insured | | NADIM IBRAHIM ABDO | | اسم المؤمن له : | |
| Details of Motor Vehicle | | | | | |
| بلد صنع المركبة Country of Manufacture | رقم اللوحة Plate Number | نوع المركبة Make & Model | لون السيارة Colour | فئة المركبة Motor Vehicle Classification | |
| | 89814 | MG- ZS | SILVER | SUV | |
| صفة التسجيل Registration Type | صفة الإستعمال Purpose of use | سنة الصنع Manufacturing Year | الحمولة / الوزن Tonnage/ Weight | سعة المقاعد Cubic Capacity | عدد الركاب مع السائق Seating Capacity |
| | PRIVATE (Indiv./Comm.) | 2022 | | | 4+1 |
| رقم الشاسية Chassis No. | LSJW74U34NZ158392 | | رقم المحرك Engine No. | 15s4ccmgn3110137 | |
| The Insured Estimate Value of the Vehicle UAE DIRHAMS 45,400.00 | | | | | |
| Vehicle Value : UAE DIRHAMS 45,400.00 | | | | | |
| Geographical Area: UNITED ARAB EMIRATES | | | | | |
| Limit of Liability: | | | | | |
| 1. The Company's maximum liability in respect of paragraph (a) of Clause 1 of Chapter Two in respect of any claim or total claims arising from one accident is the value judicially awarded without any limit whatsoever. | | | 1- الحد الأقصى لمسؤولية الشركة بالنسبة للفقرة (أ) من البند (1) من الفصل الثاني عن أية مطالبة أو جملة مطالبات نشأت عن الحادث واحد هو قيمة ما يحكم به قضائياً مهما بلغت قيمته. | | |
| 2. The Company's maximum liability in respect of paragraph (c) of clause 1 of Chapter Two in respect of any claim or total claims arising from one accident is Dhs. 2,000,000.00 | | | 2- الحد الأقصى لمسؤولية الشركة بالنسبة للفقرة (ج) من البند (1) من الفصل الثاني عن أية مطالبة أو جملة مطالبات نشأت عن الحادث واحد بمبلغ 2,000,000.00 درهم | | |
| Licensed Driver: | | | | | |
| The Insured or any person driving with his permission provided that the person driving holds a licence for that vehicle in accordance with the traffic laws and regulations and has not had his licence withdrawn by order of a court of law or traffic regulations. | | | المؤمن له أو أي شخص يقود السيارة بآذن أو أمر المؤمن له بشرط أن يكون السائق مرخصاً له بقيادة السيارة وأن يكون الترخيص الممنوح له قد ألغى بأمر من المحكمة أو بمقتضى قوانين و لوائح المرور. | | |
| Limitation of Use: | | | | | |
| The Insured must not use the vehicle except the purpose for which it is licenced. | | | يجب على المؤمن له أن يستعمل السيارة إلا للغرض | | |
| Special Conditions: | | | | | |
| The Insured or his representative shall bear Dhs.350.00 out of the indemnity due in accordance with the terms & conditions of Section One of this policy.. | | | Dhs. يتكفل المؤمن له أو من يحل محله مبلغ درهم من قيمة التعويض المستحق بموجب 350.00 أحكام الفصل الأول من هذه الوثيقة | | |
| Subject To: Policy conditions attached herewith. 24 Hour Road Side Assistance, Emergency Medical Expenses, Loss Of Personal Belongings, Natural Calamity Cover, PA Cover Attached | | | | | |
| Policy Subject to Driver below 25 Years of Age shall bear an Additional Excess of 10% of the Total Claim Amount. Road Side Assistance. TOLL FREE NO: 800-247772 | | | | | |
| Remarks : 1) Agency Repair Not Allowed 2) Offroad Cover Not Allowed | | | | | |
| The New India Assurance Co. Ltd declares that the Motor Vehicle detailed above in this schedule is insured with it according to the provisions of the Policy. | | | | | |
| Issued By : ADMIN | | | | | |
| Issuance Date : 20/08/2025 | | | | | |

/ 20-08-2025 / 14:18:10



Rals Hassan Saadi Insurance Agents L.L.C. : Chief Agent for Dubai & Northern Emirates

SHARJAH OFFICE : P.O. Box : 45722, Sharjah, U.A.E. Tel: +9716 5560312, Fax : +9716 5561862

Regd. & Head Office : New India Assurance Bldg., 87 M.G. Road, Fort, Mumbai - 400 001, India.

Validation Link

<https://www.insdubai.com/internal/uploaded-policies/68a5a129bf7df-948931.pdf>

THE NEW INDIA ASSURANCE COMPANY LIMITED

P.O. Box : 5701, Dubai, U.A.E. Tel: +971 4 3525563, Fax : +9714 3518544

E-mail : newindia@nia-dubai.com Website : www.nia-dubai.com

(Registered in the Insurance Companies Register under Federal Law (6) of 2007)



ذی نیو انڈیا اشورنس کمپنی لمیٹڈ

من ب.ب. : ۵۷۰۱، دبئی، ا.ع.م.، هاتف : +۹۷۱ ۴ ۳۵۲۵۵۶۳، فاكس : +۹۷۱ ۴ ۳۵۱۸۵۴۴

بريد الكتروني: newindia@nia-dubai.com الموقع: www.nia-dubai.com

(ممسجلة في سجل شركات التأمين بموجب القانون الاتحادي رقم (٦) من ٢٠٠٧ م)


Benefits Summary (813/C/948931)

| Insurance Cover (Motor Comprehensive) | | | |
|---|------------------------|---|-----------------------------|
| Loss & Damage Cover | Yes | Third Party Liability | Yes |
| Agency Repair | No | 24-Hr Road Assistance | Yes |
| Emergency Medical Expenses | Yes Upto AED 2000/- | Loss Of Personal Belongings | Yes Upto AED 1500/- |
| Personal Accident(Passenger) | Yes Upto AED 200,000/- | Personal Accident (Driver) | Yes Upto AED 200,000/- |
| Extensions | | | |
| Off Road Cover | No | Natural Calamity Cover | Yes |
| Third Party Property Damage | AED 2,000,000/- | Geographical Extension : Oman | OD Covered & TP Not Covered |
| Rent A Car (7 Days) | No | Rent A Car (5 Days) | No |
| RAC 5 Days Once In A Policy Period | No | Excess Waiver for Windscreen Damage upto AED. 3,000 | Yes |

The term of insurance begins at 14:15 on 20/08/2025, and expires at 23:59 on 19/09/2026

Agreed upon Premium : AED 2100/-

Issuance Date: 20/08/2025

| Insured's Details | | Company's Details | |
|--|--------------------|------------------------------------|---|
| Insured's Name | NADIM IBRAHIM ABDO | Company's Name | The New India Assurance Co. Ltd. |
| Address | DUBAI, | Address | Rais Hassan Saadi Building, Al Mankhool, Dubai, UAE |
| E-mail | motor15@nsib.ae | E-mail | newindia@nia-dubai.com |
| Postal Address | 1212 | Postal Address | P.O. Box 5701 |
| Emirates ID/Trade License No | 784199464010943 | | |
| Contact No | 0508463424 | Contact No | +971 4 3525563 / +971 4 3522539 |
| Name and Signature of the Insured or their representative: | | Signature and Stamp of the Company |  |

Garage Name:

1. K.M. Garage - Umm Ramool - 04-28 55099/055-1080928
2. Royal Cars Garage - Al Quoz - 04-28 55099/052-9125395
3. Hatta Auto Repair - Sharjah - 04-28 55099/050-8183978
4. K.M. Garage Branch - Abu Dhabi - 04-28 55099/050-7756948

Service Offered:

1. 50% discount (Excluding Accident-related jobs) on normal maintenance jobs, such as AC service, Lube service, Wheel Alignment, Major Services, Vehicle polishing, Interior Detailing etc.
2. Free 20-point vehicle checkup.
3. Two free car washes in the policy period.

Special Offer

Cosmos Laser Medical Centre, Wasit Street, Samnan Sharjah will provide any two of the below listed services free of cost.

1. Dermatology Consultation
2. Dental Consultation
3. Scaling/Polishing of teeth,
4. AI Facial Analysis for Assessing Skin Conditions
5. Cholesterol Test
6. Blood Sugar Test

Along with the above, the clients can also avail a 20% discount on All Dental/Dermatological procedures.

The above services available with prior appointments only at Cosmos Laser Medical Centre, Wasit Street, Samnan Sharjah. Contact No. 050-9508806 or 06-5678200

Special Offer

1. Ceramic Coating: Sedan AED 7000 (market price AED 15000)
SUV AED 10000 (market price AED 20000)
Brand: System X - Lifetime warranty (USA)
Call or whatsapp on 056-4400770 for any clarifications or confirmations

2. PPF: Sedan AED 7000 (market price AED 10000)
SUV AED 9000 (market price AED 15000+)
Brand: Flexshield - 7 years warranty (USA)

Disclaimer

It is hereby declared and agreed that with 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 & 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 that any untrue or inaccurate or mis matching or incomplete or un-updated information has formed the basis of underwriting and issuance of this Insurance Policy, then The New India Assurance Company Limited 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 & Conditions that form part of this insurance policy and shall prevail in case of dispute.

Terms & 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 Central Bank of UAE.

Garage Repair Warranty Disclaimer

The repair work carried out at The New India empanelled Garage is done at the choice and discretion of the insured. Neither Garage nor The New India Assurance Company Limited shall be held liable for any loss, damage, or indemnity that may result in voiding or invalidation of the vehicle manufacturer's warranty. By choosing to have repairs performed at Garage, the insured acknowledges that the work may affect the terms of the vehicle dealer's warranty, and any consequences arising from such an effect are the responsibility of the insured.

Pre-existing Damage Exclusion

The New India Assurance Company Limited will not take responsibility for 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 The New India Assurance Company Limited. Otherwise, claims will be rejected.

/ 20-08-2025 / 14:18:10



Rais Hassan Saadi Insurance Agents L.L.C. : Chief Agent for Dubai & Northern Emirates

SHARJAH OFFICE : P.O. Box : 45722, Sharjah, U.A.E. Tel: +9716 5560312, Fax : +9716 5561862

Regd. & Head Office : New India Assurance Bldg., 87 M.G. Road, Fort, Mumbai - 400 001, India.

**THE NEW INDIA ASSURANCE COMPANY LIMITED**

P.O. Box : 5701, Dubai, U.A.E. Tel: +971 4 3525563, Fax : +9714 3518544

E-mail : newindia@nia-dubai.com Website : www.nia-dubai.com

(Registered in the Insurance Companies Register under Federal Law (8) of 2007)

**ذی نیو انڈیا اشورنس کومپنی لمیٹڈ**

ص.ب. : ۵۷۰۱، دبئی، ا.ع.م.، هاتف : +۹۷۱ ۴ ۳۵۲۵۵۶۳، فاكس : +۹۷۱ ۴ ۳۵۱۸۵۴۴

بريد الكتروني: newindia@nia-dubai.com الموقع: www.nia-dubai.com

(مسجلة في سجل شركات التأمين بموجب القانون الاتحادي رقم (٨) ب ٢٠٠٧ م)

شهادة تأمين

CERTIFICATE OF INSURANCE

We hereby certify that a policy of insurance covering the liabilities by the Traffic Law in the U.A.E. has been issued as follows:

بهذا نشهد ان بوليصة التأمين قد اصدرت لتغطي متطلبات ومسؤوليات قانون السير و المرور لدولة الامارات العربية المتحدة و تفاصيلها كما يلي :

| | | |
|------------------------------------|--------------------|-----------------------------------|
| Name of the Policy Holder | NADIM IBRAHIM ABDO | اسم المؤمن : |
| Policy No. | 813/C/948931 | رقم البوليصة : ٩٤٨٩٣١/٥/٨١٣ |
| Date of Commencement of Insurance: | 20/08/2025 | تاريخ ابتداء التأمين : ٢٠/٠٨/٢٠٢٥ |
| Date of Expiry: | 19/09/2026 | تاريخ انتهاء التأمين : ١٩/٠٩/٢٠٢٦ |

Vehicle/s Covered:**السيارة / السيارات التي تغطيها البوليصة**

| | | | |
|--------------------------|-----------------------------|---|--------------------|
| MG ZS / SUV /2022 | LSJW74U34NZ158392 | LSJW74U34NZ158392 | رقم الشاسي : |
| Chassis No | 15s4ccmgn3110137 | 15s4ccmgn3110137 | رقم المحرك : |
| Engine No | SILVER | SILVER | لون السيارة : |
| Colour of Vehicle | DUBAI 89814 | | رقم السيارة : |
| Veh. Number Plate | MOTOR COMPREHENSIVE+P.A | MOTOR COMPREHENSIVE | نوع التأمين : |
| Type of Insurance | Benefits Included | | |
| No. of Seats | Driver + 4 | السائق + 4 | عدد المقاعد : |
| Geographical Area | United Arab Emirates | الإمارات العربية المتحدة | الحدود الجغرافية : |
| Geographical Extension : | OD Covered & TP Not Covered | سلطنة عمان (الحوادث على السيارات المؤمنة مشمولة والحوادث OD Covered & TP Not Covered) | الحدود التمددية : |
| Oman | | على السيارات أخرى (طرف الثالث) غير مشمولة | |

Repair Type: Agency Repair Not Allowed

FOR The New India Assurance Co., Ltd.

Date : 20/08/2025

P.S. In the event of any change of ownership or change of Vehicle, this Certificate must be returned to the company within seven days from the date of such change.



ع / ذی نیو انڈیا اشورنس کومپنی لمیٹڈ
التاری : ۲۰۲۵/۰۸/۲۰

ملحوظة : في حالة تغيير ملكية السيارة ، يجب اعادة هذه البوليصة في خلال اسبوع من تاريخ تغيير الملكية .

Response from RTA unedited

3001: Your insurance policy information has been successfully uploaded to RTA. The vehicle chassis number is LSJW74U34NZ158392 with plate number 89814 Private J. The policy details are- PolicyNo: 813/C/948931, insuranceType: Comprehensive, policyStartDate: 20-08-2025, policyExpiryDate: 19-09-2026, ModelYear: 2022. Please print and attach this Message to the Insurance Policy.

Garage Repair Warranty Disclaimer

The repair work carried out at The New India empanelled Garage is done at the choice and discretion of the insured. Neither Garage nor The New India Assurance Company Limited shall be held liable for any loss, damage, or indemnity that may result in voiding or invalidation of the vehicle manufacturer's warranty. By choosing to have repairs performed at Garage, the insured acknowledges that the work may affect the terms of the vehicle dealer's warranty, and any consequences arising from such an effect are the responsibility of the insured.

This is a computer generated document, Hence it does not need physical signature

/ 20-08-2025 / 14:18:28

DUBAI



Rals Hassan Saadi Insurance Agents L.L.C. : Chief Agent for Dubai & Northern Emirates

SHARJAH OFFICE : P.O. Box : 45722, Sharjah, U.A.E. Tel: +9716 5560312, Fax : +9716 5561862

Regd. & Head Office : New India Assurance Bldg., 87 M.G. Road, Fort, Mumbai - 400 001, India.



THE NEW INDIA ASSURANCE COMPANY LIMITED

P.O. Box : 5701, Dubai, U.A.E. Tel: +971 4 3525563, Fax : +9714 3518544
E-mail : newindia@nia-dubai.com Website : www.nia-dubai.com
(Registered in the Insurance Companies Register under Federal Law (6) of 2007)



نيو انديا اشورنس كومبني ليمتد

ص.ب. : ٥٧٠١، دبي، ا.ع.م. هاتف : +٩٧١ ٤ ٣٥٢٥٥٦٣، فاكس : +٩٧١ ٤ ٣٥١٨٥٤٤
بريد الكتروني : newindia@nia-dubai.com الموقع : www.nia-dubai.com
(مسجلة في سجل شركات التأمين بموجب القانون الاتحادي رقم (٦) ب ٢٠٠٧ م)

TAX INVOICE

الفاتورة الضريبية

| | | | |
|-----------------------|---|---|-------------------|
| Code | : 41003708-NEW SHIELD INSURANCE BROKERS | NIA TRN | : 100049137100003 |
| الرمز | LLC - ONLINE MOTOR POLICY A/C (NEW) (009506) | رقم التسجيل الضريبي لذي نيو انديا اشورانس | |
| Name | : NADIM IBRAHIM ABDO | | |
| الاسم | | | |
| Address | : DUBAI, | Client TRN | : |
| العنوان | | رقم التسجيل الضريبي للعميل | |
| Tax Invoice No | : 81331250801001660P | Emirate | : |
| رقم الفاتورة الضريبية | | Date | : 20/08/2025 |
| | المارات | تاريخ الفاتورة | |

PARTICULARS - التفاصيل

| Description | | Qty. | Unit Price | Amount Before VAT | Discount | Tax Rate % | Tax Amount | Total Amount |
|---|-----------|------|-----------------|--|----------|-------------|--------------|-----------------|
| الوصف | | كمية | سعر الوحدة | المبلغ بدون ضريبة القيمة المضافة | خصم | سعر ضريبة % | مبلغ الضريبة | المبلغ الاجمالي |
| Policy No. : 813/C/948931 | Premium | 1 | As per Schedule | 2,000 | 0 | 5.00 | 100 | 2,100 |
| رقم البوليصة | قسط تأمين | | | | | | | |
| Policy Type : MOTOR COMPREHENSIVE | | | | | | | | |
| نوع البوليصة | | | | | | | | |
| Policy Period : 20-Aug-25 to 19-Sep-26 | | | | | | | | |
| مدة التأمين | | | | | | | | |
| Total | | | | | | | | |
| UAE DIRHAMS (amount in words) | | | | Exchange Rate | | 1.00 | | |
| (DIRHAMS TWO THOUSAND ONE HUNDRED AND FILS ZERO ONLY) | | | | سعر الصرف | | | | |
| | | | | Amount Before VAT (AED) | | 2000.00 | | |
| | | | | المبلغ بدون ضريبة القيمة المضافة (بالدرهم) | | | | |
| | | | | Discount (AED) | | 0 | | |
| | | | | الخصم (بالدرهم) | | | | |
| | | | | Taxable Amount (AED) | | 2,000.00 | | |
| | | | | المبلغ الخاضع للضريبة (بالدرهم) | | | | |
| | | | | VAT Amount (AED) | | 100.00 | | |
| | | | | مبلغ ضريبة القيمة المضافة (بالدرهم) | | | | |
| | | | | Total (AED) | | 2,100.00 | | |
| | | | | المجموع (بالدرهم) | | | | |

For The New India Assurance Company Ltd

Authorised Signatory



This is a computer generated document. Hence it does not need physical signature

/20-08-2025/14:18:10

ISURANCE BROKERS LLC - ONLINE MOTOR POLICY A/C (NEW) (009506)

Page 1 of 1



Rals Hassan Saadi Insurance Agents L.L.C. : Chief Agent for Dubai & Northern Emirates

SHARJAH OFFICE : P.O. Box : 45722, Sharjah, U.A.E. Tel: +9718 5560312, Fax : +9718 5561862

Regd. & Head Office : New India Assurance Bldg., 87 M.G. Road, Fort, Mumbai - 400 001, India.

**THE NEW INDIA ASSURANCE COMPANY LIMITED**

P.O. Box : 5701, Dubai, U.A.E. Tel: +971 4 3525563, Fax : +9714 3518544

E-mail : newindia@nia-dubai.com Website : www.nia-dubai.com

(Registered in the Insurance Companies Register under Federal Law (6) of 2007)

**ذی نیواندیا اشورنس کومپنی لمیٹڈ**

ص.ب. : ٥٧٠١، دبي، ا.ع.م. هاتف : +٩٧١ ٤ ٣٥٢٥٥٦٣، فاكس : +٩٧١ ٤ ٣٥١٨٥٤٤

بريد الكتروني: newindia@nia-dubai.com الموقع: www.nia-dubai.com

(مسجلة في سجل شركات التأمين بموجب القانون الاتحادي رقم (٦) ب ٢٠٠٧ م)

RECEIPT

Receipt No. : DR1/25/08/592

Date :20/08/2025

Received from : (009506)NADIM IBRAHIM ABDO

DUBAI

1212

Phone :0508463424

Fax :

| Particulars | | Amount (AED) |
|--------------------------------------|---------------|--------------|
| Policy No : 31/948931 | Gross Premium | 2,100.00 |
| Issue Date : 20/08/2025 | | |
| Vehicle : Mg Zs | | |
| RegNo : 89814 Mfg Year : 2022 | | |
| | TOTAL: | 2,100.00 |

(The sum of Dirhams TWO THOUSAND ONE HUNDRED AND FILS ZERO ONLY)

Payment by:Online Payment

Network International Ref No : 001110266210

Bank Ref No :05d7cc38-4942-4bce-aff6-51e1677c7c2a

For THE NEW INDIA ASSURANCE CO. LTD,

* This is a computer generated official document & does not require signature.

8/20/2025 2:08:26PM DR1/25/08/592 Page 1 of 1



Rals Hassan Seadi Insurance Agents L.L.C. : Chief Agent for Dubai & Northern Emirates

SHARJAH OFFICE :P.O. Box : 45722, Sharjah, U.A.E. Tel: +9716 5560312, Fax : +9716 5561862

Regd. & Head Office : New India Assurance Bldg., 87 M.G. Road, Fort, Mumbai - 400 001, India.