

## Motor Comprehensive

### Policy Schedule

#### Policy Schedule Basics

|                   |                                                      |                      |                |
|-------------------|------------------------------------------------------|----------------------|----------------|
| Policy Number     | 0102010502554859                                     | Policy Issuance Date | 21 August 2025 |
| Insurance Period  | 21 August 2025 11:00:16 - 20 September 2026 23:59:59 |                      |                |
| Intermediary Name | POLICYBAZAAR MIDDLE EAST INSURANCE BROKERS L.L.C     |                      |                |

#### Insured Details

|                      |                                                    |                                            |                        |
|----------------------|----------------------------------------------------|--------------------------------------------|------------------------|
| Insured Name         | AL NAJM AL THAQIB VETERINARY MEDICINES TRADING LLC |                                            |                        |
| Date of Birth        | Not Applicable                                     | Gender                                     | NA                     |
| Trade License Number | 1283767                                            | Country of Issuance of 1st Driving License | Not Applicable         |
| Mobile Number        | -                                                  | Licensed Driving experience                | Not Applicable         |
| Home Number          | -                                                  | Driving License Number                     | Not Applicable         |
| Office Number        | 50 8463424                                         | Driving License Expiration Date            | Not Applicable         |
| PO Box               | 0                                                  | Profession                                 | Not Applicable         |
| Address              | DUBAI                                              | Employer                                   | Not Applicable         |
| Emirate              | DUBAI                                              | Head Office                                | Dubai                  |
|                      |                                                    | Email Address                              | insworld2024@gmail.com |

#### Vehicle Details

|                     |                   |                              |                      |
|---------------------|-------------------|------------------------------|----------------------|
| Model Year          | 2017              | Place of Registration        | Dubai                |
| Make & Model        | TOYOTA PRADO VXR  | Plate Category               | Private              |
| Body Type           | SUV               | Vehicle Ownership            | Organization         |
| Seating Capacity    | 7                 | Vehicle Specification        | GCC                  |
| Color               | White             | Vehicle modified?            | No                   |
| Cylinders / Tonnage | 4                 | Country of Manufacturer      | UNITED ARAB EMIRATES |
| Plate Number        | -                 | Purpose of Use               | -                    |
| Chassis Number      | JTEBU3FJ5HK133380 | Registration Type            | New                  |
| Engine Number       | NILL              | Motor Vehicle Classification | -                    |
| Sum Insured         | AED 89,760 /-     | Financed by                  | Not Applicable       |

#### Cover Type, Deductible & Premium

|                                                  |                        |                           |                |
|--------------------------------------------------|------------------------|---------------------------|----------------|
| Cover Type                                       | Motor Comprehensive    | Premium (excl. VAT)       | AED 2,200.00/- |
| Cover Plan                                       | Gold                   | Policy Fee (excl. VAT)    | AED 0.00/-     |
| Repair Condition                                 | Premium Garage Network | Total Premium (excl. VAT) | AED 2,200.00/- |
| Basic Deductible                                 | AED 500/-              |                           |                |
| Ancillary Deductible* (% of Agreed Claim Amount) | Not Applicable         |                           |                |

| Section | Standard Covers                                           | Limit                   |
|---------|-----------------------------------------------------------|-------------------------|
| 1.0     | Third Party Bodily Injury                                 | Limit set by UAE Courts |
| 1.0     | Third Party Property Damage Limit                         | Up to AED 3,500,000/-   |
| 1.0     | Ambulance Cover (limit / person)                          | AED 6,770/-             |
| 1.0     | Third Party Loss of Use Allowance (maximum up to 15 days) | As per policy T&C       |
| 2.0     | Loss or Damage of Vehicle                                 | Up to AED 89,760/-      |

| Rider Section | Additional Covers                                                                                                 | Limit               |
|---------------|-------------------------------------------------------------------------------------------------------------------|---------------------|
| 3.1           | Off-Road Cover (SUV with off-road capability only) **                                                             | Up to AED 89,760/-  |
| 3.2           | Personal Accident Benefit - Passenger (max total annual reimbursable limit)                                       | Up to AED 200,000/- |
| 3.2           | Personal Accident Benefit - Driver                                                                                | Up to AED 200,000/- |
| 3.3           | Emergency Medical Expenses (max. limit / accident)                                                                | Up to AED 5,000/-   |
| 3.4           | Personal Injury (of insured & spouse) (whilst embarking or disembarking from insured vehicle, total annual limit) | AED 30,000/-        |
| 3.5           | Geographical Expansion Cover ** (Orange Card available upon request)                                              | Oman & Qatar        |
| 3.6           | Natural Disaster, Storm, Flood, Strike, Riot & Civil Commotion (SRCC)                                             | Up to AED 89,760/-  |
| 3.7           | Personal Belongings (total annual limit) (left in the car & lost/damaged due to fire, theft or accident)          | Up to AED 5,000/-   |
| 3.8           | Windscreen Damage (No Deductible payable, unless exceeding the total annual limit defined)                        | Up to AED 3,000/-   |
| 3.9           | Replacement of Locks                                                                                              | Up to AED 1,000/-   |
| 3.10          | Valet Parking Theft (Hotels/Shopping Malls)                                                                       | Up to AED 89,760/-  |
| 3.11          | Road Side Assistance (Free Toll 8006565)                                                                          | Gold Plan           |

**Basic Deductible** - Applicable as per policy T&C

**Under Age Excess** - If vehicle driver's age at the time of accident is less than 25 years then 10% of claim amount is deductible in addition to Basic Deductible.

**Ancillary Excess \*** - Applicable if stated in above schedule. In case if both Under Age Excess and Ancillary Excess is applicable in a single claim then, Under Age Excess or Ancillary Excess whichever is higher is applicable in addition to Basic Deductible.

\*\* Double the basic deductible applicable

**Disclaimer**

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Issued by: Wilson lobo on 21 Aug 2025 11:00

Policy fee and VAT is not refundable under any circumstances

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 mismatching or incomplete or un-updated information has formed the basis of underwriting and issuance of this Insurance Policy, then Sukoon Insurance PJSC ("Sukoon") 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 covers

Conditions as per standard Motor Policy approved by the Insurance Authority

#### Pre-existing Damage Exclusion

Sukoon 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 Sukoon. Otherwise claims will be rejected.

#### VAT Notice

##### (A) Premium Payments:

For the avoidance of doubt, all premium amounts mentioned herein are exclusive of Value Added Tax (VAT). VAT and any other taxes currently applicable or which will be applicable in connection with this insurance policy shall solely be borne by the Insured/Policyholder.

The Insured/Policyholder hereby agrees to pay to the Insurer the applicable VAT and or any other taxes, upon the due date of payment shown on the invoice. Failing which, the Insured/Policyholder shall be considered to be in material breach of the Policy's terms and conditions and, the Insurer shall be within its right to invoke legal remedies available to the Insurer including to terminate the policy and/or offsetting such VAT or other tax amounts from any other amount which the Insured/Policyholder is to receive from the Insurer without the need to obtain any further consent from the Insured/Policyholder and/or any court judgment/order. The Insured/Policyholder hereby unconditionally accepts to the same.

In the event that VAT/any other tax treatment as assessed by relevant tax authorities is different from that assigned by the Insurer on our tax invoice/invoice to you and/or the invoice generated/computed by the Insurer is incorrect/, the Insured/ Policyholder hereby agrees to pay immediately and on demand the differential balance of any VAT/tax to the Insurer.

##### (B) Claim settlements - where Sukoon agree to pay the policyholder:

When Sukoon Insurance PJSC ("Sukoon" or "we") pays a claim, your VAT registration status will determine the amount we pay you.

When you are:

1. Not registered for VAT, the amount we pay will be the sum insured/limit of indemnity or any other limits of insurance cover, including VAT;
2. Registered for VAT, the amount we will pay will be the sum insured/limit of indemnity or any other limits of insurance coverage and where you are liable to pay an amount of VAT in respect of an acquisition relevant to your claim, we will pay the VAT amount. However, we will reduce the VAT amount we pay for by the amount of any input tax credits to which you are or would be entitled to if you had made the relevant acquisition. In such instances, the input tax credit would be claimable by you upon the filing of your VAT return.

All policyholders making a claim with Sukoon must declare their VAT registration status and provide their VAT registration number. Any VAT liability arising from your incorrect declaration is and will be payable by you (the Insured/Policyholder). Where the settlement amount of your claim is less than the sum insured/limit of indemnity or any other limits of insurance cover, we will only pay an amount of VAT (less any entitlement to an input tax credit) applicable to the settlement amount.

#### Governing Law :

This insurance policy will be governed by and construed in accordance with the federal laws of United Arab Emirates (which for the avoidance of doubt excludes the laws of the DIFC or the ADGM or of any offshore and/or any other free zone authorities).

#### Jurisdiction :

Each Party submits to the exclusive jurisdiction of the onshore local Courts of the United Arab Emirates (which for the avoidance of doubt excludes the DIFC Courts/the ADGM Courts and/or any other Courts of any offshore and/or any other free zone authorities or Courts).

Name and signature of the Insured or their representative



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