



Paid Up Capital: Dhs. 200,000,000

Registered under Federal Law No. (6) of 2007  
Certificate No. 92, Dated 16th July 2017  
Commercial Registration No. : 1266734

رأس المال المدفوع: ٢٠٠,٠٠٠,٠٠٠ درهم

مسجلة طبقاً للقانون الإتحادي رقم (٦) لسنة ٢٠٠٧ م  
رقم شهادة: ٩٢، تاريخ ١٦ يونيو ٢٠١٧  
رقم السجل التجاري: ١٢٦٦٧٣٤

Attached and forming part of Motor Policy No : P-10-4075-401-2025-246

**CONDITIONS**

MOTOR PLUS (FOR INDIVIDUALS)

1. - LOSS OR DAMAGE

i) Breakage of Glass

The insured shall not be called upon to pay any policy excess for the damage in respect of the cost of reinstating any glass in the windscreen or in the windows of the motor vehicle following accidental breakage (provided there is no further damage other than body work scratches directly caused by the breakage)

ii) Clothing and Personal Effects:

If personal clothing or effects are lost or damaged whilst in the insured vehicle by fire or accident the Company will indemnify the Insured by payment in cash of the amount of loss or damage up to a maximum of Dhs.5,000/- provided that the Company shall not be liable in respect of:

- a. Loss or damage to money, stamps, tickets, documents or securities.
- b. Theft of any property carried in an open or convertible or unlocked vehicle.

(Police/Civil Defence Report as appropriate to be obtained for a claim to be paid hereunder)

iii) Flood and other specified perils

The words "flood, tornados, hurricanes, volcanos, earthquakes and quakes" appearing in Chapter Four exclusion clause ( 9 ) stand deleted.

iv) Repairs at Agency Workshop

Accident-related Repairs to the Insured Vehicle will be carried out at the Dealer/Agency Workshop in respect of any accident occurring within the first year of the insured vehicle's first registration as new or as more specifically mentioned in the Policy Schedule provided the claim is otherwise admissible.

v) Off Road Cover

Cover for loss of or damage to the Insured vehicle while being driven off road provided that the vehicle has four wheel drive capabilities and not participating in a competitive event or race of any kind.

2. APPLICABLE TO ALL SECTIONS OF THE POLICY



Orient Takaful PJSC (Head Office) Al Futtaim Building,  
Deira, P. O. Box : 183368, Dubai, UAE  
Tel. : +971 4 601 7500, Fax : +971 4 601 7555  
E-mail : CustomerCare@orienttakaful.ae

اورينت تكافل ش.م.ع (المكتب الرئيسي) مبني الفطينم،  
ديره، ص.ب : ١٨٣٣٦٨، دبي، ا.ع.م.  
هاتف : ٩٧١ ٤ ٦٠١ ٧٥٠٠، فاكس : ٩٧١ ٤ ٦٠١ ٧٥٥٥  
البريد الإلكتروني : CustomerCare@orienttakaful.ae



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i) Geographical Extension

The geographical area shall include the Sultanate of Oman in addition to the United Arab Emirates.

ii) Medical Expenses

The Company will pay up to Dhs.5,000/- per person per accident for actual Medical Expenses incurred as a result of injuries suffered by passengers/driver in an accident while in the insured vehicle.

iii) Personal Injury Cover (Only for Insured & Spouse) up to AED 20,000/-

The company will pay AED 20,000 to the insured and/or spouse (or in the event of death, to their legal personal representatives) if the Insured and/or spouse, whilst getting into or getting out of the Insured vehicle, shall accidentally sustain bodily Injury which independently of any other cause within three calendar months of the accident results in:

- Death

- Total irrecoverable loss of sight in one or both eyes

- Total loss by physical severance of one or more limbs at or before the wrist or ankle by Physical severance

- Permanent loss of one or both hands or legs by physical severance

The benefit will only be paid once for death or injury to the insured or spouse for any one incident

Exclusions:

This applies only to private vehicles insured in the name of an individual and does not cover:

- Death or injury caused by Suicide or attempted suicide

- If the claimant is convicted in connection with the accident of the accident of a drunk-driving offence or of driving under the influence of drugs

- Anyone who is over 70 years of age at the time of accident

iv) Motor Garage and/or Valet Parking

If You have a comprehensive Policy, we will indemnify You for loss of or damage to the Insured Vehicle whilst in the custody or control of:

- A motor garage or other similar business, which the You do not own, which has the Insured Vehicle for the purpose of maintenance, repair, testing or servicing.

- A hotel, restaurant or similar business, which the You do not own, where the Insured Vehicle has been parked by their authorized drivers.

v) Taxi fares up to AED 350/-



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The coverage under this Policy is extended to include an amount per accident, as specified in the Table of Benefits, for the cost of hiring a taxi in the UAE in order for you to complete the journey to your destination or return to your residence, in the event of an accident causing loss or damage and making the Insured Vehicle not roadworthy.

In the event of a claim, you are required to provide Us with the receipt or invoice of the taxi with the date corresponding to the incident date.

Subject otherwise to the terms and conditions of the Policy

#### 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

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.



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هاتف : +٩٧١ ٤ ٦٠١ ٧٥٠٠، فاكس : +٩٧١ ٤ ٦٠١ ٧٥٥٥  
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PJSC**اورينت تكافل**  
ش.م.ع

Paid Up Capital: Dhs. 200,000,000

رأس المال المدفوع: ٢٠٠,٠٠٠,٠٠٠ درهم

Registered under Federal Law No. (6) of 2007  
Certificate No. 92, Dated 16th July 2017  
Commercial Registration No. : 1266734مسجلة طبقاً للقانون الاتحادي رقم (٦) لسنة ٢٠٠٧ م  
رقم شهادة : ٩٢، تاريخ ١٦ يوليو ٢٠١٧  
رقم السجل التجاري : ١٢٦٦٧٣٤**Policy Schedule No. (5) جدول رقم****Schedule of Details of the Insured Vehicle In the Takaful Policy Against Loss and Damage**

جدول بيانات المركبة المؤمن عليها لوثيقة تكافل الفقد والتلف

Policy No	:	P-10-4075-401-2025-246	1040125246	:	رقم الوثيقة
Insured Name	:	MOHAMMED GHEYATH MOHAMMED GHEYATH		:	اسم المؤمن له
TCF No.	:		10332096	:	الرمز المبروري
Address (P.O. Bo	:	DUBAI , UAE P.O. Box :340735		:	العنوان
Mobile No	:	0508463424	Email ID	:	Insworld2024@gmail.com
Policy period	:	From : 21/08/2025 To : 20/09/2026	٢٠٢٦/٠٩/٢٠	:	الى : ٢٠٢٥/٠٨/٢١
Certificate dt	:	From : 21/08/2025 To : 20/09/2026	٢٠٢٦/٠٩/٢٠	:	الى : ٢٠٢٥/٠٨/٢١
Total Contribution (AED)	:	5916.75	-/-	:	اشترك التكاليف/قسط التأمين ( درهم )

Orient Takaful PJSC declares that the Vehicle detailed below in this schedule is insured with it according to the provision of this policy.

تشهد شركة أورينت تكافل (ش.م.ع) أن المركبة الموضحة بياناتها في هذا الجدول مؤمن عليها طبقاً للأحكام والشروط والاستثناءات الواردة بهذه الوثيقة أو الملحق بها

Vehicle Information :			بيانات المركبة :		
Vehicle Make	Vehicle Model	Plate No	Registration Type	Body Type	Year of Manufacture
صنف المركبة	موديل المركبة	رقم اللوحة	صنف اللوحة	شكل الهيكل	سنة الصنع
FORD	FORD 150 RAPTOR	61951	PRIVATE	PICKUP 4X4	2024
No. of Seats (D+P)	Place of Registration	Color	No. of Cylinder	Weight/Tonnage	Purpose of Use
عدد الركاب مع السائق	مكان التسجيل	اللون	عدد الاسطوانات	الحمولة/الوزن	صفة الاستعمال
5	DUBAI	GREY & BLACK	6 CYLINDERS		PRIVATE
Agreed Value (AED)		Engine No		Chassis No	
القيمة المتفق عليها (درهم)		رقم المحرك		رقم القاعدة	
215,800.00		DD2SPXM36044		6FPEP61F3RXM36044	

Geographical Limit : UAE + SULTANATE OF OMAN (OWN DAMAGE ONLY)

الحدود الجغرافية : الإمارات العربية المتحدة + سلطنة عمان (فقد وتلف فقط)

Repair Conditions : Inside Agency

شروط الإصلاح : داخل الوكالة

Excess (AED) : 1,000/-

قيمة التحمل : 1,000/-

Priority Conditions :

الشروط ذات الأولوية :

Licensed Driver : The insured or any person driving with his permission provided that the person driving holds a license for that vehicle in accordance with the traffic laws and regulations and has not had his license withdrawn by order

السائق المرخص له: هو المؤمن له أو أي شخص يقود يقود المركبة المؤمن عليها بموافقة المؤمن له بشرط أن يكون السائق مرخصاً له بقيادة المركبة طبقاً لقوانين السير والمرور والقوانين واللوائح الأخرى، وأن لا يكون الترخيص الممنوح له قد أُلغى بأمر من المحكمة

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

حدود الإستعمال : على المؤمن له أن لا يستعمل المركبة إلا للغرض المرخصة لأجله

Additional Covers :

التغطيات الإضافية:

Ambulance Cover

MOTOR PLUS

P.A To Driver &amp; Passenger

Road Side Assistance (Toll Free 600508181)

تغطية على السائق والركاب

RSA

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Printed By : WALEEDK 21-08-2025 2:41:53PM

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Validation Link

<https://www.insdubai.com/internal/uploaded-policies/68a6f98d1b39d-P-10-4075-401-2025-246.pdf>



CONDITIONS

MOTOR PLUS (FOR INDIVIDUALS)-NON SHOWROOM

EXCLUSIONS

SANCTIONS / EMBARGOES CLAUSE

POLITICAL RISK EXCLUSION CLAUSE

Additional Exclusion 2

Additional Exclusion 1

الشروط

الاستثناءات

شروط استثناء العقوبات

شروط استثناء المخاطر السياسية

Additional Exclusion 2

Additional Exclusion 1

**Traffic Response:** 3001: Your insurance policy information has been successfully uploaded to RTA. The vehicle chassis number is 6FPEP61F3RXM36044 with plate number 61951 Private X. The policy details are- PolicyNo: 1040125246, insuranceType: Comprehensive, policyStartDate: 21-08-2025, policyExpiryDate: 20-09-2026, ModelYear: 2024. Please print and attach this Message to the Insurance Policy.



Signed on behalf of  
Orient Takaful PJSC

Signature of the Insured or  
the person acting on his/her behalf :

Date :

In case of any claim intimation in respect of your vehicle, please share the following documents or information to the email ID [motorclaims@orienttakaful.ae](mailto:motorclaims@orienttakaful.ae)

- Original police report in PDF format OR Link to download.
- Valid Registration card (both sides) in PDF or JPG format.
- Valid Driving license of the driver (Both sides) in PDF or JPG format
- Preferred garage location, if any.
- Mobile no and email address.

For any other queries other than the above please contact (+971) 4 6017572 / 4 6017574/ 4 6017571 / 4 6017573

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اورينت تكافل ش.م.ع (المكتب الرئيسي) مبنى الفطيم،  
ديرة، ص. ب. : ١٨٣٣٦٨، دبي، ا.ع.م.  
هاتف : ٩٧١ ٤ ٦٠١ ٧٥٠٠ : فاكس : ٩٧١ ٤ ٦٠١ ٧٥٥٥  
البريد الإلكتروني : [CustomerCare@orienttakaful.ae](mailto:CustomerCare@orienttakaful.ae)



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ش.م.ع

Paid Up Capital: Dhs. 200,000,000

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رأس المال المدفوع: ٢٠٠,٠٠٠,٠٠٠ درهم

مسجلة طبقاً للقانون الاتحادي رقم (٦) لسنة ٢٠٠٧ م  
رقم شهادة: ٩٢، تاريخ ١٦ يوليو ٢٠١٧  
رقم السجل التجاري: ١٢٦٦٧٣٤**TAX INVOICE**

TRN:100051614400003

To :  
MOHAMMED GHEYATH MOHAMMED GHEYATH  
P.O Box - 340735 DUBAI  
UAE  
TRN :NOT REGISTEREDA/c No : 140080 - 8005845  
Doc No : DUW10-202521903  
Date : 21/08/2025  
Branch : Dubai HO  
Department : Motor OD +TP  
Product : Motor Od +Tp - Individual - High Value TakafulSource : 2000129 - POLICYBAZAAR MIDDLE EAST INSURANCE BROKERS LLC  
Policy/Certificate No : P-10-4075-401-2025-246  
Policy Period : From : 21/08/2025 To : 20/09/2026  
Invoice Currency : AED

We have DEBITED your account with the following amount :

Description	Vat Code	Vat %	Amount(AED)
Being Premium On Policy No. P-10-4075-401-2025-246			5,635.00
Being 5% VAT on Policy no - P-10-4075-401-2025-246	PRMOV01	5.00	281.75
		<b>TOTAL</b>	<b>5,916.75</b>
AED FIVE THOUSAND NINE HUNDRED SIXTEEN AND FIFTEEN ONLY			

Cheques/DD to be drawn in favour of "Orient Takaful PJSC" and crossed "A/c payee only". If the premium is paid by cash, the Company's official printed receipt must be obtained. Payment without such a receipt is not valid.

For Orient Takaful PJSC



Signature

Prepared By : WALEEDK

Approved By : WALEEDK

E.&amp; O.E. Printed By : WALEEDK

Print Date &amp; Time : 21-Aug-2025 14:41:52

Orient Takaful PJSC (Head Office) Al Futaim Building,  
Deira, P. O. Box : 183368, Dubai, UAE  
Tel. : +971 4 601 7500, Fax : +971 4 601 7555  
E-mail : CustomerCare@orienttakaful.aeاورينت تكافل ش.م.ع (المكتب الرئيسي) مبنى الفطيم،  
ديرية، ص.ب. : ١٨٣٣٦٨، دبي، ا.ع.م.  
هاتف : +٩٧١ ٤ ٦٠١ ٧٥٠٠، فاكس : +٩٧١ ٤ ٦٠١ ٧٥٥٥  
البريد الإلكتروني : CustomerCare@orienttakaful.aewww.orienttakaful.ae  
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PJSC**اورينت تكافل**  
ش.م.ع

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رأس المال المدفوع: ٢٠٠,٠٠٠,٠٠٠ درهم

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رقم شهادة : ٩٢، تاريخ ١٦ يوليو ٢٠١٧  
رقم السجل التجاري : ١٢٦٦٧٣٤**جدول رقم (5) Policy Schedule No.****Schedule of Details of the Insured Vehicle In the Takaful Policy Against Third Party Liability****جدول بيانات المركبة المؤمن عليها لوثيقة تكافل المسؤولية المدنية**

Policy No	:	P-10-4075-401-2025-246	1040125246	:	رقم الوثيقة
Insured Name	:	MOHAMMED GHEYATH MOHAMMED GHEYATH	:	محمد غياث محمد غياث	اسم المؤمن له
TCF No	:	10332096	:		الرمز المروري
Address (P.O. Box)	:	DUBAI , UAE P.O. Box :340735	:		العنوان
Mobile No	:	0508463424	Email ID	:	lnsworld2024@gmail.com
Policy period	:	From : 21/08/2025 To : 20/09/2026	:	من ٢٠/٠٨/٢٠٢٥ إلى ٢٠/٠٩/٢٠٢٥	مدة الوثيقة
Certificate dt	:	From : 21/08/2025 To : 20/09/2026	:	من ٢٠/٠٨/٢٠٢٥ إلى ٢٠/٠٩/٢٠٢٥	مدة التأمين
Total Contribution (AED)	:	5916.75	-/-	:	اشترك التكافل/قسط التأمين ( درهم )

Orient Takaful PJSC declares that the Vehicle detailed below in this schedule is insured with it according to the provision of this policy.

تشهد شركة أورينت ب.و.أ. بى تكافل (ش.م.ع.) أن المركبة الموضحة بياناتها في هذا الجدول مؤمن عليها طبقاً للأحكام والشروط والاستثناءات الواردة بهذه الوثيقة أو

Vehicle Information :			بيانات المركبة :		
Vehicle Make	Vehicle Model	Plate No	Registration Type	Body Type	Year of Manufacture
صنف المركبة	موديل المركبة	رقم اللوحة	صنف اللوحة	شكل الهيكل	سنة الصنع
FORD	FORD 150 RAPTOR	61951	PRIVATE	PICKUP 4X4	2024
No. of Seats (D+P)	Place of Registration	Color	No. of Cylinder	Weight/Tonnage	Purpose of Use
عدد الركاب مع السائق	مكان التسجيل	اللون	عدد الاسطوانات	الحمولة/الوزن	صفة الاستعمال
5	DUBAI	GREY & BLACK	6 CYLINDERS		PRIVATE
Engine No			Chassis No		
رقم المحرك			رقم القاعدة		
DD2SPXM36044			6FPEP61F3RXM36044		

**Third Party Liability Limit :**

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 لأية مطالبة أو جملة مطالبات نشأت عن حادث واحد ينتج عنه وفاة أو إصابة بدنية هي ما يحكم به قضائياً من تعويض مهما بلغت قيمته

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 لأية مطالبة أو جملة مطالبات نشأت عن حادث واحد تسبب باضرار مادية هو

Geographical Limit : UAE + SULTANATE OF OMAN (OWN DAMAGE ONLY)

الحدود الجغرافية : الإمارات العربية المتحدة + سلطنة عمان (فقد وتلف فقط)

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## Validation Link

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### Priority Conditions :

**Licensed Driver :** The insured or any person driving with his permission provided that the person driving holds a license for that vehicle in accordance with the traffic laws and regulations and has not had his license withdrawn by order

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

### Additional Covers :

Ambulance Cover

MOTOR PLUS

P.A To Driver & Passenger

Road Side Assistance (Toll Free 600508181)

### CONDITIONS

**MOTOR PLUS (FOR INDIVIDUALS)-NON SHOWROOM**

### EXCLUSIONS

**SANCTIONS / EMBARGOES CLAUSE**

**POLITICAL RISK EXCLUSION CLAUSE**

**Additional Exclusion 2**

**Additional Exclusion 1**

**Traffic Response:** 3001: Your insurance policy information has been successfully uploaded to RTA. The vehicle chassis number is 6FPEP61F3RXXM36044 with plate number 61951 Private X. The policy details are- PolicyNo: 1040125246, insuranceType: Comprehensive, policyStartDate: 21-08-2025, policyExpiryDate: 20-09-2026, ModelYear: 2024. Please print and attach this Message to the Insurance Policy.

Signed on behalf of  
Orient Takaful PJSC



Issuance Date : 8/21/2025

Signature of the Insured or  
the person acting on his/her behalf :

Date :

In case of any claim intimation in respect of your vehicle, please share the following documents or information to the email ID **motordclaims@orienttakaful.ae**

- Original police report in PDF format OR Link to download.
- Valid Registration card (both sides) in PDF or JPG format.
- Valid Driving license of the driver (Both sides) in PDF or JPG format
- Preferred garage location, if any.
- Mobile no and email address.

For any other queries other than the above please contact (+971) 4 6017572 / 4 6017574/ 4 6017571 / 4 6017573

### الشروط ذات الأولوية :

والقوانين واللوائح الأخرى، وأن لا يكون الترخيص الممنوح له قد ألغى بأمر من المحكمة المؤمن له بشرط أن يكون السائق مرخصاً له بقيادة المركبة طبقاً لقوانين السير والمرور السائق المرخص له: هو المؤمن له أو أي شخص يقود يقود المركبة المؤمن عليها بموافقة حدود الإستعمال : على المؤمن له إن لا يستعمل المركبة إلا للغرض المرخصة لأجله

### التغطيات الإضافية:

تغطية على الشفير والركاب  
RSA

الشروط

الإستثناءات

شرط استثناء العقوبات

شرط استثناء المخاطر السياسية

**Additional Exclusion 2**

**Additional Exclusion 1**

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