

# **TAX INVOICE**

TRN: 100258594900003

# **Customer Details**

Name: Ms. CAROL GIGANTE BARTOLOME

Code: PO03198658

TRN:

Address: DUBAI,0,DUBAI,DUBAI

Country: UAE

# **Our Details**

Name: Sukoon Insurance PJSC

Address: P.O. Box 5209, Dubai, United Arab Emirates

IBAN No: AE960330000010492100039

Account No: 10492100039 Account Currency: AED

Bank: Mashreq Bank, Murraqabat Branch, Dubai, UAE

SWIFT: BOMLAEAD

Doc. Number	BNCOU250000000256137
Reference Doc.	N/A
Doc. Currency	AED
Exchange Rate	1
Billing Date	11-Sep-2025
Payment Due Date	11-Sep-2025
Branch	HEAD OFFICE DUBAI
Department	Motor
Policy Number	0102010502568529000000

# **Intermediary Details**

Name: POLICYBAZAAR MIDDLE EAST INSURANCE

BROKERS L.L.C Code: NPA0174

Tra	nsaction Details		(0)				
Sr. No	Description	Qty	Unit price (AED)	Taxable Amount (AED)	Tax rate (%)	Tax Amount (AED)	Total Amount (AED)
1	Gross Premium Written Motor POLICY NO: 0102010502568529000000 11 September 2025 - 10 October 2026		1,800.00	1,800.00	5	90.00	1,890.00
Tot	al Amount		1,800.00	1,800.00		90.00	1,890.00

# **Notes**

- Amount In Words: United Arab Emirates Dirhams One thousand Eight Hundred Ninety
- Please include the invoice number on all remittances and include remittance copy with payment correspondence.
- Payment remittances will only be accepted in the invoiced currency or UAE Central Bank issued prevailing cross currency exchange rate. PREMIUN

For Sukoon Insurance PJSC





# **MEMO FOR AMOUNT TO BE PAID**

Ms. Carol Gigante Bartolome

**BRANCH** : Head Office Dubai

Post Box No: 0, DUBAI

QUOTATION NUMBER : 0101010505412404000000

Dubai, Dubai

DOCUMENT DATE : 11/09/2025

UAE

**DEPARTMENT** : Motor

RECEIPT PARTY CODE: NPA0174

DETAILS	PAYMENT PURPOSE	AMOUNT(AED)			
Amount to be Paid against mentioned Quotation : 0101010505412404000000					
	Gross Premium Written	1,800.00			
	VAT on Gross Premium Written	90.00			
	TOTAL	1,890.00			
Amount in Words: United Arab Emirates Dirhams One thousand Eight Hundre	ed Ninety only.				
For Sukoon Insurance PJSC  Sukoon Insurance PJSC  Sukoon Insurance PJSC  Sukoon Insurance PJSC					
Authorised Signatory					
Notes:- 1. Receipt to be issued using receipt party code mentioned above;					

# Notes:-

men while is 1.Receipt to be issued using receipt party code mentioned above; 2.Please mention proper quotation reference while issuing receipt.



# **Motor Comprehensive**

# **Policy Schedule**

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 Policy Number
 0102010502568529
 Policy Issuance Date
 11 September 2025

Insurance Period 11 September 2025 14:49:11 - 10 October 2026 23:59:59
Intermediary Name POLICYBAZAAR MIDDLE EAST INSURANCE BROKERS L.L.C

**Insured Details** 

Insured Name CAROL GIGANTE BARTOLOME

**DUBAI** 

Date of Birth12 December 1984GenderFemaleEmirates ID784-1984-9318080-0Country of Issuance of 1st Driving LicenseNot Applicable

 Mobile Number
 050 8463424
 Licensed Driving experience
 Driving License held 0 to 6 months

**Head Office** 

Home Number-Driving License Number4958685Office Number-Driving License Expiration Date10 June 2027PO Box0ProfessionOthersAddressDUBAIEmployer-

Email Address insworld2024@gmail.com

Vehicle Details

**Emirate** 

Dubai **Model Year** 2019 Place of Registration KIA SORENTO EX STD Make & Model **Plate Category** Private Vehicle Ownership Individual SUV **Body Type** GCC Vehicle Specification **Seating Capacity** 7 Silver Vehicle modified? Color Nο

Cylinders / Tonnage 4 Country of Manufacturer UNITED ARAB EMIRATES

 Plate Number
 Purpose of Use

 Chassis Number
 KNAPH8125K5478424
 Registration Type
 New

 Engine Number
 G4KEJH620145
 Motor Vehicle Classification

Sum Insured AED 56,100 /- Financed by Not Applicable

Cover Type, Deductible & Premium

 Cover Type
 Motor Comprehensive
 Premium (excl. VAT)
 AED 1,800.00/

 Cover Plan
 Gold
 Pólicy Fee (excl. VAT)
 AED 0.00/ 

 Repair Condition
 Premium Garage Network
 Total Premium (excl. VAT)
 AED 1,800.00/

Basic Deductible AED 350/Ancillary Deductible\* (% of Applicable Agreed Claim Amount)

AED 350/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 56,100/-

<b>Rider Section</b>	Additional Covers	Limit
3.1	Rent A Car	Up to 10 days per policy period
3.2	Off-Road Cover (SUV with off-road capability only) **	Up to AED 56,100/-
3.3	Personal Accident Benefit - Driver	Up to AED 200,000/-
3.3	Personal Accident Benefit - Passenger (max total annual reimbursable limit)	Up to AED 200,000/-
3.4	Emergency Medical Expenses (max. limit / accident)	Up to AED 5,000/-
3.5	Personal Injury (of insured & spouse) (whilst embarking or disembarking from insured vehicle, total annual limit)	AED 30,000/-
3.6	Geographical Expansion Cover ** (Orange Card available upon request)	Oman & Qatar
3.7	Natural Disaster, Storm, Flood, Strike, Riot & Civil Commotion (SRCC)	Up to AED 56,100/-
3.8	Personal Belongings (total annual limit) (left in the car & lost/damaged due to fire, theft or accident)	Up to AED 5,000/-
3.9	Windscreen Damage (No Deductible payable, unless exceeding the total annual limit defined)	Up to AED 3,000/-
3.10	Replacement of Locks	Up to AED 1,000/-
3.11	Valet Parking Theft (Hotels/Shopping Malls)	Up to AED 56,100/-
3.12	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

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#### Disclaimer

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:

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

Name and signature of the Insured or their representative

Name and Nam SUKOON P.O. Box 5209 Dubai, UAE

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