



طوكيو مارين اند نيتشيدو فاير
انشورانس كومباني ليميتد

مكتب دبي
ص ب: برید ١٥٢، دبي، الإمارات العربية المتحدة
هاتف: +٩٧١ ٤ ٣٥٠٢ ٧٧٧، فاكس: +٩٧١ ٤ ٣٥٠٢ ٨٨٨
مكتب أبوظبي
ص ب: برید ٥١٥٣١، أبوظبي، الإمارات العربية المتحدة
هاتف: +٩٧١ ٢ ٦٤٣٢ ٢٩٠، فاكس: +٩٧١ ٢ ٦٤٣٢ ٢٩٤
<http://www.tmnf.ae>



TOKIO MARINE & NICHIDO
FIRE INSURANCE CO., LTD.

Dubai Office:

P.O. BOX 152, Dubai, UAE
Tel: +971-4-3502 777, Fax: +971-4-3502 888

Abu Dhabi Office:

P.O. Box 51531, Abu Dhabi, UAE
Tel: +971-2-6432 290, Fax: +971-2-6432 294
<http://www.tmnf.ae>

(Incorporated in Japan, registered in the Insurance Companies register under Regn. No. 45 dated 29th December 1984)
AGENTS FOR UNITED ARAB EMIRATES: AL FUTTAIM DEVELOPMENT SERVICES CO. LLC.

CERTIFICATE OF INSURANCE

No : CE0525890

شهادة تأمين رقم

شهد بهذا أننا قد اصدرنا بوليصة وفقاً لمقتضيات احكام المرور والمسير سنة ١٩٦٨ لابوظبي لتغطي الاخطار المشمولة قانونياً بموجب قانون التأمين الاجباري سيارات الصادر في عام ١٩٧٣ في رأس الخيمة حسب المواصفات المذكورة أدناه

We hereby Certify that Policy of Insurance covering the liabilities required to be covered by the Traffic Law, 1968 Abu Dhabi and the Compulsory Motor Vehicles Insurance Ordinance 1973 (R.A.K) has been issued as follows :

Name of the Insured	FAISAL FAROOQUI RIAZ UDDIN	م حامل بوليصة التأمين
Mortgage		رهن
Policy No.	P-100-1006-2025-33727	تم بوليصة التأمين
Type of Cover	التأمين ضد الفقد و التلف و المسؤولية المدنية	ع التأمين
Make of Car	نيسان	سيارة المؤمن عليها
Year and Place of Manufacture	2019	ة ومكان الصنع
Color	ابيض	ون
Engine No.	VQ40765678B	تم المحرك
Chassis No.	JN8BY2NY3K9212888	تم الشاسي
Registration No.	0000	تم دفتر التسجيل
Commencement Date	20/09/2025 14:04:00	ريخ الاصدار
Expiry Date	19/10/2026 23:59:00	ريخ الانتهاء
Use of the Vehicle	خصوصي	سيارة للاستعمال
Seating Capacity Including Driver	7+1	دد الركاب بما فيهم السائق
Geographical Area : U.A.E and *SULTANATE OF OMAN (*Own Damage Cover only)		'امارات العربية المتحدة و*سلطنة عمان (*ضد لفقد و التلف فقط
Total Premium(Inclusive of VAT):	AED 2,222.85	جمالي الأقساط (مع قيمة لضريبه

شركة الفطيم لخدمات التنمية ذ.م.م

Al-Futtaim Development Services Co. LLC



Authorized Signature

Date: 20/09/2025

طوكيو مارين اند نيتشيدو فاير انشورانس كومباني ليميتد

تاريخ

Time: 02:09:26

TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.

وقت

IMPORTANT

لاحظات هامة

This Certificate and Policy are not transferable without prior reference to Insurers.
If Cancellation of this insurance is required the insured must provide the following:
1) Transfer of ownership as recorded with the police authorities OR
2) Proof that the vehicle has been insured by another Insurance Co. OR
3) Copy of an export certificate if the vehicle is to be exported from U.A.E.

الشهادة والبوليصة غير قابلة للتحويل دون علم مسبق من الشركة
حالة الرغبة بإلغاء التأمين يجب على المؤمن له ان يزود الشركة بما يلي
رة من الملكية بعد تحويلها باسم المالك الجديد أو ما يثبت ذلك من الشرطة
سورة من شهادة التسفير اذا ماتم تسفير السيارة الى خارج الدولة

RTA STATUS : SUCCESS - 2001: The insurance policy information has been successfully uploaded to the RTA. The Chassis number is JN8BY2NY3K9212888. Please note this vehicle registration does not exist on RTA's records. The policy details are- PolicyNo: P-100-1006-2025-33727, insuranceType: Comprehensive, policyStartDate: 20-09-2025, policyExpiryDate: 19-10-2026, ModelYear: 2019. Please print and attach this Message to the

Validation Link

<https://www.insdubai.com/internal/uploaded-policies/68ce7ef080100-33727.pdf>



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انشورانس كومپاني ليميتد

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Insurance Policy.

PREMIUM AED 2222 - VALIDATION LINK ON TOP

Validation Link

https://www.insdubai.com/internal/uploaded-policies/68ce7ef080100-33727_.pdfMOTOR INSURANCE
POLICY SCHEDULE

Tokio Must

Scan the QR code to
report an accident
بوسج ريزو QR كود
عن حادث

POLICY SCHEDULE		جدول الوثيقة	
POLICY NO تسجيرو	P-100-1006-2025-33727		
PERIOD OF INSURANCE زمن الوثيقة			
FROM TO	20/09/2025 19/10/2026		
Policy Type	Tokio Must	نوع الوثيقة	
Quote Issue	20/09/2025	تاريخ إصدار	
Premium	2,117.00	القسط	
VAT 5%	105.85	ضريبة القيمة المضافة 5%	
Total payable (AED)	2,222.85	إجمالي المفعول (د.إ.)	
Excess	500	مبلغ التمتع	

KNOW YOUR CUSTOMER (KYC) DETAILS		تفصيل خدمة العميل	
INSURED NAME	FAISAL FAROOQUI RIAZ UDDIN	اسم المؤمن عليه	
Date Of Birth	10/09/1984	تاريخ الميلاد	
Claim Free Years	3	سنوات الخلو من المطالبات أو الحوادث	
PO Box / Emirate		صندوق البريد / الإمارات	
Email	maaz@avoninsure.com	البريد الإلكتروني	
Phone	0508463424	رقم الهاتف	
Residential Address	DUBAI	عنوان الإقامة	
Place Of Birth		مكان الولادة	
Nationality	Indian	الجنسية	
Emirates ID/ Trade Lic No	784-1984-3740819-2	بطاقة الهوية الإماراتية	

VEHICLE DETAILS		تفاصيل المركبة	
MAKE & MODEL	نيسان باترول NISSAN PATROL		
Color	WHITE	اللون	
Engine Capacity	4.0 L	المحرك سعة	
No. of Cylinders	6 Cylinder	مستويات عدد	
Seating Capacity	8	عدد الركاب بما فيهم السائق	
Manufacture Year	2019	سنة الصنع	
Date of First Reg.	01/01/2019	تاريخ أول تسجيل	
Place of Reg.	DUBAI	مكان تسجيل	
Chassis No.	JN8BY2NY3K9212888	رقم الشاسيه	
Engine No.	VQ40765678B	رقم المحرك	
Plate No.	0000	رقم اللوحة	
TCF No.	12368031	الرمز المروري	
Vehicle Trim	LE	الإصدار	
Vehicle Type		النوع السيارة	
Vehicle Use	OTHERS	الاستخدام	
Hire Purchase		الشراء بالتقسيط (الرهن)	
Body Type	SUV	هيكل السيارة	
Insured Value (AED)	AED 126,200.00	قيمة التأمين (د.إ.)	

Scan the QR code to
report an accident
بوسج ريزو QR كود
عن حادث

ROADSIDE
ASSISTANCE
HELPLINE 600
50 8181

TABLE OF BENEFITS (PLEASE REFER TO THE MOTOR POLICY WORDINGS FOR MORE INFORMATION)				بالزاو لجد	
Third Party Limit for Property Damage	3,000,000	Third Party Limit for Property Damage		Off Road Cover for 4WD Vehicles (Excluding Safari Activities)	✓
Excess Deductible in case of Flood/Rain water/Earthquake/Hail storm damage: Maximum amount as per Unified Motor Policy Wordings of UAE of Schedule No.(3) will apply	✓	Excess Deductible in case of Flood/Rain water/Earthquake/Hail storm damage: Maximum amount as per Unified Motor Policy Wordings of UAE of Schedule No.(3) will apply		Third Party Liability to Non Owned Cars	✓
Fire and Theft Cover		Fire and Theft Cover		Unauthorised Driver for Own Damage	✓
Emergency Medical Expenses	3,000	Emergency Medical Expenses		Loss or Damage to the Insured Vehicle (As per the Insured Value)	✓
Loss of Personal Belongings	2,500	Loss of Personal Belongings		Motor Garage and/or Valet parking	✓
Self Authorisation Repairs	1,000	Self Authorisation Repairs		Geographical Area	UAE
New Car replacement (Brand new vehicles only)	X	New Car replacement (Brand new vehicles only)		Geographical Area for Oman (Own Damage)	✓
24hrs Roadside Side Assistance: AAA cover : 600 50 8181	✓	24hrs Roadside Side Assistance: AAA cover : 600 50 8181		Personal Accidents Benefits - Driver (As per Endorsement No.1)	AED 200,000
Waiver of Excess for Windscreen Damage	WAVED ONCE	Waiver of Excess for Windscreen Damage		Personal Accidents Benefits - Passengers (As per Endorsement No.1)	AED 200,000
				Hire Car Benefit (applicable if stated in your schedule) - 15 Days during policy period	✓
				No Claim Discount	✓
				Unlimited Third Party Liability for Bodily Injury	✓
				Legal Liability to Family Members and Passengers	✓
				Natural Disaster cover as per Unified Motor Policy Wordings of UAE	✓
				Riot, Strike and Civil Commotion	✓
				National Ambulance	✓
				Agency Repairs (from the date of first registration as Brand New)	X
				Agency Repairs (from the date of first registration as Brand New)	



MOTOR INSURANCE POLICY SCHEDULE

Tokio Must



Scan the QR code to
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برجی مسیح رمز ال QR للتبنيغ
عن حداث

SPECIAL TERMS & CONDITIONS

شروط وأحكام خاصة

1. **Young and Novice Drivers** — Drivers below the age of 25 or with less than 12 months driving experience need to be declared on the proposal form.
2. **Repairs at Tokio Marine Approved Panel Garages** — We will pay for your vehicle to be repaired at one of our approved workshops within the UAE following an accident covered under your policy. (Not applicable for Tokio Third Party Policy).
3. **Vehicle Specification** — Your vehicle is in good condition, as per GCC specifications a first purchased from an UAE local authorized dealer. The vehicle has not been modified from the manufacturer original specifications. The vehicle do not have any Chassis repairs and damage remarks mentioned on the Vehicle Inspection Report (Issued by the UAE Traffic Authorities).
4. **Additional Excess (Not applicable for Tokio Third Party Policy):** a. **Young Driver:** If the Driver at the time of the accident is below 25 years, an additional deductible of 10% of the claim amount shall be paid by the Driver or the Insured over and above the excess stated on the Policy Schedule. b. **Factory Modified Vehicles:** The Insured or the Driver shall pay the first 15% of the claim amount in addition to the standard policy excess stated on the Policy Schedule. c. **Non Factory Modified Vehicles:** The Insured or the Driver shall pay the first 20% of the amount of compensation in addition to the standard policy excess stated on the Policy Schedule. d. **Sports Car (including any vehicle with 8 or more cylinders):** The Insured or the Driver shall pay the first 15% of the claim amount in addition to the standard policy excess stated on the Policy Schedule. This is not applicable to 4WDs.
5. **Value Added Tax (VAT) Clause** — The insured accepts and agrees to pay any taxes due on this policy including tax on the policy excess where applicable, in compliance with the laws and regulations applicable in the United Arab Emirates; including, but not limited to value added tax ("VAT"), within ten working days of the date of any tax invoice sent from or on behalf of Tokio Marine or its approved agent, to the Insured or, as per agreed credit terms. In the event of the applicable tax arising from the policy not being paid on time, the Insurer may cancel the Policy, provided such cancellation is in accordance with any laws or regulations in place from time to time. Cancellation of the Policy is at the discretion of the Insurer.
6. **No Claim Discount** — Proof of No Claim Letter from the previous Insurance Company to be provided at the time of purchasing the policy with no claim discounts.
7. **Tool of Trade** — Use or operation of a vehicle and/or any attachment, equipment, tool or apparatus which forms part of the vehicle, but only whilst engaged in and undertaking its designed activity.

- [illegible]

YOURS FAITHFULLY,

AL-FUTTAIM DEVELOPMENT SERVICES COMPANY (AGENTS)
TOKIO MARINE NICHIDO & FIRE INSURANCE CO., LTD.

AUTHORIZED SIGNATORY

DUBAI OFFICE
P.O.Box 152, Office #302-305,
Single Business Tower, Business Bay,
Sheikh Zayed Road, Dubai, UAE
Tel: +971 4 3502 777



ABU DHABI OFFICE
Unit-101, ADCP Building
(opp. Al Masraf H.O)
Hamdan Street, Abu Dhabi, UAE
Tel: +971 2 6432 290



طوكيو مارين اند نيتشيدو فاير انشورانس
كومباني ليميتد

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TAX INVOICE

FAISAL FAROOQUI RIAZ UDDIN
DUBAI
DUBAI

DOC.NO : DNP100-52114
Date : 20/09/2025
H.O / Branch : DUBAI MAIN OFFICE

REF:-

Department : MOTOR

TRN No. : NA

Broker

A/c No. : 0010543418

AVON INSURANCE BROKERS (LLC)
P.O.BOX-29069,, DUBAI,, UAE.
UAE

Policy / Cert. No. : P-100-1006-2025-33727

Period From : 20/09/2025 To : 19/10/2026

A/c No. : 1305 - 0090036

TRN No. : 100032879700003

Please note that we have DEBITED your account as follows :

Description	Amount in AED
Being policy premium for COMPREHENSIVE TOKIO MUST Policy No. P-100-1006-2025-33727	2,117.00
VALUE ADDED TAX @ 5%	105.80
TOTAL	2,222.80

In Words : AED TWO THOUSAND TWO HUNDRED TWENTY-TWO AND FILS EIGHTY-FIVE ONLY

TOKIO MARINE & NICHIDO FIRE INSURANCE CO TRN NO : 100289623900003

All cheques to be prepared in favour of TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.

AED Direct Bank transfers:- Citi Bank N.A. A/c No.0500008008 Swift Code:CITIAEAD. IBAN NO : AE920211000000500008008

USD Direct Bank transfers:- Citi Bank N.A. A/c No.0500008024 Swift Code:CITIAEAD. IBAN NO : AE480211000000500008024

For collection request and account related queries, please write to finance@tmnf.ae.

E & O E.



Authorized Signature

PREMIA