



Paid Up Capital: Dhs. 500,000,000

Registered under Federal Law No. (6) of 2007  
Certificate No. 14 dated 29<sup>th</sup> December 1984  
Commercial Registration 51814

رأس المال المدفوع: ٥٠٠,٠٠٠,٠٠٠ درهم

سجلة طبقاً للقانون الاتحادي رقم (٦) لسنة ٢٠٠٧م  
بأداة رقم ١٤ بتاريخ ١٢/٢٩/١٩٨٤م  
م السجل التجاري ٥١٨١٤

**TAX INVOICE**

TRN : 100069559100003

To :

**MUHAMMED ASARUDEEN**

A/c no : 140080-BGP2099582

Invoice No : DUW01-2025376376

Date of Issue : 22/09/2025

Branch : DUBAI H.O.

Department : Motor - Own Damage+Thi  
Party

Product : Motor OD+TP - Private

Source : NEW SHIELD INSURANCE BROKERS LLC

Customer ref no : MUHAMMED ASARUDEEN

Policy no : P/01/3700/2025/24980

Policy Period : From : 22/09/2025 To : 21/10/2026

Invoice Currency : AED

We have DEBITED your account with the following amount :

| Description                                    | Vat Code | Vat % | Amount (AED) |
|------------------------------------------------|----------|-------|--------------|
| Being Premium on (OD) for P/01/3700/2025/24980 |          |       | 928.00       |
| Being Premium on (TP) for P/01/3700/2025/24980 |          |       | 675.00       |
| Being VAT at 5 % for P/01/3700/2025/24980      | PRMOV01  | 5.00  | 80.15        |
| Total                                          |          |       | 1,683.15     |

AED One Thousand Six Hundred Eighty-Three And Fils Fifteen Only

Cheques/DD to be drawn in favor of "Orient Insurance P J S C" and crossed "A/c payee only". If the premium is paid cash, the Company's official printed receipt must be obtained. Payment without such a receipt is not valid.



## MOTOR COMPREHENSIVE QUOTATION

| Quotation Basics                                       |                                                                             |                                                   |                |
|--------------------------------------------------------|-----------------------------------------------------------------------------|---------------------------------------------------|----------------|
| Quotation Number                                       | COMRT20255172577                                                            | Quote Issue Date                                  | 22 Sep 2025    |
| Intermediary Name                                      | NEW SHIELD INSURANCE<br>BROKERS, L.L.C(PORTAL<br>ACCOUNT)                   | Quotation Expiry                                  | 21 Oct 2025    |
| Insured Details                                        |                                                                             |                                                   |                |
| Insured Name                                           | Bilal Javaid Bilal Javaid                                                   | Gender                                            | Male           |
| Date of Birth                                          | 26 Sep 1993                                                                 | Licensed Driving experience                       | 0 Year         |
| Mobile Number                                          | 050-5084634                                                                 |                                                   |                |
| Email Address                                          | motor15@nsib.ae                                                             |                                                   |                |
| Vehicle Details                                        |                                                                             |                                                   |                |
| Model Year                                             | 2022                                                                        | Place of registration                             | DUBAI          |
| Make & Model                                           | CHANGAN CS95 ROYAL                                                          | Plate Category                                    | PRIVATE        |
| Body Type                                              | SUV                                                                         | Vehicle Ownership                                 | Individual     |
| Seating capacity                                       | 7                                                                           | Vehicle specification                             | GCC            |
| Cylinders / Tonnage                                    | 4 / 0                                                                       | Vehicle modified?                                 | NO             |
| Sum Insured                                            | AED 65,000/-                                                                | Vehicle currently uninsured or<br>insured as TPL? | NO             |
| Cover Type, Deductible & Premium                       |                                                                             |                                                   |                |
| Cover Type                                             | Motor Comprehensive                                                         | Premium                                           | AED 1,800.00/- |
| Cover Plan                                             | Gold                                                                        | Policy Fee                                        | AED .00/-      |
| Repair Condition                                       | Premium Garage Network                                                      | VAT 5%                                            | AED 90.00/-    |
| Basic Deductible                                       | AED 350.00/-                                                                | Total Premium (Inclusive of VAT +<br>Policy fee)  | AED 1,890.00/- |
| Ancillary Deductible*<br>(% of Agreed Claim<br>Amount) | 0%                                                                          |                                                   |                |
| 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 65,000/-                                |                |
| Rider Section                                          | Additional Covers                                                           | Limit                                             |                |
| 3.1                                                    | Personal Accident Benefit - Driver                                          | Up to AED 200,000 /-                              |                |
| 3.1                                                    | Personal Accident Benefit - Passenger (max total annual reimbursable limit) | Up to AED 200,000/-                               |                |
| 3.2                                                    | Road Side Assistance (Free Toll 8006565)                                    | Gold Plan                                         |                |
| 3.3                                                    | Emergency Medical Expenses (max. limit / accident)                          | Up to AED 5,000/-                                 |                |
| 3.4                                                    | Geographical Expansion Cover ** (Orange Card available upon request)        | UAE + Oman + Qatar                                |                |
| 3.5                                                    | Natural Disaster, Storm, Flood, Strike, Riot & Civil Commotion (SRCC)       | Up to AED 65,000/-                                |                |

**Validation Link**<https://www.insdubai.com/internal/uploaded-policies/68d128ca018f1-24980.pdf>

|      |                                                                                                                   |                    |
|------|-------------------------------------------------------------------------------------------------------------------|--------------------|
| 3.6  | Off-Road Cover (SUV with off-road capability only) **                                                             | Up to AED 65,000/- |
| 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  | Personal Injury (of insured & spouse) (whilst embarking or disembarking from insured vehicle, total annual limit) | Up to AED 30,000/- |
| 3.9  | Replacement of Locks                                                                                              | Up to AED 1,000/-  |
| 3.10 | Windscreen Damage (No Deductible payable, unless exceeding the total annual limit defined)                        | Up to AED 3,000/-  |
| 3.11 | Valet Parking Theft (Hotels/Shopping Malls)                                                                       | Up to AED 65,000/- |

**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**

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 Quotation and subsequently the 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

This quotation becomes invalid if you have an existing motor policy with Sukoon for this vehicle and with claim(s)

Policy fee and VAT is not refundable under any circumstances.

Should you have any further queries, please contact us on 800 SUK00N (785666) or respective intermediary

**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.

\*\* This is the amount of Value Added Tax (VAT) that may apply on this supply at the current prevailing standard VAT rate. If there are exceptions provided under the UAE VAT Laws, this amount of VAT may be waived from the final billed amount.

**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.

**Validation Link**

<https://www.insdubai.com/internal/uploaded-policies/68d128ca018f1-24980.pdf>



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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مسجلة طبقاً للقانون الاتحادي رقم (٦) لسنة ٢٠٠٧م  
شهادة رقم ١٤ بتاريخ ٢٩/١٢/١٩٨٤م  
رقم السجل التجاري ٥١٨١٤**POLICY SCHEDULE No (5)****Schedule of Details of the Insured Vehicle in the Insurance Policy against Civil Liability**

**Policy Number** : P/01/3700/2025/24980 **Certificate Number** : 01/1313145  
**Type of Policy** : Motor Vehicle Policy Against Civil Liability  
**Policy Form** : As per Unified Vehicle Insurance Policy against Civil Liability as attached

| Details of Insured Vehicle |                             |                      |                |                     |                                   |
|----------------------------|-----------------------------|----------------------|----------------|---------------------|-----------------------------------|
| Country of Manufacture     | Plate Number                | Vehicle Make & Model | Vehicle Colour | Year of Manufacture | Seating Capacity including Driver |
|                            | 0000                        | TOYOTA-COROLLA       | YELLOW BEIGE   | 2024                | 5                                 |
| Registration Type          | Vehicle Classification Type | Use                  | Cubic Capacity | Weight/Tonnage      |                                   |
| PRIVATE                    | SALOON                      | PRIVATE              | 0              | NOT APPLICABLE      |                                   |

**Engine Number** : 1ZRZ036844**Chassis Number** : RKLBB0CE6R0003432**Geographical Area** : United Arab Emirates + Oman (Oman can only be covered when Orange card is opted at additional premium)**Limitation of Use** : The Insured must not use the vehicle except for the purpose for which it is licensed

THIRD PARTY PROPERTY DAMAGE LIMIT UPTO AED 3,500,000.00 PER OCCURRENCE

**Extensions**

- 1 CONSEQUENCES OF NON-COMPLIANCE CLAUSE
- 2 GEOGRAPHICAL EXTENSION

**Exclusions**

- 3 COMMUNICABLE DISEASE EXCLUSION(CASUALTY TREATY REINSURANCE)
- 4 CYBER AND DATA TOTAL EXCLUSION ENDORSEMENT
- 5 SANCTIONS / EMBARGOES CLAUSE
- 6 POLITICAL RISK EXCLUSION CLAUSE

The term of insurance begins at 14:24 on 22/09/2025 and expires at 23:59 on 21/10/2026.(Both days inclusive).

**Premium (Excl. VAT)** : AED 675.00(AED SIX HUNDRED SEVENTY-FIVE ONLY )

| Company's Details |                                                                  | Insured's Details |                       |
|-------------------|------------------------------------------------------------------|-------------------|-----------------------|
| Company's Name    | : ORIENT INSURANCE P J S C                                       | Insured's Name    | : MUHAMMED ASARUDEEN  |
| E-mail            | : orient@alfuttaim.com                                           | E-mail            | : azharmnly@gmail.com |
| Postal Address    | : P.O. Box 27966, Dubai                                          | Postal Address    | : P.O Box 242972      |
| Address           | : Orient Building, Al Badia Business Park<br>Dubai Festival City | Address           | : DXB                 |
| Phone             | : +97142531300                                                   | Phone             | : 971508463424        |

**ORIENT INSURANCE P J S C declares that the Vehicle detailed above in this Schedule is insured with it according to the provisions of this Policy**

Signature and stamp of the ORIENT INSURANCE P J S C

Name and signature of the Insured or the person acting on his/her behalf:





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شهادة رقم ١٤ بتاريخ ١٢/١٢/١٩٨٤م

رقم السجل التجاري ٥١٨١٤

Issuance Date : 22/09/2025

Date :

**Consequences of Non-Compliance Clause**

Failure to comply with the terms of this insurance policy (including without limitation its warranties, conditions and conditions precedent) may result in significant consequences, including but not limited to:

- a. Denial of Claims: Any claims made under this policy may be denied if it is determined that any of the terms of this insurance policy (including without limitation its warranties, conditions, and conditions precedent) were not adhered to by the insured.
- b. Policy Cancellation: The insurer reserves the right to cancel the policy if it is determined that any of the terms of this insurance policy (including without limitation its warranties, conditions, and conditions precedent) were not adhered to by the insured.
- c. Reduction in Coverage: Non-compliance with any of the terms of this insurance policy (including without limitation its warranties, conditions, and conditions precedent) may lead to a reduction in the coverage provided by the policy.
- d. Legal Action: The insurer may pursue legal action to recover any losses incurred due to a breach of any of the terms of this insurance policy (including without limitation its warranties, conditions, and conditions precedent).

It is therefore crucial that you adhere to all of the terms of this insurance policy (including without limitation its warranties, conditions, and conditions precedent) to ensure the validity and effectiveness of your insurance coverage.

**GEOGRAPHICAL EXTENSION**

Notwithstanding anything contained herein to the contrary, it is hereby declared and agreed that under the Third-Party Liability schedule of this policy the geographical area is extended to include Oman and areas of Oman juxtaposing the borders of United Arab Emirates.

It is further noted and agreed that this extension of geographical area is only valid where the Orange Card is separately issued for the vehicle covered under the policy.

**COMMUNICABLE DISEASE EXCLUSION (CASUALTY TREATY REINSURANCE)**

1. NOTWITHSTANDING ANY PROVISION TO THE CONTRARY WITHIN THIS REINSURANCE AGREEMENT, THIS REINSURANCE AGREEMENT EXCLUDES ALL ACTUAL OR ALLEGED LOSS, LIABILITY, DAMAGE, COMPENSATION, INJURY, SICKNESS, DISEASE, DEATH, MEDICAL PAYMENT, DEFENCE COST, COST, EXPENSE OR ANY OTHER AMOUNT INCURRED BY OR ACCRUING TO THE REINSURED, DIRECTLY OR INDIRECTLY AND REGARDLESS OF ANY OTHER CAUSE CONTRIBUTING CONCURRENTLY OR IN ANY SEQUENCE, ORIGINATING FROM, CAUSED BY, ARISING OUT OF, CONTRIBUTED TO BY, RESULTING FROM, OR OTHERWISE IN CONNECTION WITH A COMMUNICABLE DISEASE OR THE FEAR OR THREAT (WHETHER ACTUAL OR PERCEIVED) OF A COMMUNICABLE DISEASE.

2. AS USED HEREIN, A COMMUNICABLE DISEASE MEANS ANY DISEASE WHICH CAN BE TRANSMITTED BY MEANS OF ANY SUBSTANCE OR AGENT FROM ANY ORGANISM TO ANOTHER ORGANISM WHERE:

- 2.1. THE SUBSTANCE OR AGENT INCLUDES, BUT IS NOT LIMITED TO, A VIRUS, BACTERIUM, PARASITE OR OTHER ORGANISM OR ANY VARIATION THEREOF, WHETHER DEEMED LIVING OR NOT, AND
- 2.2. THE METHOD OF TRANSMISSION, WHETHER DIRECT OR INDIRECT, INCLUDES BUT IS NOT LIMITED TO, AIRBORNE TRANSMISSION, BODILY FLUID TRANSMISSION, TRANSMISSION FROM OR TO ANY SURFACE OR OBJECT, SOLID, LIQUID





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مسجلة طبقاً للقانون الاتحادي رقم (٦) لسنة ٢٠٠٧م

شهادة رقم ١٤ بتاريخ ١٢/١٢/١٩٨٤م

رقم السجل التجاري ٥١٨١٤

OR GAS OR BETWEEN ORGANISMS, AND  
2.3. THE DISEASE, SUBSTANCE OR AGENT CAN CAUSE OR THREATEN BODILY INJURY, ILLNESS, EMOTIONAL  
DISTRESS OR DAMAGE TO HUMAN HEALTH, HUMAN WELFARE OR PROPERTY DAMAGE.

LMA5399

06 MAY 2020

CYBER AND DATA TOTAL EXCLUSION ENDORSEMENT  
(FOR ATTACHMENT TO INTERNATIONAL LIABILITY FORMS)

1 NOTWITHSTANDING ANY PROVISION TO THE CONTRARY WITHIN THIS POLICY OR ANY ENDORSEMENT  
THERE TO THIS POLICY DOES NOT APPLY TO ANY LOSS, DAMAGE, LIABILITY, CLAIM, FINES, PENALTIES, COST  
OR EXPENSE OF WHATSOEVER NATURE DIRECTLY OR INDIRECTLY CAUSED BY, CONTRIBUTED TO BY,  
RESULTING FROM, ARISING OUT OF OR IN CONNECTION WITH ANY:

1.1 CYBER ACT OR CYBER INCIDENT INCLUDING, BUT NOT LIMITED TO, ANY ACTION TAKEN IN CONTROLLING,  
PREVENTING, SUPPRESSING OR REMEDIATING ANY CYBER ACT OR CYBER  
INCIDENT; OR

1.2 LOSS OF USE, REDUCTION IN FUNCTIONALITY, REPAIR, REPLACEMENT, RESTORATION, REPRODUCTION,  
LOSS OR THEFT OF ANY DATA, INCLUDING ANY AMOUNT PERTAINING TO THE  
VALUE OF SUCH DATA;

REGARDLESS OF ANY OTHER CAUSE OR EVENT CONTRIBUTING CONCURRENTLY OR IN ANY OTHER  
SEQUENCE THERETO.

2 IN THE EVENT ANY PORTION OF THIS ENDORSEMENT IS FOUND TO BE INVALID OR UNENFORCEABLE, THE  
REMAINDER SHALL REMAIN IN FULL FORCE AND EFFECT.

3 THIS ENDORSEMENT SUPERSEDES ANY OTHER WORDING IN THE POLICY OR ANY ENDORSEMENT THERETO  
HAVING A BEARING ON A CYBER ACT, CYBER INCIDENT OR DATA, AND, IF IN CONFLICT WITH SUCH WORDING,  
REPLACES IT.

4 IF THE UNDERWRITERS ALLEGE THAT BY REASON OF THIS ENDORSEMENT THAT LOSS SUSTAINED BY THE  
INSURED IS NOT COVERED BY THIS POLICY, THE BURDEN OF PROVING THE CONTRARY SHALL BE UPON THE  
INSURED.

DEFINITIONS

5 COMPUTER SYSTEM MEANS ANY COMPUTER, HARDWARE, SOFTWARE, COMMUNICATIONS SYSTEM,  
ELECTRONIC DEVICE (INCLUDING, BUT NOT LIMITED TO, SMART PHONE, LAPTOP, TABLET, WEARABLE  
DEVICE), SERVER, CLOUD OR MICROCONTROLLER INCLUDING ANY SIMILAR SYSTEM OR ANY  
CONFIGURATION OF THE AFOREMENTIONED AND INCLUDING ANY ASSOCIATED INPUT, DATA  
STORAGE DEVICE, NETWORKING EQUIPMENT OR BACK UP FACILITY, OWNED OR OPERATED BY THE  
INSURED OR ANY OTHER PARTY.

6 CYBER ACT MEANS AN UNAUTHORISED, MALICIOUS OR CRIMINAL ACT OR SERIES OF RELATED  
UNAUTHORISED, MALICIOUS OR CRIMINAL ACTS, REGARDLESS OF TIME AND PLACE, OR THE THREAT OR  
HOAX THEREOF INVOLVING ACCESS TO, PROCESSING OF, USE OF OR OPERATION OF ANY COMPUTER  
SYSTEM.

7 CYBER INCIDENT MEANS:

7.1 ANY ERROR OR OMISSION OR SERIES OF RELATED ERRORS OR OMISSIONS INVOLVING ACCESS TO,  
PROCESSING OF, USE OF OR OPERATION OF ANY COMPUTER SYSTEM; OR

7.2 ANY PARTIAL OR TOTAL UNAVAILABILITY OR FAILURE OR SERIES OF RELATED PARTIAL OR TOTAL  
UNAVAILABILITY OR FAILURES TO ACCESS, PROCESS, USE OR OPERATE ANY COMPUTER SYSTEM.

8. DATA MEANS INFORMATION, FACTS, CONCEPTS, CODE OR ANY OTHER INFORMATION OF ANY KIND THAT  
IS RECORDED OR TRANSMITTED IN A FORM TO BE USED, ACCESSED, PROCESSED, TRANSMITTED OR  
STORED BY A COMPUTER SYSTEM.



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شهادة رقم ١٤ بتاريخ ١٢/٢٩/١٩٨٤ م  
رقم السجل التجاري ٥١٨١٤

LMA5468

4 NOVEMBER 2020

**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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شهادة رقم ١٤ بتاريخ ٢٩/١٢/١٩٨٤ م  
رقم السجل التجاري ٥١٨١٤

## شهادة تأمين

نشيد بأن المركبة المذكور أوصافها أدناه مؤمنة لدينا وتخضع لشروط وأحكام وثيقة التأمين الموحدة والصادرة عن هيئة التأمين بدولة الامارات

نوع الوثيقة : ضد الفقد والتلف والمسؤولية المدنية

رقم الوثيقة : 01/1313145

اسم المؤمن له :

العنوان :

جهة الرهن :

مدة التأمين :

من 14:24 2025/09/22 إلى 23:59 2026/10/21

قيمة القسط شاملا ضريبة : 1,683.15 درهم

القيمة المضافة

أوصاف السيارة المؤمن عليها

|             |                   |                            |              |
|-------------|-------------------|----------------------------|--------------|
| رقم التسجيل | 0000              | سنة الصنع                  | 2024         |
| رقم الشاسية | RKLBB0CE6R0003432 | قوة المحرك بالأحصنة        | 0            |
| رقم المحرك  | 1ZRZ036844        | سعة اسطوانات المحرك        | :            |
| نوع السيارة | تويوتا كورولا     | وزن السيارة بالكيلوجرام    | :            |
| شكل الهيكل  | صالون             | عدد الركاب بما فيهم السائق | 5            |
| لون السيارة | أصفر بيج          | الغرض من الترخيص           | سيارة خصوصية |

القيمة التأمينية للسيارة المتفق عليها بين المؤمن والمؤمن له : 59,990.00 درهم

الحدود الجغرافية

: و سلطنة عمان دولة الامارات العربية المتحدة

تحديد المسؤولية

أ- الحد الأقصى لتكاليف الإصلاح المصرح بها وفقاً للبند (4) من الفصل الثاني من وثيقة الفقد والتلف ----- درهم

(أ) من البند (1) من الفصل الثاني عن أية مطالبة أو جملة مطالبات نشأت عن حادث) ب- الحد الأقصى لمسؤولية الشركة بالنسبة للفقرة واحد هو قيمة ما يحكم به قضائياً من تعويض مهما بلغت قيمته

(ج) من البند (1) من الفصل الثاني عن أية مطالبة أو جملة مطالبات نشأت عن) ج- الحد الأقصى لمسؤولية الشركة بالنسبة للفقرة حادث واحد 3,500,000.00 درهم

السائق المرخص له

: المؤمن له أو أي شخص يقود السيارة بإذن أو أمر المؤمن له بشرط أن يكون السائق مرخصاً له بقيادة السيارة طبقاً لقانون السير والمرور والقوانين واللوائح الأخرى وأن لا يكون الترخيص الممنوح له قد انقضى أو بطل من المحكمة أو بمقتضى قوانين ولوائح المرور

قيود الاستعمال

: يجب على المؤمن له ألا يستعمل السيارة إلا للغرض المرخص من أجله

شروط خاصة

: يتحمل المؤمن له أو من يحل محله مبلغ 500.00 درهم من قيمة التعويض المستحق بموجب أحكام الفصل الثالث من وثيقة الفقد والتلف بالإضافة إلى تحمل إضافي نسبته 10% من قيمة التعويض المستحق عن الفقد والتلف والمسؤولية المدنية إذا ما ثبت أن عمر سائق السيارة في تاريخ الحادث أقل من خمسة وعشرون عاماً

عن / الشركة

14:33 2025/09/22

تاريخ الاصدار

Orient Insurance PJSC (Head Office) Dubai Festival City  
P.O. Box 27966, Dubai, UAE.  
tel +971 4 253 1300 , fax +971 4 253 1500  
e-mail orient@alfuttaim.ae www.insuranceuae.comأورينت للتأمين - شركة مساهمة عامة (المكتب الرئيسي) دبي هيستال سيتي  
ص.ب. ٢٧٩٦٦ دبي - إ.ع.م.  
هاتف +٩٧١ ٤ ٢٥٣ ١٥٠٠ ، فاكس +٩٧١ ٤ ٢٥٣ ١٥٠٠  
e-mail orient@alfuttaim.ae www.insuranceuae.com

أحد شركات مجموعة الفطيم - An Al-Futtaim group company



Paid Up Capital: Dhs. 500,000,000

Registered under Federal Law No. (6) of 2007  
Certificate No. 14 dated 29<sup>th</sup> December 1984  
Commercial Registration 51814

رأس المال المدفوع: ٥٠٠,٠٠٠,٠٠٠ درهم

مسجلة طبقاً للقانون الاتحادي رقم (٦) لسنة ٢٠٠٧م  
شهادة رقم ١٤ بتاريخ ١٢/٢٩/١٩٨٤م  
رقم السجل التجاري ٥١٨١٤

## POLICY SCHEDULE No (5)

## Schedule of Details of the Insured Vehicle in the Insurance Policy against Loss and Damage

**Policy Number** : P/01/3700/2025/24980 **Certificate Number** : 01/1313145

**Type of Policy** : Motor Vehicle Policy Against Loss and Damage

**Policy Form** : As per Unified Vehicle Insurance Policy against Loss and Damage as attached

| Details of Insured Vehicle |                             |                      |                 |                     |                                   |
|----------------------------|-----------------------------|----------------------|-----------------|---------------------|-----------------------------------|
| Country of Manufacture     | Plate Number                | Vehicle Make & Model | Vehicle Colour  | Year of Manufacture | Seating Capacity including Driver |
|                            | 0000                        | TOYOTA-COROLLA       | YELLOW<br>BEIGE | 2024                | 5                                 |
| Registration Type          | Vehicle Classification Type | Use                  | Cubic Capacity  | Weight/Tonnage      |                                   |
| PRIVATE                    | SALOON                      | PRIVATE              | 0               | NOT APPLICABLE      |                                   |

**Engine Number** : 1ZRZ036844**Chassis Number** : RKLBB0CE6R0003432**Estimated Vehicle Value** : AED 59,990.00**Geographical Area** : United Arab Emirates + Oman **for Damage to Vehicle only****Limitation of Use** : The Insured must not use the vehicle except for the purpose for which it is licensed**Special Conditions** : The Insured or his representative shall bear first AED as per Schedule No (3) out of the indemnity due in accordance with the Terms and Conditions of Motor Vehicle Insurance Policy Against Loss & Damage.  
The Vehicle will be repaired outside Agency Garage unless otherwise stated below.**Extentions**

- Consequences of Non-Compliance Clause
- NON AGENCY REPAIR
- PAB DRIVER/PASSENGERS (AED 200,000/-)
- COVER FOR NATURAL CALAMITIES
- GEOGRAPHICAL EXTENSION
- MOTOR PLUS (FOR INDIVIDUALS)
- .
- 24 HOURS ROADSIDE ASSISTANCE

**Exclusions**

- COMMUNICABLE DISEASE EXCLUSION(CASUALTY TREATY REINSURANCE)
- CYBER AND DATA TOTAL EXCLUSION ENDORSEMENT
- SANCTIONS / EMBARGOES CLAUSE
- POLITICAL RISK EXCLUSION CLAUSE

**Conditions**

- Life Insurance Cover - AED 100,000

In case of any accident in Oman ,  
please contact Orient Insurance  
Company, Muscat branch on  
Tel: +96824475410

The term of insurance begins at 14:24 on 22/09/2025 and expires at 23:59 on 21/10/2026.(Both days inclusive).

**Premium (Excl. VAT)** : AED 928.00(AED NINE HUNDRED TWENTY-EIGHT ONLY )

| Company's Details |                            | Insured's Details |                      |
|-------------------|----------------------------|-------------------|----------------------|
| Company's Name    | : ORIENT INSURANCE P J S C | Insured's Name    | : MUHAMMED ASARUDEEN |
| E-mail            | : orient@alfuttaim.com     | E-mail            | : azharmh@gmail.com  |
| Postal Address    | : P.O. Box 27966, Dubai    | Postal Address    | : P.O Box 242972     |



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Commercial Registration 51814

رأس المال المدفوع: ٥٠٠,٠٠٠,٠٠٠ درهم

مسجلة طبياً للقانون الاتحادي رقم (٦) لسنة ٢٠٠٧ م  
شهادة رقم ١٤ بتاريخ ١٢/٢٩/١٩٨٤ م  
رقم السجل التجاري ٥١٨١٤

|                                                                                                                                                         |                                                                |                                                                           |              |
|---------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|---------------------------------------------------------------------------|--------------|
| Address :                                                                                                                                               | Orient Building, Al Badia Business Park<br>Dubai Festival City | Address :                                                                 | DXB          |
| Phone :                                                                                                                                                 | +97142531300                                                   | Phone :                                                                   | 971508463424 |
| <b>ORIENT INSURANCE P J S C declares that the Vehicle detailed above in this Schedule is insured with it according to the provisions of this Policy</b> |                                                                |                                                                           |              |
| Signature and stamp of the ORIENT INSURANCE P J S C                                                                                                     |                                                                | Name and signature of the Insured or the person acting on his/her behalf: |              |
| Issuance Date : 22/09/2025                                                                                                                              |                                                                | Date :                                                                    |              |

## Consequences of Non-Compliance Clause

Failure to comply with the terms of this insurance policy (including without limitation its warranties, conditions and conditions precedent) may result in significant consequences, including but not limited to:

- Denial of Claims: Any claims made under this policy may be denied if it is determined that any of the terms of this insurance policy (including without limitation its warranties, conditions, and conditions precedent) were not adhered to by the insured.
- Policy Cancellation: The insurer reserves the right to cancel the policy if it is determined that any of the terms of this insurance policy (including without limitation its warranties, conditions, and conditions precedent) were not adhered to by the insured.
- Reduction in Coverage: Non-compliance with any of the terms of this insurance policy (including without limitation its warranties, conditions, and conditions precedent) may lead to a reduction in the coverage provided by the policy.
- Legal Action: The insurer may pursue legal action to recover any losses incurred due to a breach of any of the terms of this insurance policy (including without limitation its warranties, conditions, and conditions precedent).

It is therefore crucial that you adhere to all of the terms of this insurance policy (including without limitation its warranties, conditions, and conditions precedent) to ensure the validity and effectiveness of your insurance coverage.

## NON AGENCY REPAIR

With reference to your above Motor Policy it is understood and agreed that accident-related repairs arising out of an admissible motor claim will only be repaired at outside Agency Garages .

Subject otherwise to the terms and conditions of the Policy.

## COVER FOR NATURAL CALAMITIES

Notwithstanding anything contained herein to the contrary, it is hereby understood and agreed that exclusion clause (9) appearing in Chapter Four stands deleted.

Subject otherwise to the terms and conditions of the Policy.







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رأس المال المدفوع: ٥٠٠,٠٠٠,٠٠٠ درهم  
مسجلة طبقاً للقانون الاتحادي رقم (٦) لسنة ٢٠٠٧م  
شهادة رقم ١٤ بتاريخ ١٢/٢٩/١٩٨٤م  
رقم السجل التجاري ٥١٨١٤

#### GEOGRAPHICAL EXTENSION

Notwithstanding anything contained herein to the contrary, it is hereby declared and agreed that the Geographical Area shall include the Sultanate of Oman in addition to the United Arab Emirates.

Subject otherwise to the terms and conditions of the Policy.

#### MOTOR PLUS (FOR INDIVIDUALS)

Notwithstanding anything contained herein to the contrary, it is hereby declared and agreed that the following additions and/or amendments shall be effective on the attached policy:

##### 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.4,000/- 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

Notwithstanding anything contained herein to the contrary, it is hereby understood and agreed that exclusion clause (9) appearing in Chapter Four stands 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

###### i) Geographical Extension

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

###### ii) Emergency Medical Expenses

The Company will pay up to Dhs.3,500/- per person per accident for actual Emergency Medical Expenses incurred as a result of injuries suffered by passengers/driver in an accident while in the insured vehicle.





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رأس المال المدفوع: ٥٠٠,٠٠٠,٠٠٠ درهم  
مسجلة طبياً للقانون الاتحادي رقم (٦) لسنة ٢٠٠٧ م  
شهادة رقم ١٤ بتاريخ ١٢/٢٩/١٩٨٤ م  
رقم السجل التجاري ٥١٨١٤

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/-

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





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رأس المال المدفوع: ٥٠٠,٠٠٠,٠٠٠ درهم

مسجلة طبقاً للقانون الاتحادي رقم (٦) لسنة ٢٠٠٧ م  
شهادة رقم ١٤ بتاريخ ١٢/٢٩/١٩٨٤ م  
رقم السجل التجاري ٥١٨١٤

#### 24 HOURS ROADSIDE ASSISTANCE

It is hereby understood and agreed that the following assistance services shall be provided under the Policy through Arabian Automobile Association (AAA) whose toll free number is 600508181:

##### MECHANICAL FIRST AID:

Mechanical First Aid includes minor adjustments at the point of disablement if parts or supplies are not needed to make the vehicle run on its own. Should the mechanical first aid be limited on account of reasons like modern engines that are technologically advanced, the vehicle will be towed in the same emirate to either the dealer's garage or to a garage of the policyholder's choice. No spare parts will be supplied or installed by AAA.

##### BATTERY SERVICE:

If the battery in your vehicle is dead for whatever reason, AAA will jump-start the battery so you can carry on with your journey. Should the problem still persist, then we will tow your vehicle to the nearest garage.

##### FUEL SERVICE:

An emergency supply of fuel will be delivered to a member's disabled vehicle enabling the member to reach the nearest open petrol station. Note, the service is free, but the member is responsible for the cost of the fuel at current market prices.

##### FLAT TYRE SERVICE:

If your vehicle's spare tire is inflated and serviceable, it will be installed to replace the flat one. Should there be no spare tire in the vehicle, then it will be towed to the nearest tire repair shop.

##### LOCKOUT SERVICE:

If your keys are locked inside the vehicle, service will be sent to try and retrieve the key. If this is not possible, then the vehicle will be towed to the nearest garage.

##### TOWING SERVICES:

When your vehicle cannot be rendered drivable after attending any of the emergency procedures provided, or in an accident situation or when in the service person's judgment, the vehicle is not in a safe driving condition, the vehicle will be towed in the same emirate to either the dealer's garage or to a garage of the policyholder's choice.

Note: One towing per disablement. When streets are impassable or when conditions make towing dangerous, a temporary suspension of towing may occur.

##### OFFROAD RECOVERY

In case you are stuck off-road, AAA will get you moving in no time. Off-road recovery will be provided up to 10 meters from tarred road.

##### TERRITORIAL SCOPE

UAE and OMAN

Subject otherwise to the terms and conditions of the Policy.







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Commercial Registration 51814

رأس المال المدفوع: ٥٠٠,٠٠٠,٠٠٠ درهم

مسجلة طبياً للقانون الاتحادي رقم (٦) لسنة ٢٠٠٧م

شهادة رقم ١٤ بتاريخ ١٢/٢٩/١٩٨٤م

رقم السجل التجاري ٥١٨١٤

#### COMMUNICABLE DISEASE EXCLUSION (CASUALTY TREATY REINSURANCE)

1. NOTWITHSTANDING ANY PROVISION TO THE CONTRARY WITHIN THIS REINSURANCE AGREEMENT, THIS REINSURANCE AGREEMENT EXCLUDES ALL ACTUAL OR ALLEGED LOSS, LIABILITY, DAMAGE, COMPENSATION, INJURY, SICKNESS, DISEASE, DEATH, MEDICAL PAYMENT, DEFENCE COST, COST, EXPENSE OR ANY OTHER AMOUNT INCURRED BY OR ACCRUING TO THE REINSURED, DIRECTLY OR INDIRECTLY AND REGARDLESS OF ANY OTHER CAUSE CONTRIBUTING CONCURRENTLY OR IN ANY SEQUENCE, ORIGINATING FROM, CAUSED BY, ARISING OUT OF, CONTRIBUTED TO BY, RESULTING FROM, OR OTHERWISE IN CONNECTION WITH A COMMUNICABLE DISEASE OR THE FEAR OR THREAT (WHETHER ACTUAL OR PERCEIVED) OF A COMMUNICABLE DISEASE.

2. AS USED HEREIN, A COMMUNICABLE DISEASE MEANS ANY DISEASE WHICH CAN BE TRANSMITTED BY MEANS OF ANY SUBSTANCE OR AGENT FROM ANY ORGANISM TO ANOTHER ORGANISM WHERE:

2.1. THE SUBSTANCE OR AGENT INCLUDES, BUT IS NOT LIMITED TO, A VIRUS, BACTERIUM, PARASITE OR OTHER ORGANISM OR ANY VARIATION THEREOF, WHETHER DEEMED LIVING OR NOT, AND

2.2. THE METHOD OF TRANSMISSION, WHETHER DIRECT OR INDIRECT, INCLUDES BUT IS NOT LIMITED TO, AIRBORNE TRANSMISSION, BODILY FLUID TRANSMISSION, TRANSMISSION FROM OR TO ANY SURFACE OR OBJECT, SOLID, LIQUID

OR GAS OR BETWEEN ORGANISMS, AND

2.3. THE DISEASE, SUBSTANCE OR AGENT CAN CAUSE OR THREATEN BODILY INJURY, ILLNESS, EMOTIONAL DISTRESS OR DAMAGE TO HUMAN HEALTH, HUMAN WELFARE OR PROPERTY DAMAGE.

LMA5399

06 MAY 2020





Paid Up Capital: Dhs. 500,000,000

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Commercial Registration 51814

رأس المال المدفوع: ٥٠٠,٠٠٠,٠٠٠ درهم

مسجلة طبقاً للقانون الاتحادي رقم (٦) لسنة ٢٠٠٧م

شهادة رقم ١٤ بتاريخ ٢٩/١٢/١٩٨٤م

رقم السجل التجاري ٥١٨١٤

**CYBER AND DATA TOTAL EXCLUSION ENDORSEMENT  
(FOR ATTACHMENT TO INTERNATIONAL LIABILITY FORMS)**

1 NOTWITHSTANDING ANY PROVISION TO THE CONTRARY WITHIN THIS POLICY OR ANY ENDORSEMENT THERETO THIS POLICY DOES NOT APPLY TO ANY LOSS, DAMAGE, LIABILITY, CLAIM, FINES, PENALTIES, COST OR EXPENSE OF WHATSOEVER NATURE DIRECTLY OR INDIRECTLY CAUSED BY, CONTRIBUTED TO BY, RESULTING FROM, ARISING OUT OF OR IN CONNECTION WITH ANY:

1.1 CYBER ACT OR CYBER INCIDENT INCLUDING, BUT NOT LIMITED TO, ANY ACTION TAKEN IN CONTROLLING, PREVENTING, SUPPRESSING OR REMEDIATING ANY CYBER ACT OR CYBER INCIDENT; OR

1.2 LOSS OF USE, REDUCTION IN FUNCTIONALITY, REPAIR, REPLACEMENT, RESTORATION, REPRODUCTION, LOSS OR THEFT OF ANY DATA, INCLUDING ANY AMOUNT PERTAINING TO THE VALUE OF SUCH DATA;

REGARDLESS OF ANY OTHER CAUSE OR EVENT CONTRIBUTING CONCURRENTLY OR IN ANY OTHER SEQUENCE THERETO.

2 IN THE EVENT ANY PORTION OF THIS ENDORSEMENT IS FOUND TO BE INVALID OR UNENFORCEABLE, THE REMAINDER SHALL REMAIN IN FULL FORCE AND EFFECT.

3 THIS ENDORSEMENT SUPERSEDES ANY OTHER WORDING IN THE POLICY OR ANY ENDORSEMENT THERETO HAVING A BEARING ON A CYBER ACT, CYBER INCIDENT OR DATA, AND, IF IN CONFLICT WITH SUCH WORDING, REPLACES IT.

4 IF THE UNDERWRITERS ALLEGE THAT BY REASON OF THIS ENDORSEMENT THAT LOSS SUSTAINED BY THE INSURED IS NOT COVERED BY THIS POLICY, THE BURDEN OF PROVING THE CONTRARY SHALL BE UPON THE INSURED.

**DEFINITIONS**

5 COMPUTER SYSTEM MEANS ANY COMPUTER, HARDWARE, SOFTWARE, COMMUNICATIONS SYSTEM, ELECTRONIC DEVICE (INCLUDING, BUT NOT LIMITED TO, SMART PHONE, LAPTOP, TABLET, WEARABLE DEVICE), SERVER, CLOUD OR MICROCONTROLLER INCLUDING ANY SIMILAR SYSTEM OR ANY CONFIGURATION OF THE AFOREMENTIONED AND INCLUDING ANY ASSOCIATED INPUT, OUTPUT, DATA STORAGE DEVICE, NETWORKING EQUIPMENT OR BACK UP FACILITY, OWNED OR OPERATED BY THE INSURED OR ANY OTHER PARTY.

6 CYBER ACT MEANS AN UNAUTHORISED, MALICIOUS OR CRIMINAL ACT OR SERIES OF RELATED UNAUTHORISED, MALICIOUS OR CRIMINAL ACTS, REGARDLESS OF TIME AND PLACE, OR THE THREAT OR HOAX THEREOF INVOLVING ACCESS TO, PROCESSING OF, USE OF OR OPERATION OF ANY COMPUTER SYSTEM.

**7 CYBER INCIDENT MEANS:**

7.1 ANY ERROR OR OMISSION OR SERIES OF RELATED ERRORS OR OMISSIONS INVOLVING ACCESS TO, PROCESSING OF, USE OF OR OPERATION OF ANY COMPUTER SYSTEM; OR

7.2 ANY PARTIAL OR TOTAL UNAVAILABILITY OR FAILURE OR SERIES OF RELATED PARTIAL OR TOTAL UNAVAILABILITY OR FAILURES TO ACCESS, PROCESS, USE OR OPERATE ANY COMPUTER SYSTEM.

8. DATA MEANS INFORMATION, FACTS, CONCEPTS, CODE OR ANY OTHER INFORMATION OF ANY KIND THAT IS RECORDED OR TRANSMITTED IN A FORM TO BE USED, ACCESSED, PROCESSED, TRANSMITTED OR STORED BY A COMPUTER SYSTEM.

LMA5468

4 NOVEMBER 2020





Paid Up Capital: Dhs. 500,000,000

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Certificate No. 14 dated 29<sup>th</sup> December 1984

Commercial Registration 51814

رأس المال المدفوع: ٥٠٠,٠٠٠,٠٠٠ درهم

مسجلة طبقاً للقانون الاتحادي رقم (٦) لسنة ٢٠٠٧م

شهادة رقم ١٤ بتاريخ ١٢/٢٩/١٩٨٤م

رقم السجل التجاري ٥١٨١٤

#### 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.

Life Insurance Cover - AED 100,000

As attached







Paid Up Capital: Dhs. 500,000,000

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رأس المال المدفوع: ٥٠٠,٠٠٠,٠٠٠ درهم

مسجلة طبياً للقانون الاتحادي رقم (٦) لسنة ٢٠٠٧م  
شهادة رقم ١٤ بتاريخ ٢٩/١٢/١٩٨٤م  
رقم السجل التجاري ٥١٨١٤**ATTACHED TO AND FORMING PART OF MOTOR POLICY NO. P/01/3700/2025/24980****Compensation for Accident to insured and/or Person Driving and/or employees of the insured.**

It is hereby understood and agreed in consideration of payment of an additional premium , notwithstanding anything contained in article No.1 (a) of Chapter Two - "The obligation of The Insurance company " of " The Unified Motor Vehicle Insurance Policy Against Third Party Liability , the Company undertakes subject to conditions of this attachment ,to pay compensation on the scale provided hereunder for death or bodily injury occurred to the driver it sustained in direct connection with any Motor Car described in the schedule hereto Within the geographical limits stipulated in this policy , caused by violent accidental external and visible means, which independently' of any other cause , shall within three calendar months from the date of the occurrence of such injury result in any of the injuries mentioned hereunder:-

|   | DESCRIPTION                                                                                                                                                                                      | SCALE OF COMPENSATION                                                                                                              |
|---|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| 1 | Death                                                                                                                                                                                            | Dhs 200,000/-                                                                                                                      |
| 2 | a- Total and irrecoverable loss of all sight in both eyes<br>b- Total loss by physical severance at or above wrist of both<br>c- Total loss by physical severance at or above ankle of both feet | Dhs 200,000/-                                                                                                                      |
| 3 | Permanent Total Disablement for cases not mentioned in item (2)                                                                                                                                  | Dhs 200,000/-                                                                                                                      |
| 4 | a- Total irrecoverable loss of all sight in one eye<br>b- Total loss by physical severance at or above wrist of one hand<br>c- Total loss by physical severance at or above ankle of one foot    | Dhs 100,000/-                                                                                                                      |
| 5 | Permanent Partial Disablement- not mentioned in the table here-in above                                                                                                                          | As per percentage disability certified by the prescribed Medical Authority calculated on 100% capital sum insured (Dhs. 200,000/-) |
| 6 | Temporary total disablement which prevents the injured person from engaging in any occupation for benefits                                                                                       | Dhs. 150/- per week for a period not exceeding 26 consecutive weeks.                                                               |

**The maximum liability of the company for compensation in accordance with this attachment Dhs.200,000/- per person on one incident or incidents during the period of insurance.**

**Condition:**

- a - The benefits for the persons include under this attachment are not be accumulate with any court award for Diya Money and/or bodily injury any amount of such award will stand to be deducted.





Paid Up Capital: Dhs. 500,000,000

Registered under Federal Law No. (6) of 2007  
Certificate No. 14 dated 29<sup>th</sup> December 1984  
Commercial Registration 51814

رأس المال المدفوع: ٥٠٠,٠٠٠,٠٠٠ درهم

مسجلة طبياً للقانون الإتحادي رقم (٦) لسنة ٢٠٠٧ م  
شهادة رقم ١٤ بتاريخ ١٢/٢٩/١٩٨٤ م  
رقم السجل التجاري ٥١٨١٤

- b - Compensation shall be payable under item (5) is not be accumulate to compensation for injuries fall under item (4).
- c- The company shall be liable only for compensation as listed in the limited cases stipulated in this attachment , and does not extended to cover the treatment or medical expenses or surgical expenses ,or any other loses & expenses resulting directly or indirectly from the accident
- d- The payment of compensation to the injured directly or his legal representative, in the case of death, payment shall process to legal heirs only.
- e. The company will pay Dhs 150/- as weekly compensation for temporary total disablement, preventing the injured person from engaging in his occupation should proof by official medical report confirming the disability and for a period not exceeding 26 consecutive weeks.
- f- No compensation shall be payable in respect of death or injury directly or indirectly wholly or partially arising out of or resulting from or traceable to
  - \* Intentional self-injury or attempted suicide, physical/ mental defect or infirmity or
  - \* The accident occurred or injury result of any exclusion under this policy
- g- Number of passengers including the driver should not exceed the seating capacity as attached in the schedule of the policy at the time of accident.
- h- All other terms, conditions and exceptions as per the original policy issued to the Insured.





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رأس المال المدفوع: ٥٠٠,٠٠٠,٠٠٠ درهم

مسجلة طبقاً للقانون الاتحادي رقم (٦) لسنة ٢٠٠٧م  
شهادة رقم ١٤ بتاريخ ١٢/٢٩/١٩٨٤م  
رقم السجل التجاري ٥١٨١٤

## Forming part of Policy Number P/01/3700/2025/24980

Notwithstanding anything contained herein to the contrary; it is hereby declared and agreed that the below table supersedes the Schedule No (3) Deductibles in the Policy wording.

## SCHEDULE NO. (3) - DEDUCTIBLES

| Motor Vehicle                                                                                                                                                                 | Deductibles - per each accident                                                                                                                                                                                      |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Private vehicles where the permissible number of passengers of which does not exceed (9) passengers and its value does not exceed AED 50,000/-                                | AED 350/-                                                                                                                                                                                                            |
| Private vehicles where the permissible number of passengers of which does not exceed (9) passengers and its value which exceeds AED 50,000/- and not exceeding AED 100,000/-  | AED 500/-                                                                                                                                                                                                            |
| Private vehicles where the permissible number of passengers of which does not exceed (9) passengers and its value which exceeds AED 100,000/- and not exceeding AED 250,000/- | AED 750/-                                                                                                                                                                                                            |
| Private vehicles where the permissible number of passengers of which does not exceed (9) passengers and its value which exceeds AED 250,000/-                                 | AED 1,200/-                                                                                                                                                                                                          |
| Private vehicles where the permissible number of passengers of which does not exceed (9) passengers and its value which exceeds AED 500,000/-                                 | AED 1,400/-                                                                                                                                                                                                          |
| Private vehicles where the permissible number of passengers of which exceeds (9) passengers and does not exceed (12) passengers                                               | AED 1,500/-                                                                                                                                                                                                          |
| Private vehicles where the permissible number of passengers of which exceeds (12), rental vehicles, and trucks where the tonnage of w                                         | <b>Private vehicles :</b><br>Exceeding 12 vehicles.....AED 1,000/-<br>Pickups/Trucks below 3 tons...AED 1,000/-<br>Rental ..... TBA                                                                                  |
| Trucks where the tonnage of which does not exceeds (3) tons and passenger buses and industrial vehicles for construction and agricultural works                               | Trucks over 3 tons .....AED 2,500/-<br><b>Passenger Buses/Vans :</b><br>upto 14 pax .....AED 1,000/-<br>15 - 29 pax .....AED 1,500/-<br>over 29 pax .....AED 2,500/-<br>Constructional/Agricultural .....AED 3,500/- |







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رأس المال المدفوع: ٥٠٠,٠٠٠,٠٠٠ درهم

مسجلة طبياً للقانون الاتحادي رقم (٦) لسنة ٢٠٠٧م

شهادة رقم ١٤ بتاريخ ٢٩/١٢/١٩٨٤م

رقم السجل التجاري ٥١٨١٤

**Death Cover for Individual Insured (not applicable for Corporates)****ENDORSEMENT****Attached to and forming part of the Motor Policy No. P/01/3700/2025/24980**

Compensation for Death of the Insured under the policy who is also the registered owner of the insured vehicle.

It is hereby understood and agreed that the Company undertakes to pay benefits on the scale provided hereunder for Death as hereinafter defined sustained by the Insured anywhere in the world during the period of coverage:

| S No | Description                                                                               |             |
|------|-------------------------------------------------------------------------------------------|-------------|
| 1    | Death due to any cause(sickness and accidental)other than by causes specifically excluded | AED 100,000 |

**Conditions:**

- It is warranted that this Endorsement is valid only if the Insured:
  1. is between 18 and 65 years at the time of inception of the Policy.
  2. has opted and paid the additional premium for Personal Accident Benefits under the Comprehensive Motor Insurance Policy.
  3. is not a body corporate.
- It is warranted that no disability benefits whatsoever nature are payable under this Endorsement
- It is warranted that in case of accident, Death must occur within 3 months of the accident
- It is warranted that no death benefit will be payable due to sickness if the death occurs within the first 3 months of the policy.
- Period of coverage hereunder coincides with the period of coverage under the above-mentioned Motor Comprehensive Policy not exceeding 13 months as original plus agreed period extensions if any.
- Irrespective of the number of multiple individual Comprehensive Motor policies held by the Insured, the
- No compensation shall be payable in respect of death arising out of or resulting from or traceable to
  1. Exposure to nuclear contamination, radio-active, explosive or hazardous nature of fuel/materials or property contaminated by nuclear fuel materials or accident arising from nature.
  2. Suicide during the term of the Policy.
  3. Participation in a criminal or unlawful act committed by the insured member.
  4. AIDS or any syndrome or condition of a similar kind however, it may be named which is diagnosed by a licensed medical practitioner, doctor or surgeon.
  5. Under influence or abuse of drugs, alcohol, narcotics, or psychotropic substance not prescribed by a registered medical practitioner.
  6. Taking part in any strike, industrial dispute, riot etc.
  7. Mental illness or disease.
  8. Excluded are any claims directly or indirectly caused by, resulting from or in connection with any of the following, regardless of any other cause or event contributing concurrently or in any other sequence to the claims:



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رأس المال المدفوع: ٥٠٠,٠٠٠,٠٠٠ درهم

مسجلة طبياً للقانون الاتحادي رقم (٦) لسنة ٢٠٠٧ م  
شهادة رقم ١٤ بتاريخ ١٢/٢٩/١٩٨٤ م  
رقم السجل التجاري ٥١٨١٤

**War** ( War may also mean invasion, acts of foreign enemies, hostilities or warlike operations(whether war may be declared or not), civil war, permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority, mutiny, civil commotion assuming the proportions of or amounting to a popular rising,military rising,insurrection,rebillion,revoluton,military or usurped power, martial law or state of siege or any of the events or causes which determine the proclamation or maintainance of martial law or state of siege.

**Any act of terrorism.** ( An act of terrorism means an at, including but not limited to the use of force or violence and/or the threat therof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological, or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear).

Death from nonconventional weapons( such atomic, chemical or biological weapons) or from conventional ballistic missiles.

Death whilst engaged in Military, Police or Law Enforcement activities or combat operations.

Notwithstanding the forgoing, the above benefits shall also be subject to the terms, conditions, exceptions, exclusions and limitations (as applicable) of the above mentioned Policy.

