

**SCHEDULE / CERTIFICATE
LOSS DAMAGE & CIVIL LIABILITY****الجدول / شهادة التأمين
الفقد والتلف / والمسؤولية المدنية**

Policy No.	رقم الوثيقة	RTA No.	رقم الوثيقة	Policy Period	مدة التأمين
09/601/60D/2025/33046		2560D33046		01/10/25 16:05 to 31/10/26 23:59	
INSURED DETAIL					
بيانات المؤمن له					
Name of Insured	MUHAMMAD SHAKEEL AHMAD TECH CONT				
Address	Sharjah, 29450				
Owner TCN	3140201472				
E-Mail/Phone No	maaz@avoninsure.com/0508463424				
Bank Name					
Identification No	627301				
VEHICLE DETAILS					
بيانات المركبة					
Chassis No رقم الهيكل / الشاسي	Engine No. رقم المحرك	Plate No. رقم اللوحة	Registration Type صفة التسجيل	Engine Capacity قوة المحرك	
JN6BE6DS9E9004394	QR25513302Q	1 56830	PRIVATE		
Vehicle Classification فئة المركبة	Country of Manufacture بلد صنع المركبة	Body Type شكل الهيكل	Manufacturing Year سنة الصنع	No of Passenger + Driver دد الركاب + السائق	
Heavy Vehicle		BUS	2014	11+ 1	
Purpose of use صفة الاستعمال	Tonnage / Weight الحمولة / الوزن	Make & Model & Color نوع المركبة ولونها			
CORPORATE	1,500 KGS	NISSAN URVAN	White		
Vehicle's Insured value	AED 21,250.00 /-				
Total Agreed Premium	AED 1,551.00 /- + VAT (7.55) = AED 1,628.55 /- (Subject to Value Added Tax clause)				
Geographical Coverage Area	United Arab Emirates Only				
Third Party Property Damage Limit	AED 2,000,000 /-				
CONDITIONS/RIDERS					
بيانات المؤمن له					
Loading & Unloading (Cargo) Excluded No Agency Repair Personal Accident Driver Theft Cover Tool Of Trade Exclusion Clause TPL Hvy Comm					
Condition UNDERNEATH CABLES ARE NOT COVERED					
DEDUCTIBLES					
التحمل					
Basic Deductible	AED 750/- + Spare parts depreciation if applicable				
Ancillary Deductible	10% of Claim amount (If Drivers age is less than 25)				
التحمل الأساسي					
التحمل الإضافي					
Additional Deductible is applicable as depreciation on new original parts replaced in lieu of damaged parts in case insured is at fault during accident as per the table of depreciation according to date of first registration of use, except Taxi, Public Transport, Rental Vehicles for which a separate set of deductible applies. This is in accordance with unified motor policy					
	Year	Percentage			
	First	-			
	Second	5%			
	Third	10%			
	Fourth	15%			
	Fifth	20%			
	Sixth & above	30%			
يحتسب مبلغ تحمل إضافي عبارة عن نسب استهلاك قطع الغيار الأصلية الجديدة المستبدلة في السيارة المؤمنة في حال كان سائق السيارة المؤمنة متسبباً في الحادث وذلك بحسب جدول الاستهلاك حسب تاريخ أول تسجيل، فيما عدا مركبات الأجرة والمركبات العمومية ومركبات التاجر حيث تطبق نسب استهلاك مخ					
Dubai National Insurance & Reinsurance P.S.C company declares that the Motor Vehicle detailed above in this Schedule is insured with it according to the provisions of this Policy.					
فر شركة دبي الوطنية للتأمين وإعادة التأمين بأن المركبة الواردة بياناتها في هذا الجدول مؤمنة لديها وفقاً لأحكام هذه الوثيقة					
I read all the terms, conditions and exclusions of the policy and have agreed to it. REFER TO POLICY WORDINGS FOR FULL COVERAGE & EXCLUSIONS issued pursuant to the Regulation of Unifying Motor Vehicle Insurance Policies according to Insurance Authority Board of Directors' Decision No. (25) of 2016 dated 22.09.2016					
طلعت على كافة شروط واستثناءات وثيقة التأمين الرجاء مراجعة بنود وأحكام التغطية والاستثناءات الواردة في بيانات الوثيقة الصادرة بموجب نظام توحيد وثائق التأمين على المركبات سندا لقرار مجلس إدارة هيئة التأمين رقم (25) لسنة 2016 م وافقت عليها 22.09.2016					
Issued by & Issue date		SLS003 01/10/25 16:05		مركز	
Signature & Company Stamp				Ver 1.0	
Name & Signature of Insured				التوقيع والختم عن الشركة اسم وتوقيع المؤمن له	

**دبي الوطنية للتأمين وإعادة التأمين ش.م.ع. Dubai National Insurance & Reinsurance P.S.C.**

P.O. Box: 1806 Dubai, UAE, T: 04 596 9666, F: 04 295 6711, E: info@dni.ae, W: www.dni.ae

RESTRICTEDسجلت في سجل شركات التأمين طبقاً للقانون الاتحادي رقم (1) لسنة ٢٠٠٧ وتعددت له، شهادة قيد رقم ٢٤ بتاريخ ١ يناير ١٩٩٢
Registered in the Insurance Companies Register Under Federal Law No. (6) of 2007 (As Amended), Certificate No. 64 Dated 6th January 1992

**Policy Specific Conditions****MT0621 - Loading & Unloading (Cargo) Excluded**

Notwithstanding anything contained herein to the contrary, it is hereby understood and agreed that the Company shall be under no liability under this Policy in respect of loss or damage to the insured vehicle and/or liability incurred by the insured arising out of loading and unloading activities which are not covered under this policy.

MT0004 - No Agency Repair

Notwithstanding anything contained herein to the contrary, it is hereby declared and agreed that in the event of a claim the company is under no obligation to repair the vehicle insured under the within-written policy at the Dealers workshop.

MT0033 - Personal Accident Driver

It is hereby understood and agreed that in consideration of the payment of an additional premium the company undertakes to pay compensation on the scale provided hereunder for death or bodily injury as hereinafter defined sustained by The Insured And/Or any licensed driver in direct connection with any motor car described in the schedule hereto whilst mounting into or dismounting from or traveling in the insured car caused by violent accidental external and visible means , which independently of any other cause (excepting medical or surgical treatment consequent upon such injury) shall within three calendar months of the occurrence of such injury result in :

No.	Description	Scale of compensation
1.	Death or permanent total disablement	Dh.200,000 /-
2.	Total and incurable loss of all vision in both eyes	Dh.200,000 /-
3.	Total loss by physical severance at or above the wrist or ankle of both hands or both feet or of one together with one foot	Dh.200,000 /-
4.	Total loss by physical severance at or above the wrist or ankle of one hand or one foot together with the total and incurable loss of one eye vision	Dh.200,000 /-
5.	Total and incurable loss of one eye vision	Dh.100,000 /-
6.	Total loss by physical severance at or above the wrist or ankle of one hand or one foot	Dh.100,000 /-
7.	Permanent partial disability not mentioned in the table hereinabove: The value of compensation will be specified for the person on the basis of percentage for the permanent partial disability approved by medical board multiplied by insurance amount	Dh.200,000 /-

Conditions:

- Compensation shall be payable under one item only of item (1) to (6) for item (7) separately in addition to items (5) or (6) above in respect of each person arising out of one occurrence and the total liability of the company shall not in the aggregate exceeding the sum of Dhs. 200,000/- during any one period of insurance.
- the legal representative for the dead person And/Or the injured person undertake to provide the company with the death certificate or final disability report issued by governmental hospital in addition to the required traffic penal documents.
- No compensation shall be payable in respect of death or injury indirectly or directly wholly or partially arising out of or resulting from or traceable to :
 - Intentional self-injury or attempted suicide, physical and/or mental defect or infirmity.
 - An accident happening whilst such person is under the influence of intoxicating liquor or drugs.
 - Number of vehicle passengers at the time of the accident exceed the authorized seating of the vehicle capacity.
- Compensation shall be payable only with the approval of the insured and directly to the injured person or to his legal personal representative whose receipt shall be a full discharge in respect of injury to such person.
- Total number of passengers including the driver shall not exceed the authorized seating capacity of the vehicle at the time of accident.

Subject otherwise to the same terms, conditions exceptions and limitations of the side policy.

MT0620 - Theft Cover

Notwithstanding anything contained herein to the contrary, it is agreed that theft of trailers are not covered hereunder unless the trailer head is also stolen at the same time or trailers are parked in a secured place and theft is followed by forcible and violent means. Also, if the trailer is not attached with the head no claim will payable for Own Damage

Ver 1.0

MT0618 - Tool Of Trade Exclusion Clause**TOOL OF TRADE EXCLUSION CLAUSE:**

It is hereby understood and agreed that the Company shall be under no liability under this Policy in respect of loss or damage and/or liability incurred by the insured arising out of the operation of the motor vehicle or of plant forming part of such motor vehicle or attached thereto as a tool of trade.

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سجلت في سجل شركات التأمين طبقاً للقانون الاتحادي رقم (٦) لسنة ٢٠٠٧ وتعديلاته، شهادة قيد رقم ١٤ بتاريخ ١ يناير ١٩٩٢
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Validation Link

<https://www.insdubai.com/internal/uploaded-policies/68dd1a1f43c86-33046.pdf>



MT0401 - TPL Hvy Comm Condition

1. Tool of Trade is not covered.
2. Accident within the site is not covered.
3. Loading & Unloading is not covered.

MT0500 - UNDERNEATH CABLES ARE NOT COVERED
UNDERNEATH CABLES ARE NOT COVERED



Ver 1.0



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