

Validation Link

<https://www.insdubai.com/internal/uploaded-policies/69171bec8eaea-32324.pdf>


MOTOR INSURANCE QUOTATION

CUSTOMER DETAILS

Quotation No.	: 25200104323	Quotation Date	: 24/09/2025
Name of Insured	: API Quote		
Address	:		
I.D. No.	:	Mobile No.	:
Email Address	:	Gender	:
Occupation	:	City	:
Nationality	: Indian	Insured Age	: 33

VEHICLE DETAILS

Make	: Toyota	Body Type	: 4 X 4
Model	: Corolla	Model Year	: 2020
Chassis No.	: 282-7097-1700786-1T	Regn No.	:
Engine No.	:	No. of Cylinders	: 4
Seating Capacity	: 5	Vehicle Value	: AED 44,200.00
Colour	:	Geographical Area	: United Arab Emirates
Product	: ****TP + Own Damage****	Scheme	: Comprehensive- GLM(Non Age
Policy From	: 25/09/2025	Policy To	: 24/10/2026
Registration Location	: Dubai		

QUOTATION DETAILS

Coverage	Premium
Own Damage	AED 2,139.00
Third Party Liability	Inclusive
Non Agency Repairs	Inclusive
PAB to driver	Inclusive
PAB To Passengers (Employee of the Insured)	Inclusive
Geographical Area Extension – (Own Damage Cover to Oman)	Inclusive
Orange Card - TP Liability to Oman (From the date of Issuance upon Request to QIC till Policy Expiry)	Inclusive

Additional Discounts/Loadings/Charges

Premium Payable (Excluding Taxes)	AED	2,139.00
VAT at 5%	AED	106.95
Total Amount Payable	AED	2,245.95

Deductibles

For each and every Non-Recoverable Claim	AED	250.00
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Optional Covers

Premium

*you can choose any optional cover and add it to the Insurance

☐ Rent A Car Benefit (Maximum 10 days per Policy Period - Applicable for At Fault Loss only)	AED	0.00
☐ Road Side Assistance Platinum	AED	0.00
☐ Cyber coverage	AED	100.00

Prepared By : ASLAM



Special Conditions

- 1) **Young Driver Additional Excess:** If the driver at the time of the accident is below 25 years, an additional deductible of 10% of the amount of the admissible claim shall be paid by the driver or the insured over and above the excess stated on the policy schedule.
- 2) **Additional Excess - Sports Car:** The Insured or his representative shall pay the first 15% of the amount of compensation in addition to the standard policy excess stated on the Policy Schedule.
- 3) **Additional Excess -Factory Modified Vehicles:** The Insured or his representative shall pay the first 15% of the amount of compensation in addition to the standard policy excess stated on the Policy Schedule.
- 4) **Additional Excess: Non Factory Modified Vehicles -** The Insured or his representative shall pay the first 20% of the amount of compensation in addition to the standard policy excess stated on the Policy Schedule.
- 5) **Total Additional Excess:** In case of several multiple additional excesses are applicable the policy shall apply the highest percentage of the deductibles for one accident in addition to the standard policy excess
- 6) **HPV Excess:** Additional Ancillary excess of 10% of the claim amount will be applicable for all Non-recoverable/ own fault claims

Important notice

1. **DISCLOSURE OF MATERIAL FACTS:** It's mandated that Insured or appointed intermediary has declared and disclosed all the material facts to QIC about the risk and exposure involved including but not limited to the correct vehicle specifications (GCC/NON GCC/MODIFIED etc) , correct market value, along with the repair history (Previously Total loss/Major repairs etc).

At any time, if it's noted that there has been a voluntary concealment of material facts or any misrepresentation, The policy/contract will be considered Null and void with Nil premium refund also Insurer will have the right of recourse against the insured for any compensation paid under the policy to policy holder or any third parties.

2. **ADEQUACY OF VALUE OF THE VEHICLE:** please check whether the value indicated represents the correct market value of your vehicle. Proof may be requested.

3. You must retain a copy of this document.

Requirements prior to issuance of Online Motor Policy

New issuance

Document upload will be mandatory

- a. Emirates ID
- b. Driving License
- c. Vehicle Registration ID

Policy Renewal

If insurance is not expired - No documents required

If insurance is expired

- a. Passing papers
- b. Clear photos of 4 sides of vehicle.



"Price quoted excludes withholding tax, value added tax, goods and services tax and / or any other similar taxes, charges, duties or levies (collectively "Taxes") that:

- A) exist at the date of this offer, contract or agreement, or
- B) which may be altered, changed or introduced after the date of this offer, contract or agreement

In the case of B) above, where Taxes are altered, changed or introduced such that the Taxes altered, changed or introduced shall retrospectively apply in whole or in part to offers, contracts or agreements that are issued prior to the date of such alteration, change or introduction, [we] reserve, and you hereby acknowledge, that [we] have the right to collect such Taxes from [you].

The level of a claim [or compensation] to be paid under this policy will be equal to the net cost to you of the claim exclusive of your right, irrespective of whether exercised, to recover VAT, GST or other similar taxes

"قيمة قسط التأمين لا تشمل ضريبة الخصم و الإضافة وضريبة القيمة المضافة وضريبة السلع والخدمات أو أية ضرائب أو رسوم أو استقطاعات مماثلة (يشار إليها معاً بـ "الضرائب") والتي تكون:
(أ) مطبقة في تاريخ هذا العرض أو العقد أو الاتفاق ، أو
(ب) يمكن تعديلها أو تغييرها أو إدخالها بعد تاريخ هذا العرض أو العقد أو الاتفاق.

في الحالة (ب) كما هو مذكور أعلاه، عندما يتم تعديل الضرائب أو تغييرها أو إدخالها تطبق الضرائب التي تم تعديلها أو تغييرها أو إدخالها بأثر رجعي كلياً أو جزئياً على العروض أو العقود أو الاتفاقات التي تصدر قبل تاريخ هذا التعديل أو التغيير أو الإدخال ، تؤكد و توافق [أنت] و تحتفظ [نحن] بالحق في أن نحصل [مك] أي تلك الضرائب"

أن مبلغ المطالبة أو التعويض الواجب دفعه بموجب هذه الوثيقة سيكون بصفى التكلفة بغض النظر عن ممارسة الحق في استرداد مبلغ ضريبة القيمة المضافة أو ضريبة السلع و الخدمات أو أي ضرائب مماثلة

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