



Motor Comprehensive

Policy Schedule

Policy Schedule Basics

Policy Number	0102010502654828	Policy Issuance Date	17 January 2026
Insurance Period	17 January 2026 00:00:01 - 16 February 2027 23:59:59		
Intermediary Name	RELIANCE INSURANCE BROKERS LLC(PORTAL ACCOUNT)		

Insured Details

Insured Name	FARSHAD HASHIM ARAKAGATH HASHIM		
Date of Birth	26 January 1984	Gender	Male
Emirates ID	784-1984-9031696-9	Country of Issuance of 1st Driving License	Not Applicable
Mobile Number	050 8463424	Licensed Driving experience	Driving License held more than 12 months
Home Number	-	Driving License Number	636355
Office Number	-	Driving License Expiration Date	24 August 2030
PO Box	0	Profession	Others
Address	DUBAI	Employer	-
Emirate	DUBAI	Head Office	-
		Email Address	khalid@reliancepms.ae

Vehicle Details

Model Year	2024	Place of Registration	Dubai
Make & Model	SUZUKI GRAND VITARA GLX	Plate Category	Private
Body Type	SUV	Vehicle Ownership	Individual
Seating Capacity	5	Vehicle Specification	GCC
Color	Grey	Vehicle modified?	No
Cylinders / Tonnage	4	Country of Manufacturer	UNITED ARAB EMIRATES
Plate Number	28539	Purpose of Use	-
Chassis Number	MA3YKLA25RT101719	Registration Type	Renewal
Engine Number	K15CN7352588	Motor Vehicle Classification	-
Sum Insured	AED 67,980/-	Financed by	Not Applicable

Cover Type, Deductible & Premium

Cover Type	Motor Comprehensive	Premium (excl. VAT)	AED 2,000.00/-
Cover Plan	Gold	Policy Fee (excl. VAT)	AED 0.00/-
Repair Condition	Premium Garage Network	Total Premium (excl. VAT)	AED 2,000.00/-
Basic Deductible	AED 350/-		
Ancillary Deductible* (%) of Agreed Claim Amount)	Not Applicable		

Section	Standard Covers	Limit
1.0	Third Party Bodily Injury	Limit set by UAE Courts
1.0	Third Party Property Damage Limit	Up to AED 3,500,000/-
1.0	Ambulance Cover (Injured 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 67,980/-

Rider Section	Additional Covers	Limit
3.1	Off-Road Cover (SUV with off-road capability only) **	Up to AED 67,980/-
3.2	Personal Accident Benefit - Driver	Up to AED 200,000/-
3.2	Personal Accident Benefit - Passenger (max total annual reimbursable limit)	Up to AED 200,000/-
3.3	Emergency Medical Expenses (max. limit / accident)	Up to AED 5,000/-
3.4	Personal Injury (of insured & spouse) (whilst embarking or disembarking from insured vehicle, total annual limit)	AED 30,000/-
3.5	Geographical Expansion Cover ** (Orange Card available upon request)	Oman & Qatar
3.6	Natural Disaster, Storm, Flood, Strike, Riot & Civil Commotion (SRCC)	Up to AED 67,980/-
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	Windscreen Damage (No Deductible payable, unless exceeding the total annual limit defined)	Up to AED 3,000/-
3.9	Replacement of Locks	Up to AED 1,000/-
3.10	Valet Parking Theft (Hotels/Shopping Malls)	Up to AED 67,980/-
3.11	Road Side Assistance (Free Toll 8006565)	Gold Plan

Basic Deductible - Applicable as per policy T&C

Under Age Excess - If vehicle driver's age at the time of accident is less than 25 years then 10% of claim amount is deductible in addition to Basic Deductible.

Ancillary Excess * - If 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

Issued by: NIMRA MAAZ ALI on 12 Jan 2026 20:34

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