



## SCHEDULE / CERTIFICATE

### LOSS DAMAGE & CIVIL LIABILITY

Policy No.	رقم الوثيقة	RTA No.	رقم الوثيقة	Policy Period	مدة التأمين														
09/601/65S/2026/30642		2665S30642		13/01/26 12:40 to 12/02/27 23:59															
<b>INSURED DETAIL</b>																			
Name of Insured	TWINWALLS L.L.C				بيانات المؤمن له														
Address	Dubai, 00				اسم المؤمن له														
Owner TCN	50054738				العنوان														
E-Mail/Phone No	khalid@relianceins.ae/0508463424				رمز المورى للملك														
Bank Name					البريد الإلكتروني														
Identification No	553079				جهة الرهن														
<b>VEHICLE DETAILS</b>																			
Chassis No رقم الهيكل / الشاسي	Engine No. رقم المحرك	Plate No. رقم اللوحة	Registration Type صفة التسجيل	Engine Capacity قدرة المحرك															
TMAJ28134MJ088982	NONE	0 75244	PRIVATE	2.0 L															
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															
Light Vehicle		2WD	2021	4 + 1															
Purpose of use صغة الاستعمال	Tonnage / Weight الحمولة / الوزن	Make & Model & Color نوع المركبة ولوونها																	
CORPORATE		HYUNDAI TUCSON		Silver															
Vehicle's Insured value Total Agreed Premium	AED 57,930.00/- AED 1,700.00/- + VAT ( 85.00 ) = AED 1,785.00/- (Subject to Value Added Tax clause)				ة المركبة قيمة ه المتفق التأمين فقط إجمالي														
Geographical Coverage Area	United Arab Emirates + OMAN (Only for Own Damage, Orange card required for outside UAE)				ة التغطية حدود														
Third Party Property Damage Limit	AED 3,000,000/-				تصيير الأشياء والممتلكات - درهم حدود تغطية الأضرار التي														
<b>CONDITIONS/RIDERS</b>																			
Geographical Ext. (Oman-LD) Medical Exp.(Limit AED 5000) No Agency Repair Personal Accident Driver Personal Accident Passengers (Individuals working for the Insured) Personal Effects (OD) (Limit AED 4000) Personal Effects (OD) (Limit AED 5000) ROAD SIDE ASSISTANCE-IMC GOLD COVER (UNLIMITED SERVICES- INTERCITY LIMIT) ROAD SIDE ASSISTANCE-IMC GOLD COVER (UNLIMITED SERVICES- INTERCITY LIMIT) Storm, Flood, Riot and Strike Extension Windscreen (Limit AED 3500)																			
<b>DEDUCTIBLES</b>																			
Basic Deductible	AED 200/- + Spare parts depreciation if applicable				التحمل الأساسي														
Ancillary Deductible	10% of Claim amount (If Drivers age is less than 25)				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			<table border="1"> <thead> <tr> <th>Year</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>First</td> <td>-</td> </tr> <tr> <td>Second</td> <td>5%</td> </tr> <tr> <td>Third</td> <td>10%</td> </tr> <tr> <td>Fourth</td> <td>15%</td> </tr> <tr> <td>Fifth</td> <td>20%</td> </tr> <tr> <td>Sixth &amp; above</td> <td>30%</td> </tr> </tbody> </table>			Year	Percentage	First	-	Second	5%	Third	10%	Fourth	15%	Fifth	20%	Sixth & above	30%
Year	Percentage																		
First	-																		
Second	5%																		
Third	10%																		
Fourth	15%																		
Fifth	20%																		
Sixth & above	30%																		
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.			قر 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 واحكام التغطية والإستثناءات الواردة في بيانات الوثيقة الصادرة بموجب نظام توحيد وثائق التأمين على المركبات سندًا لقرار مجلس إدارة هيئة التأمين رقم (25) (لسنة بتاريخ ش.م.ع ٢٠١٦ وافقت عليها ٢٢/٠٩/٢٠١٦)																
Issued by & Issue date	BR2595 13/01/26 12:40				روتارى مركز														
Signature & Company Stamp 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

سجل في سجل شركات التأمين طبقاً للقانون الاتحادي رقم (٦) لسنة ٢٠٠٧ وتعديلاته، شهادة قيد رقم ٦٤ بتاريخ ٦ يناير ١٩٩٢  
Registered in the Insurance Companies Register Under Federal Law No. (6) of 2007 (As Amended), Certificate No. 64 Dated 6th January 1992

RESTRICTED



## Policy Specific Conditions

### MT0006 - Geographical Ext. (Oman-LD)

Notwithstanding anything contained herein to the contrary, it is hereby declared and agreed that the geographical area stated in the Schedule of the Policy is amended to cover United Arab Emirates and Sultanate of Oman from the effective date of the Policy endorsement up to the expiry of the original period.

1. Liability of the company shall be extended to Own Damage ONLY.

2. The insurer shall not be liable for the first AED 1,500/- (One Thousand Arab Emirates Dirhams) or equivalent amount in other currency in respect of own damage for any accident occurring outside the United Arab Emirates.

### MT6738 - Medical Exp.(Limit AED 5000)

Notwithstanding anything contained herein to the contrary, it is hereby declared and agreed that the coverage under this policy is extended to include Emergency Medical Expenses following Car Accident as below:

The driver and / or any passenger of the motor vehicle describe in the schedule hereto shall in direct connection with such motor vehicle sustain bodily injury by violent accidental external and visible means, the company will pay him / them the medical expenses in connection with such injury excluding any amounts recoverable from any medical aid society up to Dhs.5000/- in respect of each person injured.

### 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 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.



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#### MT0044 - Personal Accident Passengers (Individuals working for the Insured)

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 Individuals working for the Insured who under his sponsorship 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:

a) 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.

b) 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, They also undertake to provide the company with the legal documents proving that they are working for the insured at the time of the accident.

c) 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:

1. Intentional self-injury or attempted suicide, physical and/or mental defect or infirmity.
2. An accident happening whilst such person is under the influence of intoxicating liquor or drugs.
3. Number of vehicle passengers at the time of the accident exceed the authorized seating of the vehicle capacity.

d) 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.

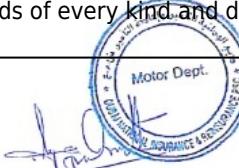
e) Total number of passengers including the driver shall not exceed the authorized seating capacity of the vehicle at the time of the accident. Subject otherwise to the same terms, conditions exceptions and limitations of the side policy.

#### MT6736 - Personal Effects (OD) (Limit AED 4000)

Notwithstanding anything contained herein to the contrary, it is hereby noted and agreed that the coverage granted under this policy is extended to include the following: Loss of or damage to rugs, clothing and personal effects whilst such property is in the insured vehicle where such a loss or damage is occasioned by fire, lightning or external explosion or theft by violent and forcible means or accident external means, provided that:

1. The maximum amount payable under this benefit shall not exceed AED 4,000/- in respect of any one claim or series of claims resulting from one accident.
2. The company shall not be liable in respect of:
  - a. Any such property carried in open, top or convertible vehicle or any vehicle incapable of being securely locked or unlocked vehicle or open to the elements
  - b. Any such property insured under any other insurance policy
  - c. Jewelry and articles of gold, silver and the like
  - d. Money, stamps, tickets, securities, documents, cards of every kind and description
  - e. Goods or samples carried in connection with any trade or business

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#### MT6736 - Personal Effects (OD) (Limit AED 5000)

Notwithstanding anything contained herein to the contrary, it is hereby noted and agreed that the coverage granted under this policy is extended to include the following: Loss of or damage to rugs, clothing and personal effects whilst such property is in the insured vehicle where such a loss or damage is occasioned by fire, lightning or external explosion or theft by violent and forcible means or accident external means, provided that:

1. The maximum amount payable under this benefit shall not exceed AED 5,000/- in respect of any one claim or series of claims resulting from one accident.
2. The company shall not be liable in respect of:
  - a. Any such property carried in open, top or convertible vehicle or any vehicle incapable of being securely locked or unlocked vehicle or open to the elements
  - b. Any such property insured under any other insurance policy
  - c. Jewelry and articles of gold, silver and the like
  - d. Money, stamps, tickets, securities, documents, cards of every kind and description e. Goods or samples carried in connection with any trade or business

#### MT6742 - ROAD SIDE ASSISTANCE-IMC GOLD COVER (UNLIMITED SERVICES- INTERCITY LIMIT)

This policy includes road sides assistance cover and additional benefits as per the list below provided by a third party service provider "International Motoring Club" (IMC) for the Insured vehicle including the following:

1. Free Accidental Towing Service
2. Free Mechanical Breakdown Towing Service
3. Free Battery Boosting Service
4. Free Flat Tyre Fixing
5. Free fuel Delivery Service
6. Free Lock-out Service
7. Free Car Registration Service (1/year)
8. Free Off Road Assistance (Limited to 3 times a year)
9. Discounted International Driving License
10. Geographical Coverage - United Arab Emirates
11. Onsite battery replacement service

Dubai National Insurance and Reinsurance has appointed "IMC" to provide the above services as optional for the insured. It is hereby understood and agreed that the insured will have the right to accept or reject any of these service benefits before utilizing the same under his own personal responsibility. Dubai National Insurance and Reinsurance should not be held responsible or liable for any losses, damages or any sort of inconveniences as a result of utilizing any of the IMC services benefits.

To avail these services, the insured should contact IMC directly on 600 575751

#### MT6742 - ROAD SIDE ASSISTANCE-IMC GOLD COVER (UNLIMITED SERVICES- INTERCITY LIMIT)

This policy includes road sides assistance cover and additional benefits as per the list below provided by a third party service provider "International Motoring Club" (IMC) for the Insured vehicle including the following:

1. Free Accidental Towing Service
2. Free Mechanical Breakdown Towing Service
3. Free Battery Boosting Service
4. Free Flat Tyre Fixing
5. Free fuel Delivery Service
6. Free Lock-out Service
7. Free Car Registration Service (1/year)
8. Free Off Road Assistance (Limited to 3 times a year)
9. Discounted International Driving License
10. Geographical Coverage - United Arab Emirates & GCC
11. Onsite battery replacement service
12. Automobile related Discount Offers
13. Automobile Service (2/year)

Dubai National Insurance and Reinsurance has appointed "IMC" to provide the above services as optional for the insured. It is hereby understood and agreed that the insured will have the right to accept or reject any of these service benefits before utilizing the same under his own personal responsibility. Dubai National Insurance and Reinsurance should not be held responsible for any losses, damages or any sort of inconveniences as a result of utilizing any of the IMC services benefits.

To avail these services, the insured should contact IMC directly on 600 575751



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**MT0213 - Storm, Flood, Riot and Strike Extension**

Notwithstanding anything contained herein to the contrary, it is hereby declared and agreed that the cover under Section 1(Loss or Damage) is extended to cover the Insured in respect of loss of or damage to the Insured Vehicle caused by:

- a) Strike and Riot which does not assume the proportion of, or amounts to a popular uprising.
- b) Storm and Flood (provided the Vehicle is not driven)

**MT6727 - Windscreen (Limit AED 3500)**

Notwithstanding anything contained herein to the contrary, it is hereby noted and agreed that the coverage under this policy is extended to include the following:

Any claim up to Dhs.3500/- for the cost of reinstating the Wind Screen / Windows, forming a portion of the motor vehicle in the schedule hereto, as a result of accidental breakage where no other damage is caused to the insured vehicle with a Nil deductible.

Any payment under this section shall not constitute a claim within the meaning of the "No Claim Record" provided that this concession shall not apply to the breakage of Windscreen / Windows arising from an incident in which other damage is sustained to the vehicle.

PREMIUM AED 1785 - VALIDATION LINK ON TOP

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يرجى ملاحظة أن هذا المستند تم إنشاؤه بواسطة النظام يرجى مسح رمز الاستجابة أعلاه للتأكد من دقة هذا المستند

Quotation No.	MT-2026-3594404	Premium Summary (in AED)			
Quote Issue Date	13-01-2026 11:30:27	Basic Premium	1,700.00		
Insurance Product	MOTOR COMPREHENSIVE INSURANCE	Additional Covers	150.00		
Insurance Period	13 Months	Total	1,850.00		
Broker	RELIANCE INSURANCE BROKER	VAT (5%)	92.50		
		<b>Total + 5 % VAT</b>	<b>1,942.50</b>		
		Policy Excess	Refer to Deductible section below		
Insured Details	Vehicle Details				
Insured Name	MOHAMED AHMED MOHAMED MANSY	Manufacturing Year	2015		
Mobile No.	0508463424	Make	KIA SPORTAGE		
Date of Birth	02/07/1968	Trim / Body Type	EX SUV		
Email ID	khalid@relianceins.ae	No. Of. Cylinders	4		
NCD (years)	3+	Chassis No.	KNAPB8122F7624354		
TCF No.	10899105	Seating Capacity	4 + 1		
Nationality	Egypt	GCC Specification	Yes		
Insured Type	INDIVIDUAL	Vehicle Value	AED 32,221.00		
Reg loc, Plate Dtls	Dubai D 14462	Repair Type	Garage		
Summary Of Benefits					
Basic Covers	Covered	Limits			
Loss or Damage to the insured vehicle	Yes	Up to Vehicle Value			
Fire and Theft to the insured vehicle	Yes	Up to Vehicle Value			
Third Party Bodily Injury or Death	Yes	Unlimited as per UAE Courts			
Third Party Property Damage	Yes	AED 3,000,000			
Additional free covers	Covered	Limits			
Personal Accident Benefit (PAB) for Driver	Yes	AED 200,000			
Personal Accident Benefit (PAB) for Passengers who are working for the insured	Yes	AED 200,000 each			
Personal Accident Benefit (PAB) for Family Members and Friends	Yes	AED 200,000			
Geographical Area Extn(UAE+OMAN (Only for Own Damage, Orange card required for outside UAE))	Yes	Up to Vehicle Value			
Storm, Flood, Riot and Strike Covers	Yes	Up to Vehicle Value			
Off Road Cover	Yes	Up to Vehicle Value			
Ambulance Services	Yes	AED 6,770			
Emergency Medical Exp. (Limit AED 5,000)	Yes	AED 5,000			
Windscreen (Limit AED 3,500)	Yes	AED 3,500			
Personal Effects (OD) (Limit AED 5,000)	Yes	AED 5,000			
IMC Roadside Assistance - Gold Package	Yes	Tel# 600 575751			
Optional Covers	Covered	Additional Premium(AED)			
Hire Car for OD (7 Days)	Yes	150			
Agency Repair cover	No				
Documents Required: New Vehicle	Documents Required: Old Vehicle				
• INSURED EMIRATES ID	• EXISTING VEHICLE REGN. CARD				
• INSURED UAE DRIVING LICENSE	• INSURED UAE DRIVING LICENSE				
• VEHICLE CUSTOMS COPY	• INSURED EMIRATES ID				
• VEHICLE INVOICE	• COMPANY TRADE LICENSE				
• COMPANY TRADE LICENSE	• NO CLAIMS LETTER OR SELF-DECLARATION (IF APPLICABLE)				
• NO CLAIMS LETTER OR SELF-DECLARATION (IF APPLICABLE)					

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Please note this is a system generated document. Kindly scan the QR code above to ensure accuracy of this document  
يرجى ملاحظة أن هذا المستند تم إنشاؤه بواسطة النظام برجي مسح رمز الإسحاجة أعلاه للتأكد من دقة هذا المستند

## DEDUCTIBLES

Basic Deductible	AED 200/- + Spare parts depreciation if applicable														
Ancillary Deductible	<ul style="list-style-type: none"> <li>Maximum 10% of the amount of compensation if the Motor Vehicle Driver is below the age of 25 years.</li> <li>Maximum 10% of the amount of compensation in case of taxi and public transport vehicles.</li> <li>Maximum 15% of the amount of compensation of sports cars and modified vehicles.</li> <li>Maximum 20% of the amount of compensation of vehicles modified outside the factory.</li> <li>Maximum 20% of the amount of compensation of rental vehicles.</li> </ul>														
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	<table border="1"> <thead> <tr> <th>Year</th><th>Percentage</th></tr> </thead> <tbody> <tr> <td>First</td><td>-</td></tr> <tr> <td>Second</td><td>5%</td></tr> <tr> <td>Third</td><td>10%</td></tr> <tr> <td>Fourth</td><td>15%</td></tr> <tr> <td>Fifth</td><td>20%</td></tr> <tr> <td>Sixth &amp; above</td><td>30%</td></tr> </tbody> </table>	Year	Percentage	First	-	Second	5%	Third	10%	Fourth	15%	Fifth	20%	Sixth & above	30%
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## General Conditions

- 1 Vehicle should be driven by persons holding a valid U.A.E. driving license
- 2 This quote is subject to full policy wordings, terms and conditions
- 3 We might require extra information to issue your policy e.g. lapse in cover or upgrade from Third Party to Comprehensive. This may include photographs of your car, your RTA passing certificate and in some cases we may also need to inspect your car
- 4 In case of any false declaration or wrong information submitted, this quotation shall be considered void and cancellation charges may apply.
- 5 After policy is issued, cancellation of the policy is subject to applicable fees as per Insurance Authority guidelines.
- 6 In case of renewal, if a non-recoverable claim is submitted after the renewal quote is generated but before the expiry of the policy, DNI reserves the right to increase the renewal premium or downgrade the coverage to Third Party only or reject the renewal (if applicable).
- 7 This quotation is valid for 30 days from date of issuance.
- 8 This document is a quotation and not an official policy document. Original policy documents and schedule will be issued after we receive your confirmation and the required documents and after the premium is processed successfully. Policy terms, conditions and exclusions should be reviewed carefully to understand the scope of the available coverages.
- 9 This quote is subject to the accuracy and completeness of the information and documents provided by the customer.
- 10 DNI reserves the right to modify the pricing or terms of the quote or to decline the issuance of the policy entirely.

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سُجّل في سجل شركات التأمين طبقاً لقانون الاتحادي رقم (٢٠٧) لسنة ٢٠٠٧ وتعديلاته، شهادة قيد رقم ٦٤ تاریخ ٦ شنابر ١٩٩٢  
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