

## MOTOR UNDERWRITING

## إكتتاب السيارات

Policy No.: 0102010502655854

رقم الوثيقة: 0102010502655854

## HIRE PURCHASE CLAUSE

## شرط - اتفاقية الرهن

It is hereby declared and agreed that **The Bank/Finance company named in this policy schedule** (hereinafter referred to as the owners) as the owners of the Vehicle described in the schedule to this policy and that the said vehicle is the subject of a hire purchase agreement made between the owners are interested in any monies which but for this endorsement, would be payable to the insured under this policy in respect of the loss of or damage to the said vehicle (which loss or damage is not made good by repair reinstatement or replacement) and such monies shall be paid to the said owners as long as they are the owners of the vehicle and their receipt shall be a full and final discharge to the company in respect of such loss or damage.

Save as by this endorsement expressly agreed nothing herein shall modify or affect the rights of liabilities of the insured or the company respectively under or in connection with this policy or any terms conditions exceptions or limitations thereof.

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

For Sukoon Insurance PJSC

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## TAX INVOICE

TRN: 100258594900003

### Customer Details

Name: Mr. WAJID KHAN AHMAD SHER  
Code: PO03269972  
TRN:  
Address: DUBAI,380358,DUBAI,DUBAI  
Country: UAE

Doc. Number	BNCOU260000000014770
Reference Doc.	N/A
Doc. Currency	AED
Exchange Rate	1
Billing Date	13-Jan-2026
Payment Due Date	13-Jan-2026
Branch	HEAD OFFICE DUBAI
Department	Motor
Policy Number	0102010502655854000000

### Our Details

Name: Sukoon Insurance PJSC  
Address: P.O. Box 5209, Dubai, United Arab Emirates  
IBAN No: AE960330000010492100039  
Account No: 10492100039  
Account Currency: AED  
Bank: Mashreq Bank, Murraqabat Branch, Dubai, UAE  
SWIFT: BOMLAHAD

### Intermediary Details

Name: RELIANCE INSURANCE BROKERS LLC(PORTAL ACCOUNT)  
Code: NPA0095

Transaction Details							
Sr. No	Description	Qty	Unit price (AED)	Taxable Amount (AED)	Tax rate (%)	Tax Amount (AED)	Total Amount (AED)
1	Gross Premium Written Motor POLICY NO : 0102010502655854000000 13 January 2026 - 12 February 2027	1	8,336.00	8,336.00	5	416.80	8,752.80
Total Amount			8,336.00	8,336.00		416.80	8,752.80

### Notes

- Amount In Words:** United Arab Emirates Dirhams Eight thousand Seven Hundred Fifty-Two and Fils Eighty
- Please include the invoice number on all remittances and include remittance copy with payment correspondence.
- Payment remittances will only be accepted in the invoiced currency or UAE Central Bank issued prevailing cross currency exchange rate.

For **Sukoon Insurance PJSC**



## TAX INVOICE RAISED BY BUYER

TRN: 100258594900003

### Supplier Details

Name: RELIANCE INSURANCE BROKERS LLC(PORTAL ACCOUNT)  
 Code: NPA0095  
 TRN: 0100201693700003  
 Address: OFFICE NO. M05, AL YAMAMA BLDG, DUBAI,BEHIND AL KARAMA MEDICAL FITNESS EXPRESS  
 SERV.CNTR,28269,DUBAI,DUBAI  
 Country: UAE

Doc. Number	BNCIU260000000025169
Reference Doc.	N/A
Doc. Currency	AED
Exchange Rate	1
Billing Date	13-Jan-2026
Payment Due Date	13-Jan-2026
Branch	HEAD OFFICE DUBAI
Department	Motor
Policy Number	0102010502655854000000

### Our Details

Name: Sukoon Insurance PJSC  
 Address: P.O. Box 5209, Dubai, United Arab Emirates

Transaction Details							
Sr. No	Description	Qty	Unit price (AED)	Taxable Amount (AED)	Tax rate (%)	Tax Amount (AED)	Total Amount (AED)
1	COMMISSION Motor POLICY NO : 0102010502655854000000 13 January 2026 - 12 February 2027	1	1,250.40	1,250.40	5	62.52	1,312.92
Total Amount			1,250.40	1,250.40		62.52	1,312.92

### Notes

- Amount In Words:** United Arab Emirates Dirhams One thousand Three Hundred Twelve and Fils Ninety-Two

For **Sukoon Insurance PJSC**



# Motor Comprehensive

## Policy Schedule

### Policy Schedule Basics

Policy Number	0102010502655854	Policy Issuance Date	13 January 2026
Insurance Period	13 January 2026 21:59:35 - 12 February 2027 23:59:59		
Intermediary Name	RELIANCE INSURANCE BROKERS LLC(PORTAL ACCOUNT)		

### Insured Details

Insured Name	WAJID KHAN AHMAD SHER		
Date of Birth	13 April 1988	Gender	Male
Emirates ID	784-1988-4980626-4	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	1471197
Office Number	-	Driving License Expiration Date	03 December 2030
PO Box	380358	Profession	Others
Address	DUBAI	Employer	-
Emirate	DUBAI	Head Office	-
		Email Address	khalid@relianceins.ae

### Vehicle Details

Model Year	2025	Place of Registration	Dubai
Make & Model	TOYOTA LAND CRUISER VXR	Plate Category	Private
Body Type	SUV	Vehicle Ownership	Individual
Seating Capacity	7	Vehicle Specification	GCC
Color	White	Vehicle modified?	No
Cylinders / Tonnage	6	Country of Manufacturer	UNITED ARAB EMIRATES
Plate Number	-	Purpose of Use	-
Chassis Number	JTMAUBBJ4S4095524	Registration Type	New
Engine Number	D002327	Motor Vehicle Classification	-
Sum Insured	AED 312,500 /-	Financed by	Emirates Nbd

### Cover Type, Deductible & Premium

Cover Type	Motor Comprehensive	Premium (excl. VAT)	AED 8,336.00/-
Cover Plan	Gold	Policy Fee (excl. VAT)	AED 0.00/-
Repair Condition	Dealer Repair	Total Premium (excl. VAT)	AED 8,336.00/-
Basic Deductible	AED 1,200/-		
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 (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 312,500/-

Rider Section	Additional Covers	Limit
3.1	Off-Road Cover (SUV with off-road capability only) **	Up to AED 312,500/-
3.2	Personal Accident Benefit - Passenger (max total annual reimbursable limit)	Up to AED 200,000/-
3.2	Personal Accident Benefit - Driver	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 312,500/-
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 312,500/-
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** \* - 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**

Page 1 of 2

Issued by: NIMRA MAAZ ALI on 13 Jan 2026 22:00

Policy fee and VAT is not refundable under any circumstances

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 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

#### 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.

#### 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.

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



**MYSUKOON: ALL YOUR INSURANCE NEEDS,  
ONE POWERFUL APP**

- Manage all vehicles under same traffic file
- Submit and track claims in real time
- Get instant motor quotes with UAE Pass
- Access motor and health plans from same account

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LOCAL PURCHASE ORDER

أمر شراء محلي

To Dealer: U S MOTORS SHOWROOM  
Dealer Rep:  
Date: 13/01/2026  
Emirates NBD Rep: SHAHZAD ZAFAR SHERAZI  
LOCAL PURCHASE ORDER

الى البائع:  
ممثل البائع:  
التاريخ:  
ممثل بنك الإمارات دبي الوطني:  
أمر شراء محلي

We are pleased to inform you that our below customer has been granted finance facilities as mentioned and detailed below under Section I, subject to validation of all customers details and satisfaction of all conditions specified. Please note this LPO is valid for 30 days from the date mentioned above and receipt of the Original KYC and income documents as per Bank's policy

يسرنا إبلاغكم أن عميلنا أدناه قد حصل على تسهيلات تمويل كما هو مذكور بالتفصيل أدناه في القسم 1، مع مراعاة التحقق من صحة جميع تفاصيل العملاء واستيفاء كل الشروط المحددة. يرجى ملاحظة أن أمر الشراء هذا صالح لمدة 30 يوم من التاريخ المذكور أعلاه واستلام مستندات اعرف عميلك ومستندات الدخل وفقاً لسياسة البنك.

Name of Customer: WAJID KHAN  
Deal No: 102212024  
Name of Joint Customer / Guarantor: SWISS VALET PARKING SERVICES LLC

اسم العميل  
رقم المعاملة  
اسم العميل المشارك/ الضامن:

Section I:		القسم 1:
Manufacturer, Name of Vehicle, Model, Year & Asset Condition	TOYOTA, LANDCRUISER, LANDCRUISER, 2025 & USED	المصنع، اسم السيارة والموديل والسنة وحالة الأصل
Vehicle / Equipment Cost	312,500.00	تكلفة السيارة / المعدات
Insurance Premium (Included/ Excluded)	0	قسط التأمين (مشمول / غير مشمول)
Accessories Cost	0	تكلفة الملحقات
Rust Proof Cost	0	تكلفة مقاومة الصدأ
(Less) Down Payment	62,500.00	الدفعة الأولى (مخصومة)
Loan Tenure(Months)	60	مدة سداد القرض (شهور)
Auto Protect		حماية السيارة
Total Finance Amount (AED)	250,000.00	إجمالي مبلغ التمويل (درهم إماراتي)
Subvention Deducted (if any)/ Receivable From dealer	0	إعانة مخصومة (إن وجدت) مستحقة من البائع
Disbursement Amount (AED)	250,000.00	مبلغ الصرف (درهم إماراتي)

Documentation Requirement: All original income and KYC documents provided for approval as per Bank's policy should be collected by bank representative and must be valid & duly attested by the Bank's representative if no original, alteration / overwriting. (if any) should be attested by the applicant.

متطلبات التوثيق: يجب تحصيل جميع مستندات الدخل واعرف عميلك الأصلية المقدمة للموافقة وفقاً لسياسة البنك من قبل ممثل البنك ويجب أن تكون صالحة ومصدقة حسب الأصول من قبل ممثل البنك إذا لم يكن هناك أصل، تغيير/ اكتتاب. (إن وجد) يجب أن يكون مصدقاً من قبل مقدم الطلب.

Section II: Documents required from the showroom for payment of deal

- 13 months Comprehensive Insurance Policy in original covering the full vehicle cost and showing Emirates NBD Bank (PJSC) as the sole beneficiary for vehicles registered in Abu Dhabi Police portal
- Copy of the vehicle registration card with Mortgage/Pledge favoring the Bank duly signed and attested by dealer/sales representative for vehicles registered in Abu Dhabi Police portal
- Invoice in the name of 'Emirates NBD Bank (P.J.S.C)' issued by the Dealer in respect of the Vehicle showing balance due from the Bank.

On receipt of the above documents as per Section II fully signed and completed, we shall have the pleasure of crediting your account by paying through managers cheque/account transfer for:

Vehicle finance amount AED 250000, Insurance Amount AED 0, Accessory Amount AED 0.00.

- القسم 2: المستندات المطلوبة من المعرض لدفعه المعاملة
- وثيقة تأمين شامل لمدة 13 شهراً تغطي التكلفة الكاملة للمركبة وتظهر بنك الإمارات دبي الوطني (ش.م.ع) المستفيد الوحيد من المركبات المسجلة في بوابة شرطة أبوظبي
  - نسخة من بطاقة تسجيل السيارة مع رهن/ رهن حيازي لصالح البنك موقعة ومصدقة حسب الأصول من قبل التاجر/ مندوب المبيعات للمركبات المسجلة في بوابة شرطة أبوظبي.
  - فاتورة باسم "بنك الإمارات دبي الوطني (ش.م.ع)" صادرة من قبل البائع فيما يتعلق بالمركبة توضح الرصيد المستحق من البنك.
- عند استلام المستندات أعلاه وفقاً للقسم 2 موقعة بالكامل ومكتملة، يسعدنا إضافة رصيد إلى حسابك عن طريق الدفع من خلال شيك المديرين/تحويل للحساب من أجل:
- مبلغ تمويل المركبة بقيمة 250000 درهم إماراتي، مبلغ التمويل 0 درهم، مبلغ الملحقات 0.00 درهم.

Section III:

- The dealer agrees that the vehicle described above shall not be delivered to the customer unless and until Emirates NBD Bank (P.J.S.C) has provided written confirmation that the finance facilities (auto loan mortgage) has been fully approved and all conditions have been satisfied. Any delivery of the vehicle prior to such confirmation is strictly prohibited and may result revocation of this LPO
- By proceeding with the transaction as per this LPO, the dealer acknowledges that they have read, understood, and agreed to the terms and conditions of this LPO.
- This document is generated electronically and does not require a manual signature or stamp to be valid and enforceable under UAE law, in accordance with the UAE Electronic Transactions Law.

- القسم 3:
- يوافق البائع على عدم تسليم السيارة المذكورة أعلاه للعميل إلا بعد تقديم بنك الإمارات دبي الوطني (ش.م.ع) تأكيداً كتابياً بالموافقة الكلية على تسهيلات التمويل (قرض السيارة) واستيفاء جميع الشروط. يُمنع منعاً باتاً تسليم السيارة قبل هذا التأكيد، وقد يؤدي إلى إلغاء أمر الشراء المحلي هذا
  - من خلال الاستمرار بهذه المعاملة وفقاً لأمر الشراء المحلي هذا، يُقرّ البائع بأنه قد قرأ وفهم ووافق على شروط وأحكام أمر الشراء المحلي هذا
  - "تم إصدار هذا المستند إلكترونياً وهو لا يتطلب توقيعاً يدوياً أو ختماً حتى يكون سارياً وناظراً بموجب قانون دولة الإمارات العربية المتحدة، وفقاً لقانون المعاملات الإلكترونية في دولة الإمارات العربية المتحدة"

Emirates NBD Bank (P.J.S.C.) is licensed by Central Bank of UAE

إن بنك الإمارات دبي الوطني ش.م.ع. هو بنك مرخص من مصرف الإمارات العربية المتحدة المركزي.

M/s: Mr. Wajid Khan Ahmad Sher / EMIRATES NBD  
P.O Box 380358, DUBAI, Dubai, UAE

Dear Sir,

REF: 0102010502655854

Further to issuance of captioned Policy, we additionally confirm:

1. EMIRATES NBD is named as "assignee" under the policy.
2. We have received full premium payment for the tenure mentioned in the Policy. Any cheques received towards premium payment have been cleared.
3. The Policy will not be cancelled during the validity of its tenure without your written consent.

Yours faithfully,

**For Sukoon Insurance PJSC**



PREMIUM AED 8752.80 - VALIDATION LINK ON TOP