

# Motor Comprehensive

## Policy Schedule

## Policy Schedule Basics

Policy Number	0102010502656632	Policy Issuance Date	14 January 2026
Insurance Period	14 January 2026 20:23:19 - 13 February 2027 23:59:59		
Intermediary Name	RELIANCE INSURANCE BROKERS LLC(PORTAL ACCOUNT)		

## Insured Details

Insured Name	ELSWHERE CAFE		
Date of Birth	Not Applicable	Gender	NA
Trade License Number	783203	Country of Issuance of 1st Driving License	Not Applicable
Mobile Number	-	Licensed Driving experience	Not Applicable
Home Number	-	Driving License Number	Not Applicable
Office Number	51 1234567	Driving License Expiration Date	Not Applicable
PO Box	0	Profession	Not Applicable
Address	SHARJAH	Employer	Not Applicable
Emirate	SHARJAH	Head Office	Sharjah
		Email Address	khalid@relianceins.ae

## Vehicle Details

Model Year	2025	Place of Registration	Sharjah
Make & Model	NISSAN URVAN STD	Plate Category	Private
Body Type	VAN	Vehicle Ownership	Organization
Seating Capacity	3	Vehicle Specification	GCC
Color	White	Vehicle modified?	No
Cylinders / Tonnage	4	Country of Manufacturer	UNITED ARAB EMIRATES
Plate Number	-	Purpose of Use	-
Chassis Number	JN6BE6AS1S9061382	Registration Type	-
Engine Number	QR25864628Q	Motor Vehicle Classification	-
Sum Insured	AED 103,278 -/-	Financed by	Not Applicable

### Cover Type, Deductible & Premium

<b>Cover Type</b>	Motor Comprehensive	<b>Premium</b> (excl. VAT)	AED 3,218.00/-
<b>Cover Plan</b>	Basic	<b>Policy Fee</b> (excl. VAT)	AED 0.00/-
<b>Repair Condition</b>	Premium Garage Network	<b>Total Premium</b> (excl. VAT)	AED 3,218.00/-
<b>Basic Deductible</b>	AED 1,000/-		
<b>Ancillary Deductible*</b> (% 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 2,000,000/-
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 103.278/-

Rider Section	Additional Covers	Limit
3.1	Personal Accident Benefit - Driver	Up to AED 200,000/-
3.1	Personal Accident Benefit - Passenger (max total annual reimbursable limit)	Up to AED 200,000/-

**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

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

**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

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سكون للتأمين ش.م.ع، رأس المال المدفوع ٤٦١,٨٧٢,١٢٥ درهم إماراتي، رقم. تر. ٢٠٣٩٧٠، مَرخَصَة من قبل المصرف المركزي دولة الإمارات العربية المتحدة بموجب رقم قيد 9 بتاريخ 24/12/1984، رقم التسجيل الضريبي ١٠٠٢٥٨٩٤٩٠٠٠٣  
Sukoon Insurance PJSC, Paid up Capital AED 461,872,125, C.L. No. 203970, Regulated by the Central Bank of the UAE No. 9 dated 24/12/1984, TRN 100258594900003

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



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- Access motor and health plans from same account

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