

Validation Link<https://www.insdubai.com/internal/uploaded-policies/69a2e49d9acef-33401.pdf>

Proforma Invoice	
To: 7328128 - SHOAB NASEEB NASEEB ABDUL WAHID 0508463424	
Branch of issue	: DUBAI / 09
Department	: Motor
Our TRN	: 100013320500003
Insured TRN	:
Policy / Cert No.	: 09/601/655/2026/33401
Policy From Date	: 28/02/2026 16:45
Date	: 2026-02-28 16:37:03.203
Policy To Date	: 27/03/2027 23:59
Broker Code/Name	: BN5085/NEW SHIELD INSURANCE BROKERS LLC
Line of Business Class	: Motor
VEHICLE DETAILS :	
Registration No.	: 50504
Engine No.	: PR25969068A
Vehicle Make	: NISSAN ALTIMA
Chassis No.	: 1N4BL4AP2RN330909
We would like to inform you that your account has been DEBITED with the following transaction(s):	
Description	Amount in AED
Being Insurance Premium on COMPREHENSIVE, Line Of business 65S. Policy No.09/601/655/2026/33401.	3,942.00
Tax Code: SR-OT	-
Taxable Amount	3,942.00
VAT Rate	5%
VAT Amount	197.10
Total Amount	4,139.10
In Words: Four Thousand One Hundred and Thirty Nine Dirham	

This is not a valid tax invoice and cannot be used to claim input VAT. Decree-Law No (8) of 2017 on Value Added Tax and the related Executive Regulations will be sent to you within 14 days

Approved By



E & O.E

Authorized Signatory

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

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سجلت في سجل شركات التأمين طبقاً للقانون الاتحادي رقم (1) لسنة 2007 وتعديلاته، شهادة قيد رقم ٦٤ بتاريخ ٦ يناير ٢٠١٢
Registered in the Insurance Companies Register Under Federal Law No. (6) of 2007 (As Amended), Certificate No. 64 Dated 6th January 1962



SCHEDULE / CERTIFICATE
LOSS DAMAGE & CIVIL LIABILITY

الجدول / شهادة التأمين
الفقد والتلف / والمسؤولية المدنية

Policy No.	رقم الوثيقة	RTA No.	رقم الوثيقة	Policy Period	مدة التأمين														
09/601/65S/2026/33401		2665S33401		28/02/26 16:45 to 27/03/27 23:59															
INSURED DETAIL																			
بيانات المؤمن له																			
Name of Insured	SHOAB NASEEB NASEEB ABDUL WAHID																		
Address	Dubai, 0																		
Owner TCN	12787951																		
E-Mail/Phone No	motor15@nsib.ae/0508463424																		
Bank Name																			
Identification No	784199371326531																		
VEHICLE DETAILS																			
بيانات المركبة																			
Chassis No رقم الهيكل / الشاصي	Engine No. رقم المحرك	Plate No. رقم اللوحة	Registration Type صفة التسجيل	Engine Capacity قوة المحرك															
1N4BL4AP2RN330909	PR25969068A	P 50504	PRIVATE	2.5 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		SEDAN	2024	4+ 1															
Purpose of use صفة الاستعمال	Tonnage / Weight الحمولة / الوزن	Make & Model & Color نوع المركبة ولونها																	
PRIVATE		NISSAN ALTIMA	White																
Vehicle's Insured value Total Agreed Premium	AED 103,746.00 /- AED 3,942.00 /- + VAT (197.10) = AED 4,139.10 /- (Subject to Value Added Tax clause)			ة المركبة قيمة ه المتفق التأمين قسط اجمال															
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 /-			تصيب الأشياء والممتلكات - درهم حدود تغطية الاضرار التي															
CONDITIONS/RIDERS																			
بيانات المؤمن له																			
Geographical Ext. (Oman-LD) Medical Exp.(Limit AED 5000) No Agency Repair Personal Accident Driver Personal Accident Passengers (Individuals working for the Insured) Storm, Flood, Riot and Strike Extension Windscreen (Lim it AED 3500)																			
DEDUCTIBLES																			
التحمل																			
Basic Deductible	AED 500/- + 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 & above</td><td>30%</td></tr></tbody></table>	Year	Percentage	First	-	Second	5%	Third	10%	Fourth	15%	Fifth	20%	Sixth & above	30%	يختص مبلغ تحمل إضافي عبارة عن نسب استهلاك قطع الغيار الأصلية الجديدة المستبدلة في السيارة المؤمنة في حال كان سائق السيارة المؤمنة متسبباً في الحادث وذلك بحسب جدول الاستهلاك حسب تاريخ أول تسجيل، فيما عدا مركبات الأجرة والمركبات العمومية ومركبات الأتاجير حيث تنطبق نسب استهلاك مخ		
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.		فر 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 والاستثناءات الواردة في بيانات الوثيقة الصادرة بموجب نظام توحيد وثائق التأمين على المركبات سندا" لقرار مجلس إدارة هيئة التأمين رقم (25) لسنة بتاريخ ش.م.ع 2016 22.09.2016 و وافقت عليها																	
Issued by & Issue date	BN5085 28/02/26 16:45			ر وتاريخ 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.

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سجلت في سجل شركات التأمين طبقاً للقانون الاتحادي رقم (1) لسنة ٢٠٠٧ وتعد بقدرة. شهادة قيد رقم ١٤ 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



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:		
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.		
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 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 form 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.

MT0213 - Storm, Flood, Riot and Strike Extension

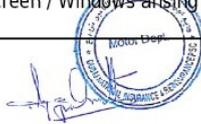
Notwithstanding anything contained herein to the contrary, it is hereby declared and agreed that the cover under Section 1(Loss or Damage) is extended to cover the Insured in respect of loss of or damage to the Insured Vehicle caused by:

- 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 deduction. 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.



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Registered in the Insurance Companies Register Under Federal Law No. (6) of 2007 (As Amended), Certificate No. 64 Dated 6th January 1992