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

**SCHEDULE / CERTIFICATE  
CIVIL LIABILITY**

**الجدول / شهادة التأمين  
المسؤولية المدنية**

| Policy No. رقم الوثيقة | RTA No. رقم الوثيقة | Policy Period مدة التأمين        |
|------------------------|---------------------|----------------------------------|
| 09/601/66A/2025/33478  | 2566A33478          | 26/04/25 14:00 to 25/05/26 23:59 |

**INSURED DETAIL لمعلومات المؤمن**

|                   |                                   |                      |
|-------------------|-----------------------------------|----------------------|
| Name of Insured   | WASEEM KARAMAT TECHNICAL SERVICES | اسم المؤمن له        |
| Address           | Dubai, 000                        | العنوان              |
| Owner TCN         | 50316876                          | الرمز المروري للمالك |
| E-Mail            | motor15@nsib.ae                   | البريد الإلكتروني    |
| Phone No          | 0508463424                        | رقم هوية المؤمن له   |
| Identification No | 878828                            | رقم الهاتف           |

**VEHICLE DETAILS بيانات المركبة**

| Chassis No<br>رقم الهيكل / الشاصي     | Engine No<br>رقم المحرك                   | Plate No<br>رقم اللوحة                     | Registration Type<br>صفة التسجيل | Engine Capacity<br>قوة المحرك                  |
|---------------------------------------|-------------------------------------------|--------------------------------------------|----------------------------------|------------------------------------------------|
| JN6BE6DS4F9009617                     | QR25543060Q                               | AA 59353                                   | PRIVATE                          |                                                |
| Vehicle classification<br>فئة المركبة | Country of Manufacture<br>بلد صنع المركبة | Body Type<br>شكل الهيكل                    | Manufacturing Year<br>سنة الصنع  | No of Passenger + Driver<br>دد الركاب + السائق |
| Light Vehicle                         |                                           | BUS                                        | 2015                             | 8+ 1                                           |
| Purpose of use<br>صفة الاستعمال       | Tonnage / Weight<br>الحمولة / الوزن       | Make & Model & Color<br>نوع المركبة ولونها |                                  |                                                |
| PRIVATE                               | 3,000 KGS                                 | NISSAN URVAN URVAN White                   |                                  |                                                |

|                                                 |                                                                  |                                                           |
|-------------------------------------------------|------------------------------------------------------------------|-----------------------------------------------------------|
| Vehicle's Insured value<br>Total Agreed Premium | AED 1.00 /-<br>AED 1,070.00 /- + VAT ( 53.50 ) = AED 1,123.50 /- | ة المركبة قيمة<br>ه المتفق التأمين قسط إجمال              |
| Geographical Coverage Area                      | United Arab Emirates Only                                        | ة التغطية حدود                                            |
| Third Party Property Damage Limit               | AED 2,000,000 /-                                                 | تصيب الأشياء والممتلكات - درهم حدود<br>تغطية الأضرار التي |

**CONDITIONS/RIDERS لمعلومات المؤمن**

Personal Accident Driver Personal Accident Passengers (Individuals working for the Insured)

|                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                      |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 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 وفقا 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 سندا لقرار مجلس إدارة هيئة التأمين رقم (25) لسنة بتاريخ 22.09.2016 و وافقت عليها Ver1.3End0 |

|                        |                       |               |
|------------------------|-----------------------|---------------|
| Issued by & Issue date | BN5085 26/04/25 14:00 | ر وتاريخ مركز |
|------------------------|-----------------------|---------------|

|                                                          |  |                                               |
|----------------------------------------------------------|--|-----------------------------------------------|
| Signature & Company Stamp<br>Name & Signature of Insured |  | التوقيع والختم عن الشركة اسم وتوقيع المؤمن له |
|----------------------------------------------------------|--|-----------------------------------------------|

Ver 1.0



**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

**RESTRICTED**

سجلت في سجل شركات التأمين طبقاً للقانون الاتحادي رقم (1) لسنة ٢٠٠٧ وتعديلاته، شهادة قيد رقم ٦ 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



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### Policy Specific Conditions

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:<br>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 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 accident.

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

Ver 1.0



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سجلت في سجل شركات التأمين طبقاً للقانون الاتحادي رقم (٦) لسنة ٢٠٠٧ وتعديلاته، شهادة قيد رقم ٦٤ بتاريخ ٦ يناير ١٩٩٢  
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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.

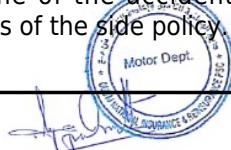
b) The legal representative for the dead person And/Or the injured person undertake to provide the company with the death certificate or final disability report issued by governmental hospital in addition to the required traffic penal documents, They also undertake to provide the company with the legal 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



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