Oriental insurance
PROTECTING THE REGION SINCE 1960

GLORIOUS 65 YEARS IN THE UAE

دي أورينتال انسورنس كومباني ليمتد
ओरिएंटल इंश्योरेंस कंपनी लिमिटेड
THE ORIENTAL INSURANCE COMPANY LIMITED

POLICY NO.	102289813	THE SCHEDULE الجـــــدول	١٠٢٢٨٩٨١٣	رقم الوثيقة

TYPE OF POLICY	: COMPREHENSIVE (LOSS, DAMAGE & THIRD PARTY LIABILITY) :	نوع الوثيـقـة
NAME OF THE INSURED	: NOUSHAD ADATHURUTHIL SHAMSUDEEN ADATHYRUTHIL ABDU :	اسم المؤمـن له
ADDRESS	: :	العنوان
BUSINESS / PROFESSION	: :	المهنة أو الوظيفة
INSURANCE PERIOD FROM	: 30/04/2025 to 29/05/2026 :	مدة التأمين من
PREMIUM	: DHS 1,500.00 VAT @ 5%: DHS 75.00 :	قيمة القسط
TOTAL PREMIUM WITH VAT	: DHS 1,575.00 :	إجمالي قسط مع ضريبة القيمة المضافة

INSURED VEHICLE SPECIFICATIONS أوصاف السيارة المؤمن عليها

رقم التسجيل REGISTRATION NO.	رقم الشاسية CHASSIS NO.	رقم المحرك ENGINE NO.	سعة اسطوانات المحرك ENGINE CAPACITY	لون السيارة COLOUR OF VEHICLE	الوزن فارغ EMPTY WEIGHT IN KG.
DUBAI T 49127	MZBEP8144NN3 19325	G4FGMZ757700	2000	WHITE	

شكل الهيكل TYPE OF BODY	الغرض من الترخيص USE OF VEHICLE	نوع السيارة MAKE OF VEHICLE	سنة الصنع YEAR OF MANUFACTURE	عدد الركاب بما فيهم السائق NO. OF PASSENGERS INCL. DRIVER	عدد اسطوانات No. OF CYLINDERS
SUV	PRIVATE	KIA SELTOS	2022	1 + 4	4

PAB, (NON AGENCY REPAIR), OIC GRASP (CALL 600575751) NO- 56574490, RTA CHARGE DHS. 0.00/-., OMAN COVER(OWN DAMAGE SECTION 1 ONLY)

THE INSURED'S ESTIMATE VALUE OF THE VEHICLE: DHS 56,505.00

GEOGRAPHICAL AREA: United Arab Emirates. Oman Covered - Only vehicle body damage. .

LIMIT OF LIABILITY:
1. The maximum authorised repair limit as per clause 3 of Section One is **AED 250**
2. The Company's maximum liability in respect of paragraph (a) of clause 1 of Section Two in respect of any one claim or series of claims resulting from one accident is the sum awarded by the Court whatever it may be.
3. The Company's maximum liability in respect of paragraph (b) of Clause 1 of Section Two in respect of any one claim or series of claims resulting from one accident is AED: 2,000,000.00

LICENSED DRIVER: The Insured or any person driving with his permission provided that the person driving holds a licence for that vehicle in accordance with the traffic laws and regulations and has not had his licence cancelled by order of a court of law or competent authority.

LIMITATION OF USE: The Insured must not use the vehicle except for the purpose for which it is licenced.

SPECIAL CONDITIONS: The Insured or his representative shall bear AED 350.00 out of the indemnity due in accordance with the Terms & Conditions of Section One of this policy.

تقدير المؤمن له لقيمة السيارة

الحدود الجغرافية: دولة الامارات العربية المتحدة. عمان مغطاة – تلف جسم المركبة فقط من السيارة

تحديد المسؤولية:
١. الحد الأقصى لتكاليف الاصلاح المصرح بها وفقاً للبند (٣) من الفصل الأول: **٢٥٠ درهم**
٢. الحد الأقصى لمسؤولية الشركة بالنسبة للفقرة (أ) من البند (ا) من الفصل الثاني عن أية مطالبة أو جملة مطالبات نشأت عن حادث واحد هو قيمة ما يحكم بة قضائياً من تعويض مهما بلغت قيمته.
٣. الحد الأقصى لمسؤلية الشركة بالنسبة للفقرة (ب) من البند (ا) من الفصل الثاني عن أية مطالبة أو جملة مطالبات نشأت عن حادث واحد:

Additional excess as per policy wordings. درهم

السائق المرخص له: المؤمن له أو أي شخص يقود السيارة باذن أو أمر المؤمن له بشرط أن يكون السائق مرخصاً له بقيادة السيارة طبقاً لقانون السير والمرور والقوانين واللوائح الاخرى وأن لايكون الترخيص الممنوح له قد ألغي بأمر من المحكمة أو عقتضى قوانين ولوائح المرور.

قيود الاستعمال: يجب على المؤمن له ألايستعمل السيارة إلالغرض المرخص من أجله.

شروط خاصة: يتحمل المؤمن له أو من يحل محله مبلغ:

درهم من قيمة التعويض المستحق بموجب احكام.

FOR THE ORIENTAL INSURANCE CO LTD

The Oriental Ins. Co. Ltd. P.O.Box No. 478 DUBAI UAE

AUTHORISED SIGNATORY

DATE: 30/04/2025 09:16 Dubai User - POLICYBAZAAR MIDDLE EAST INSURANCE BROKERS L.L.C (Issuer - DIRECT - POLICYBAZAAR MIDDLE EAST INSURANCE BROKERS L.L.C) التاريخ

Declaration: * The vehicle be driven by an underage Driver (Age below 25 years) at any time during policy period:No
*** The vehicle be driven by a Driver holding a License less than one (1) year old at any time during policy period:No**

In case of claim, please click CLAIMS – Oriental Insurance. OR Visit https://oicgulf.net/claims

Regd. Office: Oriental House: A25/27 | Asaf Ali Road | New Delhi | India
Issuing Office: Suite 303 | Sheikh Rashid Bldg | Dubai Creek | Dubai | U.A.E.
PO Box 478 | T: 04 353 8688/3537795 | E: ksm@oicgulf.ae

www.oicgulf.ae

مسجلة لدى هيئة التأمين الإماراتية.
رقم الرخصة ٣٧ بتاريخ ٢٩ ديسمبر ١٩٨٤
Registered with the UAE Insurance Authority, License No. 37. Dated 29th December, 1984

Coverages:

IN BUILT COVERS	
Loss or Damage to Insured Vehicle	As per Insured Declared Value
Third Party Liability for bodily injury	AED 200,000/- or as Decided by Court
Third Party Property Damage	AED 2,000,000/-
Personal Accident Benefit to Driver	Covered up to a Limit of AED. 200,000/-
Personal Accident Benefit to Passengers	Covered up to a Limit of AED. 200,000/-
24 Hours Gold Roadside Assistance Program (GRASP)	Private Vehicles - Covered with Multiple Benefits. Refer the Brochure. Commercial Vehicles: - Covered with Multiple Benefits for vehicles up to 3 tons only Refer the Brochure.

ENHANCED MOTOR COVER PROTECTION	
Ambulance Cover	AED 6,770/-
Natural Calamity Cover	Yes
Perils of Nature, Riot Strike & Civil Commotion	Yes
Wind Screen / Windows & Sunroof Cover	Up to AED 2,000/- with NIL Excess for Private vehicles only.
Loss of Personal Effects	AED 2,000/- for Private vehicles only.
Emergency Medical Expenses	AED 2,000/- for Private vehicles only.
Agency / Repair's at Authorized Dealer	Private Yes (From 1st Date of Registration up to brand new vehicles if vehicle purchased at Authorized dealer) Commercial yes (From 1st Date of Registration as a new vehicle only.)
Lock Replacement	AED 1,500/- For Private vehicles only.
Valet Parking (Theft only)	Yes (Limit up to Dhs.80,000/-)
Recovery Claim Hire Car Benefits	Covered for Private vehicles subject to prior approval.
The above is subject to a valid police report. Please refer to brochure for terms and conditions	

OPTIONAL COVER YOU CAN ADD	
Own Damage Hire Car Benefit	AED 150/- (7 Days Multiple Claims) only for Private vehicles.

PART OF MOTOR POLICY - SPECIAL CONDITIONS:

1. **Young and Novice Drivers** - The driver/ rider below the age of 25 or with less than 12 months driving experience need to be declared on the proposal form and named on the Policy Schedule.
2. **Vehicle Specification** - Your car is in good condition, as per GCC specifications and first purchased from a UAE local authorized dealer. It has not been modified from the manufacturer's original specifications.
3. **Young Driver Additional Excess** - If the declared driver /rider at the time of the accident is below 25 years, an additional deductible of 10% of the admissible amount of the claim shall be paid by the driver of the insured over and above the excess stated on the policy schedule.
4. **Additional Excess - Factory Modified Vehicles** - The insured or their representative shall pay the first 15% of the amount of compensation in addition to the standard policy excess stated on the policy schedule.
5. **Additional Excess - Non-Factory Modified Vehicles** - The insured or their representative shall pay the first 20% of the amount of compensation in addition to the standard policy excess stated on the policy schedule.
6. **Additional Excess - Sports Car** - The insured or their representative shall pay the first 15% of the amount of compensation in addition to the standard policy excess stated on the policy schedule.
7. **Total Additional Excess** - In cases where multiple excesses are applicable, the policy shall apply the highest percentage of the deductibles for one accident in addition to the standard policy excess.
8. **Value Added Tax (VAT) Clause** - The insured accepts and agrees to pay any taxes due on this policy including tax on the policy excess where applicable, in compliance with the laws and regulations applicable in the United Arab Emirates, including, but not limited to, value added tax ("VAT"), within ten working days of the date of any tax invoice sent from or on behalf of OIC or its approved agent, to the Insured or, as per agreed credit terms. In the event of the applicable tax arising from the policy not being paid on time, the Insurer may cancel the Policy, provided such cancellation is in accordance with any laws or regulations in place from time to time. Cancellation of the Policy is at the discretion of the Insurer.
9. **Driving License Category Based on Loading Capacity:**
    1. **For body type pickups & trucks with an empty weight up to 3 tons, the driving license must be Category 3 or 4, i.e., Light Vehicle or Heavy Vehicle, respectively.**
    2. **For an empty weight of more than 3 tons, the license must be Category 4, i.e., Heavy Vehicle. The above is as per UAE law as prescribed by RTA.**
10. **Hire Car Benefits - For policies with hire car benefits, standard market practices would apply, whereby the hire car company would block a certain amount of the Insured's credit card as the Insured's security deposit for 30 days as per the Terms and Conditions of the hire car company. For this reason, a valid credit card bearing the Insured's name will be required to use this benefit.**
11. **Vehicle Registration - It is a requisite that all issued motor insurance certificates must be uploaded online with the respective traffic authority of each emirate to proceed with vehicle registration. As these only stay online for a limited period, please ensure that the vehicle registration is completed immediately following the issue of an insurance certificate.**
12. **Unified Motor Insurance Policy - Please click on Unified Motor Insurance Policy Wording for full terms, conditions, and**

exclusions of the policy. Please call us if you need any further clarifications.

CONDITIONS:

Repairs at authorized Agency Network – If Repairs at Authorized Agency, Network is included in your policy, as shown in your schedule, then we will pay for your vehicle to be repaired at one of our approved agency/dealer/workshops within the UAE following an accident covered under your policy.

PRE-EXISTING DAMAGE EXCLUSION:

Oriental Insurance Company will not take responsibility of 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 Oriental Insurance Company. Otherwise, claims will be rejected.

COMPLAINTS PROCEDURE:

If you wish to complain about our practices or performance, please call or write to us Email address : customercare@oicgulf.ae Telephone : +971 4 353 8688 Ext: 140 Web page address : https://web.oicgulf.ae/crm/feedback/customer_complaint.php We will acknowledge receipt of your complaint within 24 hours. Where possible, we will also outline steps we propose to take to sort your grievances.

DISCLAIMER:

It is hereby declared and agreed that 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 and 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 of 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 Oriental Insurance Company 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 and Conditions that form part of this insurance policy which shall prevail in case of dispute. Terms and conditions are available online and should be thoroughly reviewed to understand the full scope of the available cover. Conditions as per standard Motor Policy approved by the Insurance Authority/Central Bank.

IMPORTANT:

This certificate and policy are not transferable without prior reference to insurers. If cancellation of this insurance is required, the insured must provide the following a) Transfer of ownership as recorded with the police authorities OR b) Proof that the vehicle has been insured by another insurance company. OR c) Copy of the export certificate if the vehicle is to be exported from U.A.E. Any accident must be notified to the company immediately.