



شهادة تأمين

CERTIFICATE OF INSURANCE

We hereby certify that a policy of insurance covering the liabilities by the Traffic Law in the U.A.E. has been issued as follows:

بهذا نشهد ان بوليصة التأمين قد اصدرت لتغطي متطلبات و مسؤوليات قانون السير و المرور لدولة الممارت العربية المتحدة و تفاصيلها كما يلي :

Name of the Policy Holder	AL MEERAJ AUTO REPAIRING WORKSHOP	اسم المؤمن :
Policy No.	813/C/944762	رقم البوليصة : ٩٤٤٧٦٢/C/٨١٣
Date of Commencement of Insurance:	02/05/2025	تاريخ ابتداء التأمين : ٠٢/٠٥/٢٠٢٥
Date of Expiry:	01/06/2026	تاريخ انتهاء التأمين : ٠١/٠٦/٢٠٢٦

Vehicle/s Covered:	السيارة / السيارات التي تغطيها البوليصة	
FORD FOCUS BASE / SALOON /2016	????	
Chassis No	WF0BC2KBXGLP03931	رقم الشاسي : WF0BC2KBXGLP03931
Engine No	LP03931	رقم المحرك : LP03931
Colour of Vehicle	RED	لون السيارة : RED
Veh. Number Plate	DUBAI 24473	رقم السيارة : DUBAI 24473
Type of Insurance	MOTOR COMPREHENSIVE+P.A	نوع التأمين : MOTOR COMPREHENSIVE
Benefits Included	Driver + 4	عدد المقاعد : السائق + ٤
No. of Seats	United Arab Emirates	الحدود الجغرافية : الإمارات العربية المتحدة
Geographical Area	OD Covered & TP Not Covered	الحدود التمددية : سلطنة عمان (الحوادث على السيارات المؤمنة مشمولة والحوادث (طرف الثالث) غير مشمولة
Geographical Extension : Oman		
Repair Type:	Agency Repair Not Allowed	

FOR The New India Assurance Co., Ltd.

Date : 02/05/2025

P.S. In the event of any change of ownership or change of Vehicle, this Certificate must be returned to the company within seven days from the date of such change.

ع / ذي نيو انديا اشورنس كومبني ليمتد

التاري : ٢٠٢٥/٠٥/٠٢

ملحوظة : في حالة تغيير ملكية السيارة ، يجب اعادة هذه البوليصة في خلال اسبوع من تاريخ تغيير الملكية .



Signature: Rale Hassan Saadi

Response from RTA unedited

3001: Your insurance policy information has been successfully uploaded to RTA. The vehicle chassis number is WF0BC2KBXGLP03931 with plate number 24473 Private R. The policy details are- PolicyNo: 813/C/944762, insuranceType: Comprehensive, policyStartDate: 02-05-2025, policyExpiryDate: 01-06-2026, ModelYear: 2016. Please print and attach this Message to the Insurance Policy.

Garage Repair Warranty Disclaimer

The repair work carried out at The New India empanelled Garage is done at the choice and discretion of the insured. Neither Garage nor The New India Assurance Company Limited shall be held liable for any loss, damage, or indemnity that may result in voiding or invalidation of the vehicle manufacturer's warranty. By choosing to have repairs performed at Garage, the insured acknowledges that the work may affect the terms of the vehicle dealer's warranty, and any consequences arising from such an effect are the responsibility of the insured.

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/ 02-05-2025 / 15:54:51

DUBAI



Rais Hassan Saadi Insurance Agents L.L.C. : Chief Agent for Dubai & Northern Emirates

SHARJAH OFFICE : P.O. Box : 45722, Sharjah, U.A.E. Tel: +9716 5560312, Fax : +9716 5561862

Regd. & Head Office : New India Assurance Bldg., 87 M.G. Road, Fort, Mumbai - 400 001, India.

THE NEW INDIA ASSURANCE COMPANY LIMITED

P.O. Box : 5701, Dubai, U.A.E. Tel: +971 4 3525563, Fax : +9714 3518544
E-mail : newindia@nia-dubai.com Website : www.nia-dubai.com
(Registered in the Insurance Companies Register under Federal Law (6) of 2007)



ذی نیواندیا اشورنس کومپنی لیمٹڈ

ص.ب. : ۵۷۰۱، دبئی، ا.ع.م. هاتف : +۹۷۱ ۴ ۳۵۲۵۵۶۳، فاكس : +۹۷۱ ۴ ۳۵۱۸۵۴۴
بريد الكتروني: newindia@nia-dubai.com الموقع: www.nia-dubai.com
(مسجلة في سجل شركات التأمين بموجب القانون الاتحادي رقم (٦) ب ٢٠٠٧ م)

TAX INVOICE

الفاتورة الضريبية

Code	: 42100672-RELIANCE INSURANCE BROKERS LLC - ONLINE MOTOR (009174)	NIA TRN	: 100049137100003
Name	: AL MEERAJ AUTO REPAIRING WORKSHOP		
Address	: DUBAI,	Client TRN	: 0000
Tax Invoice No	: 81331250501000245P	Date	: 02/05/2025
رقم الفاتورة	Emirate : المارات	تاريخ الفاتورة	

PARTICULARS - تفاصيل

Description		Qty.	Unit Price	Amount Before VAT	Discount	Tax Rate %	Tax Amount	Total Amount
وصف		كمية	سعر الوحدة	المبلغ الجمالي - درهم	خصم	سعر ضريبة القيمة المضافة	مبلغ ضريبة القيمة المضافة -	المبلغ الصافي
Policy No. : 813/C/944762 رقم البوليصة	Premium	1	As per Schedule	1,600	0	5.00	80	1,680
Policy Type : MOTOR COMPREHENSIVE نوع البوليصة	قسط تأمين							
Policy Period : 2-May-25 to 1-Jun-26 مدة التأمين								
Total								
UAE DIRHAMS (amount in words)				Exchange Rate		1.00		
(DIRHAMS ONE THOUSAND SIX HUNDRED EIGHTY AND FILS ZERO ONLY)				Amount Before VAT(AED)		1600.00		
				Discount(AED)		0		
				Taxable Amount(AED)		1,600.00		
				VAT Amount(AED)		80.00		
				Total(AED)		1,680.00		

For The New India Assurance Company Ltd

Ben. Arsen.

Authorised Signatory



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00672-RELIANCE INSURANCE BROKERS LLC - ONLINE MOTOR (009174)

Page 1 of 1



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(مسجلة في سجل شركات التأمين بموجب القانون الاتحادي رقم (٦) ب ٢٠٠٧ م)

RECEIPT

Receipt No. : DR1/25/05/117

Date :02/05/2025

Received from : (009174)AL MEERAJ AUTO REPAIRING
WORKSHOP

DUBAI

0000

Phone :

Fax :

Particulars		Amount (AED)
Policy No : 31/944762	Gross Premium	1,680.00
Issue Date : 02/05/2025		
Vehicle : Ford Focus Base RegNo : 24473 Mfg Year : 2016		
	TOTAL:	1,680.00

(The sum of Dirhams ONE THOUSAND SIX HUNDRED EIGHTY AND FILS ZERO ONLY)

Payment by:Online Payment

Network International Ref No : 001110266210

Bank Ref No : aa5c8eb9-b440-43b3-97af-079058f87c53

For THE NEW INDIA ASSURANCE CO. LTD,

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5/2/2025 2:29:28PM DR1/25/05/117 Page 1 of 1



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Schedule No. (5)

Schedule of Details of the Insured Motor Vehicle in the Insurance Policy against Motor Comprehensive

جدول بيانات المركبة المؤمن عليها في وثيقة تأمين الفقد والتلف ، والمسؤولية المدنية

813/C/944762

Name Of Insured					اسم المؤمن له :
AL MEERAJ AUTO REPAIRING WORKSHOP					
Details of Motor Vehicle					بيانات المركبة
بلد صنع المركبة Country of Manufacture	رقم اللوحة Plate Number	نوع المركبة Make & Model		لون السيارة Colour	فئة المركبة Motor Vehicle Classification
	24473	FORD- FOCUS BASE		RED	SALOON
صفة التسجيل Registration Type	صفة الإستعمال Purpose of use	سنة الصنع Manufacturing Year	الحمولة / الوزن Tonnage/ Weight	سعة اسطوانات المحرك Cubic Capacity	عدد الركاب مع السائق Seating Capacity
	PRIVATE (Indiv./Comm.)	2016			4+1
رقم الشاسية Chassis No.	WF0BC2KBXGLP03931		رقم المحرك Engine No.	LP03931	

The Insured Estimate Value of the Vehicle UAE DIRHAMS 22,700.00

تقدير المؤمن لقيمة السيارة :

Vehicle Value : UAE DIRHAMS 22,700.00

Geographical Area: UNITED ARAB EMIRATES

الحدود الجغرافية :

Limit of Liability:

1. The Company's maximum liability in respect of paragraph (a) of Clause 1 of Chapter Two in respect of any claim or total claims arising from one accident is the value judicially awarded without any limit whatsoever.

2. The Company's maximum liability in respect of paragraph (c) of clause 1 of Chapter Two in respect of any claim or total claims arising from one accident is Dhs. 2,000,000.00

1- الحد الأقصى لمسؤولية الشركة بالنسبة للفقرة (أ) من البند (1) من الفصل الثاني عن أية مطالبة أو جملة مطالبات نشأت عن الحادث واحد هو قيمة ما يحكم به قضائياً مهما بلغت قيمته.

2- الحد الأقصى لمسؤولية الشركة بالنسبة للفقرة (ج) من -بند (1) من الفصل الثاني عن أية مطالبة أو جملة مطالبات نشأت عن الحادث واحد بمبلغ 2,000,000.00 درهم

تحديد المسؤولية :

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 withdrawn by order of a court of law or traffic regulations.

المؤمن له أو أي شخص يقود السيارة بأذن أو أمر المؤمن له بشرط أن يكون السائق مرخصاً له بقيادة السيارة وأن يكون الترخيص الممنوح له قد أُلغِيَ بأمر من المحكمة أو بمقتضى قوانين ولوائح المرور.

السائق المرخص له :

Limitation of Use:

The Insured must not use the vehicle except the purpose for which it is licenced.

يجب على المؤمن له ألا يستعمل السيارة إلا للغرض

قيود الاستعمال :

Special Conditions:

The Insured or his representative shall bear Dhs.350.00 out of the indemnity due in accordance with the terms & conditions of Section One of this policy..

المؤمن له أو ممثلوه : Dhs.350.00 يتحمل المؤمن له أو من يحل محله مبلغ درهم من قيمة التعويض المستحق بموجب أحكام الفصل الأول من هذه الوثيقة

شروط خاصة :

Subject To: Policy conditons attached herewith.24 Hour Road Side Assistance,Emergency Medical Expenses,Loss Of Personal Belongings,Natural Calamity Cover,PA Cover Attached

Policy Subject to Driver below 25 Years of Age shall bear an Additional Excess of 10% of the Total Claim Amount. Road Side Assistance. TOLL FREE NO: 800-247772

Remarks : 1) Agency Repair Not Allowed 2) Offroad Cover Not Allowed

عن الشركة :

The New India Assurance Co. Ltd declares that the Motor Vehicle detailed above in this schedule is insured with it according to the provisions of the Policy.



Issued By : ADMIN

Issuance Date : 02/05/2025

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Benefits Summary (813/C/944762)

Insurance Cover (Motor Comprehensive)			
Loss & Damage Cover	Yes	Third Party Liability	Yes
Agency Repair	No	24-Hr Road Assistance	Yes
Emergency Medical Expenses	Yes Upto AED 2000/-	Loss Of Personal Belongings	Yes Upto AED 1500/-
Personal Accident(Passenger)	Yes Upto AED 200,000/-	Personal Accident (Driver)	Yes Upto AED 200,000/-
Extensions			
Off Road Cover	No	Natural Calamity Cover	Yes
Third Party Property Damage	AED 2,000,000/-	Geographical Extension : Oman	OD Covered & TP Not Covered
Rent A Car (7 Days)	No	Rent A Car (5 Days)	No
RAC 5 Days Once In A Policy Period	No	Excess Waiver for Windscreen Damage upto AED. 3,000	Yes

The term of insurance begins at 00:00 on 02/05/2025, and expires at 23:59 on 01/06/2026

Agreed upon Premium : **AED 1680/-**Issuance Date: **02/05/2025**

Insured's Details		Company's Details	
Insured's Name	AL MEERAJ AUTO REPAIRING W	Company's Name	The New India Assurance Co. Ltd.
Address	DUBAI,	Address	Rais Hassan Saadi Building, Al Mankhool, Dubai, UAE
E-mail	khalid@relianceins.ae	E-mail	newindia@nia-dubai.com
Postal Address	0000	Postal Address	P.O. Box 5701
Emirates ID/Trade License No			
Contact No		Contact No	+971 4 3525563 / +971 4 3522539
Name and Signature of the Insured or their representative:		Signature and Stamp of the Company	

Disclaimer

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 The New India Assurance Company Limited 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 cover Conditions as per standard Motor Policy approved by Central Bank of UAE.

Garage Repair Warranty Disclaimer

The repair work carried out at The New India empanelled Garage is done at the choice and discretion of the insured. Neither Garage nor The New India Assurance Company Limited shall be held liable for any loss, damage, or indemnity that may result in voiding or invalidation of the vehicle manufacturer's warranty. By choosing to have repairs performed at Garage, the insured acknowledges that the work may affect the terms of the vehicle dealer's warranty, and any consequences arising from such an effect are the responsibility of the insured.

Pre-existing Damage Exclusion

The New India Assurance Company Limited 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 The New India Assurance Company Limited. Otherwise, claims will be rejected.

