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)

ذي نيو انديا اشورنس كومبني ليمتد
ص.ب.: ٥٧٠١، دبي، ا.ع.م.، هاتف : ٣٥٢٥٥٦٣ ٤ ٩٧١+، فاكس : ٣٥١٨٥٤٤ ٤ ٩٧١+
بريد الكتروني: newindia@nia-dubai.com الموقع: www.nia-dubai.com
(مسجلة في سجل شركات التأمين بموجب القانون الاتحادي رقم (٦) ب ٢٠٠٧ م)

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 , والمسؤلية المدنية

813/C/944766

Name Of Insured AL MEERAJ AUTO REPAIRING WORKSHOP **اسم المؤمن له :**

Details of Motor Vehicle **بيانـــــات المركبة**

بلد صنع المركبة Country of Manufacture	رقم اللوحة Plate Number	نوع المركبة Make & Model		لون السيارة Colour	فئة المركبة Motor Vehicle Classification
	38057	FORD- FOCUS BASE		WHITE	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.	WF0BC2MBXGLD48582		**رقم المحرك Engine No.**	LD48582	

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: **تحديد المسؤولية :**

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 قضائيا مهما بلغت قيمته.
2- الحد الأقصى لمسؤولية الشركة بالنسبة للفقرة (ج) من البند (1) من الفصل الثاني عن أية مطالبة أو جملة مطالبات نشأت عن الحادث واحد بمبلغ **2,000,000.00** درهم

Licensed Driver: **السائق المرخص له :**

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 او اي شخص يقود السيارة بأذن أو أمر المؤمن له بشرط ان يكون السائق مرخصا له بقيادة السيارة وأن ليكون الترخيص الممنوح له قد ألغي بأمر من المحكمة أو بمقتضى قوانين و لوائح المرور.

Limitation of Use: **قيود الستعمال :**

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

يحب على المؤمن له ال يستعمل السيارة إل للغرض المرخص من أجله.

Special Conditions: **شروط خاصة :**

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..

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

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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PREMIUM PAID - VALIDATE ONLINE

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Benefits Summary (813/C/944766)

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 WC	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	29450	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	THE NEW INDIA ASSURANCE CO. LTD. Chief Agent Rais Hassan Saadi Insurance Agents L.L.C. P.O.Box: 5701 DUBAI

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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.

/ 02-05-2025 / 15:52:50

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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 المارات العربية المتحدة و تفاصيلها كما يلي :**	
Name of the Policy Holder	AL MEERAJ AUTO REPAIRING WORKSHOP		**اسم المؤمن :**
Policy No.	813/C/944766	٩٤٤٧٦٦/C/٨١٣	**رقم البوليصة :**
Date of Commencement of Insurance:	02/05/2025	٠٢/٠٥/٢٠٢٥	**تاريخ ابتداء التأمين :**
Date of Expiry:	01/06/2026	٠١/٠٦/٢٠٢٦	**تاريخ انتهاء التأمين :**
Vehicle/s Covered:		**السيارة / السيارات التي تغطيها البوليصة**	
FORD FOCUS BASE / SALOON /2016		????	
Chassis No	WF0BC2MBXGLD48582	WF0BC2MBXGLD48582	**رقم الشاسي :**
Engine No	LD48582	LD48582	**رقم المحرك :**
Colour of Vehicle	WHITE	WHITE	**لون السيارة:**
Veh. Number Plate	DUBAI 38057		**رقم السيارة :**
Type of Insurance	MOTOR COMPREHENSIVE+P.A Benefits Included	MOTOR COMPREHENSIVE	**نوع التأمين :**
No. of Seats	Driver + 4	السائق+٤	**عدد المقاعد :**
Geographical Area	United Arab Emirates	الإمارات العربية المتحدة	**الحدود الجغرافية :**
Geographical Extension : Oman	OD Covered & TP Not Covered	سلطنة عمان (الحوادث على السيارات المؤمنة مشمولة والحوادث على السيارات أخرى (طرف الثالث) غير مشمولة)	**الحدود التمديدية :**
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.

THE NEW INDIA ASSURANCE CO. LTD. Chief Agent Rais Hassan Saadi Insurance Agents L.L.C. P.O.Box: 5701 DUBAI

ع / ذي نيو انديا اشورنس كومبني ليمتد

التاري : ٢٠٢٥/٠٥/٠٢

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

PREMIUM AED - VALIDATE ONLINE

Response from RTA unedited

3001: Your insurance policy information has been successfully uploaded to RTA. The vehicle chassis number is WF0BC2MBXGLD48582 with plate number 38057 Private O. The policy details are- PolicyNo: 813/C/944766, 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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TAX INVOICE
الفاتورة الضريبية

Code	:	42100672-RELIANCE INSURANCE BROKERS LLC - ONLINE MOTOR (009174)	**NIA TRN**	:	100049137100003
Name السم	:	AL MEERAJ AUTO REPAIRING WORKSHOP			
Address العنوان	:	DUBAI,	**Client TRN**	:	0
Tax Invoice No رقم الفاتورة	:	81331250501000252P	**Emirate** الامارات :		**Date** تاريخ الفاتورة : 02/05/2025

PARTICULARS - تفاصيل

Description وصف		Qty. كمية	Unit Price سعر الوحده	Amount Before VAT المبلغ الجمالي - درهم	Discount خصم	Tax Rate % سعر ضريبة القيمة لمضاف	Tax Amount مبلغ ضريبة القيمة المضافة -	Total Amount المبلغ الصافي
Policy No. رقم البوليصة : 813/C/944766 Policy Type نوع البوليصة : MOTOR COMPREHENSIVE Policy Period مدة التأمين : 2-May-25 to 1-Jun-26 **Total**	**Premium** قسط تأمين	1	As per Schedule	1,600	0	5.00	80	1,680

UAE DIRHAMS (amount in words)

(DIRHAMS ONE THOUSAND SIX HUNDRED EIGHTY AND FILS ZERO ONLY)

Exchange Rate	1.00
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

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For The New India Assurance Company Ltd

THE NEW INDIA ASSURANCE CO. LTD. Chief Agent Rais Hassan Saadi Insurance Agents L.L.C. P.O.Box: 5701 DUBAI

Authorised Signatory

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

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