

Validation Link

<https://www.insdubai.com/internal/uploaded-policies/6818f0eba30b1-21791.pdf>MOTOR INSURANCE
POLICY SCHEDULE

Tokio Must

Scan the QR code to
report an accident
بمسح رمز QR لتبليغ
عن حادث

POLICY SCHEDULE		جدول الوثيقة
POLICY NO	P-100-1006-2025-21791	تسجيتر
PERIOD OF INSURANCE		رقة الوثيقة
FROM	05/05/2025	
TO	04/06/2026	
Policy Type	Tokio Must	نوع الوثيقة
Quote Issue	30/04/2025	زمن الإصدار
Premium	1,740.00	القسط
VAT 5%	87	ضريبة القيمة المضافة 5%
Total payable (AED)	1,827.00	المقابل المدفوع (د.إ.)
Excess	350	مدفع التكمّل

KNOW YOUR CUSTOMER (KYC) DETAILS		تفصيل خدمة بالعميل
INSURED NAME	JAVED SHEIKH TRADING CO LLC	إسم المؤمن عليه
Date Of Birth	05/05/1970	تاريخ الميلاد
Claim Free Years	3	سنوات الخلو من المطالبات أو الحوادث
PO Box / Emirate		صندوق البريد / الإمارات
Email	khalid@relianceins.ae	البريد الإلكتروني
Phone	0508463424	رقم الهاتف
Residential Address	1	منوان الإقامة
Place Of Birth		مكان الولادة
Nationality	COMPANY DRIVER	الجنسية
Emirates ID/ Trade Lic No	240422	بطاقة الهوية الإماراتية

VEHICLE DETAILS		تفاصيل المركبة
MAKE & MODEL	النموذج والمصنف	MITSUBISHI PAJERO
Color	SILVER	اللون
Engine Capacity	3.5 L	المحرك سعة
No. of Cylinders	6 Cylinder	مطوياتات ا عدد
Seating Capacity	7	عدد الركاب بما فيهم سائق
Manufacture Year	2014	سنة الصنع
Date of First Reg.	01/02/2015	تاريخ أول تسجيل
Place of Reg.	DUBAI	مكان تسجيل
Chassis No.	JMYLRV95WE1702753	رقم الشاسيه
Engine No.	6G74X18841	رقم المحرك
Plate No.	84194	رقم اللوحة
TCF No.	50027774	الرمز المروري
Vehicle Trim	GLS	الإصدار
Vehicle Type		النوع السيارة
Vehicle Use	OTHERS	الاستخدام
Hire Purchase		الشراء بالتقسيط (الرهن)
Body Type	SUV	هيكل السيارة
Insured Value (AED)	AED 23,800.00	قيمة التأمين (د.إ.)

Scan the QR code to report an accident
بمسح رمز QR لتبليغ عن حادث

ROADSIDE ASSISTANCE
HELPLINE 600 50 8181

TABLE OF BENEFITS (PLEASE REFER TO THE MOTOR POLICY WORDINGS FOR MORE INFORMATION)						بالمرأ ولنجد		
Third Party Limit for Property Damage	3,000,000	Third Party Limit for Property Damage	Waiver of Excess for Windscreen Damage	WAIVED ONCE	Waiver of Excess for Windscreen Damage	Personal Accidents Benefits - Passengers (As per Endorsement No.1)	AED 200,000	Personal Accidents Benefits - Passengers (As per Endorsement No.1)
Excess Deductible in case of Flood/Rain water/Earthquake/Hail storm damage: Maximum amount as per Unified Motor Policy Wordings of UAE of Schedule No.3) will apply	✓	Excess Deductible in case of Flood/Rain water/Earthquake/Hail storm damage: Maximum amount as per Unified Motor Policy Wordings of UAE of Schedule No.(3) will apply	Off Road Cover for 4WD Vehicles (Excluding Safari Activities)	✓	Off Road Cover for 4WD Vehicles (Excluding Safari Activities)	Hire Car Benefit (applicable if stated in your schedule) -15 Days	✓	Hire Car Benefit (applicable if stated in your schedule) -15 Days
Fire and Theft Cover	✓	Fire and Theft Cover	Third Party Liability to Non Owned Cars	✓	Third Party Liability to Non Owned Cars	No Claim Discount	✓	No Claim Discount
Personal Injury Cover	10,000	Personal Injury Cover	Unauthorised Driver for Own Damage	✓	Unauthorised Driver for Own Damage	Unlimited Third Party Liability for Bodily Injury	✓	Unlimited Third Party Liability for Bodily Injury
Emergency Medical Expenses	3,000	Emergency Medical Expenses	Loss or Damage to the Insured Vehicle (As per the Insured Value	✓	Loss or Damage to the Insured Vehicle (As per the Insured Value	Legal Liability to Family Members and Passengers	✓	Legal Liability to Family Members and Passengers
Loss of Personal Belongings	2,500	Loss of Personal Belongings	Motor Garage and/or Valet parking	✓	Motor Garage and/or Valet parking	Natural Disaster cover as per Unified Motor Policy Wordings of UAE	✓	Natural Disaster cover as per Unified Motor Policy Wordings of UAE
Self Authorisation Repairs	1,000	Self Authorisation Repairs	Geographical Area	UAE	Geographical Area	Riot, Strike and Civil Commotion	✓	Riot, Strike and Civil Commotion
New Car replacement (Brand new vehicles only)	X	New Car replacement (Brand new vehicles only)	Geographical Area for Oman (Own Damage)	✓	Geographical Area for Oman (Own Damage)	National Ambulance Cover	✓	National Ambulance Cover
			Personal Accidents Benefits - Driver (As per Endorsement No.1)	AED 200,000	Personal Accidents Benefits - Driver (As per Endorsement No.1)			



MOTOR INSURANCE POLICY SCHEDULE

Tokio Must



Scan the QR code to report an accident

برای اطلاع و دسترسی به این کتابخانه
 به این آدرس مراجعه کنید

SPECIAL TERMS & CONDITIONS

شروط وأحكام خاصة

1. Young and Novice Drivers — Drivers below the age of 25 or with less than 12 months driving experience need to be declared on the proposal form.
2. Repairs at Tokio Marine Approved Panel Garages — We will pay for your vehicle to be repaired at one of our approved workshops within the UAE following an accident covered under your policy. (Not applicable for Tokio Third Party Policy).
3. Vehicle Specification — Your vehicle is in good condition, as per GCC specifications and first purchased from an UAE local authorized dealer. The vehicle has not been modified from the manufacturer original specifications. The vehicle do not have any Chassis repairs and damage remarks mentioned on the Vehicle Inspection Report (Issued by the UAE Traffic Authorities).
4. Additional Excess (Not applicable for Tokio Third Party Policy): a. Young Driver: If the Driver at the time of the accident is below 25 years, an additional deductible of 10% of the claim amount shall be paid by the Driver or the Insured over and above the excess stated on the Policy Schedule. b. Factory Modified Vehicles: The Insured or the Driver shall pay the first 15% of the claim amount in addition to the standard policy excess stated on the Policy Schedule. c. Non Factory Modified Vehicles: The Insured or the Driver shall pay the first 20% of the amount of compensation in addition to the standard policy excess stated on the Policy schedule. d. Sports Car (including any vehicle with 8 or more cylinders): The Insured or the Driver shall pay the first 15% of the claim amount in addition to the standard policy excess stated on the Policy Schedule. This is not applicable to 4WDs.
5. 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 Tokio Marine 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.
6. No Claim Discount — Proof of No Claim Letter from the previous Insurance Company to be provided at the time of purchasing the policy with no claim discounts.
7. Tool of Trade — Use or operation of a vehicle and/or any attachment, equipment, tool or apparatus which forms part of the vehicle, but only whilst engaged in and undertaking its designed activity.

- [illegible]

YOURS FAITHFULLY,

AL-FUTTAIM DEVELOPMENT SERVICES COMPANY (AGENTS)
TOKIO MARINE NICHIDO & FIRE INSURANCE CO., LTD.



Single Business Tower, Business Bay, Sheikh
Zayed Road, Dubai, UAE
Tel: +971 4 3502 777



@TokioMarineUAE

ABU DHABI OFFICE
Unit-101, ADCP Building
(opp. Al Masraf H.O.)
on Street, Abu Dhabi, UAE
Tel: +971 2 6432 290



الهيئة الاتحادية للضرائب
FEDERAL TAX AUTHORITY



شهادة تسجيل لضريبة القيمة المضافة في الامارات العربية المتحدة
Certificate of Registration for Value Added Tax in the United Arab Emirates

The Federal Tax Authority certifies that the entity below is
a registered person for Value Added Tax in the UAE

تشهد الهيئة الاتحادية للضرائب أن الجهة التالية مسجلة لضريبة القيمة
المضافة في الامارات العربية المتحدة

Full Arabic legal name	شركة حاويد شيخ التجارية (ذ.م.م.)	الاسم القانوني الكامل باللغة العربية
Full English legal name	JAVED SHEIKH TRADING CO. (L.L.C.)	الاسم القانوني الكامل باللغة الانجليزية
Registered address	mahmood dallal building 13, 47 street, al ras 112, dubai, Dubai, United Arab Emirates, 20792, +9719714225074	العنوان المسجل
Tax Registration Number	100374665600003	رقم التسجيل الضريبي
Effective Registration Date	01/01/2018	تاريخ التسجيل الفعلي
First VAT Return Period	01 Jan 2018 - 31 Mar 2018 and quarterly thereafter	فترة أول إقرار لضريبة القيمة المضافة
VAT Return due date	29 Apr 2018	تاريخ استحقاق إقرار ضريبة القيمة المضافة
Start and end dates of Tax periods:	1 Apr to 30 Jun, 1 Jul to 30 Sep, 1 Oct to 31 Dec, 1 Jan to 31 Mar	بداية ونهاية الفترات الضريبية

يرجى التأكد من صحة تفاصيل الشهادة. يجب إبلاغ الهيئة الاتحادية للضرائب في حال تغير الاسم الذي حصلت فيها على رقم التسجيل الضريبي الخاص بك.

Please check that the details on this certificate are correct. You must inform the Federal Tax Authority of any change on the basis of which you obtained your Tax Registration Number.



Issuing Date:

02/04/2018

تاريخ الإصدار



طوكيو مارين اند نيتشيدو فاير
انشورانس كومباني ليميتد

مكتب دبي
ص ب: بريد ١٥٢، دبي، الإمارات العربية المتحدة
هاتف: ٣٥٠٢ ٧٧٧ + ٩٧١ ٤ ٣٥٠٢ ٨٨٨ : فاكس :
مكتب أبوظبي
ص ب: بريد ٥١٥٣١، أبوظبي، الإمارات العربية المتحدة
هاتف: ٢٦٤٣٢ ٢٩٠ + ٩٧١ ٢ ٦٤٣٢ ٢٩٠ : فاكس :
<http://www.tmnf.ae>



TOKIO MARINE & NICHIDO
FIRE INSURANCE CO., LTD.

Dubai Office:
P.O. BOX 152, Dubai, UAE
Tel: +971-4-3502 777, Fax: +971-4-3502 888
Abu Dhabi Office:
P.O. Box 51531, Abu Dhabi, UAE
Tel: +971-2-6432 290, Fax: +971-2-6432 294
<http://www.tmnf.ae>

(Incorporated in Japan, registered in the Insurance Companies register under Regn. No. 45 dated 29th December 1984)
AGENTS FOR UNITED ARAB EMIRATES: AL FUTTAIM DEVELOPMENT SERVICES CO. LLC.

CERTIFICATE OF INSURANCE

No : CE0509518

شهادة تأمين رقم

شهد بهذا أننا قد اصدرنا بوليصة وفقاً لمقتضيات احكام المرور والسير سنة ١٩٦٨ لابلوطني لتغطي الاخطار المشمولة قانونياً بموجب قانون التأمين الاجباري
سيارات الصادر في عام ١٩٧٣ في رأس الخيمة حسب المواصفات المذكورة أدناه

We hereby Certify that Policy of Insurance covering the liabilities required to be covered by the Traffic Law, 1968 Abu Dhabi and the Compulsory Motor Vehicles Insurance Ordinance 1973 (R.A.K) has been issued as follows :

Name of the Insured	JAVED SHEIKH TRADING CO L L C	م حامل بوليصة التأمين
Mortgage		هـ
Policy No.	P-100-1006-2025-21791	تم بوليصة التأمين
Type of Cover	التأمين ضد الفقد و التلف و المسؤولية المدنية	ع التأمين
Make of Car	ميتسوبيشي	ميلة المؤمن عليها
Year and Place of Manufacture	2014	نة ومكان الصنع
Color	فضي	ون
Engine No.	6G74XT8841	تم المحرك
Chassis No.	JMYLRV95WEJ702753	تم الشاصي
Registration No.	84194	تم دفتر التسجيل
Commencement Date	05/05/2025 21:03:00	يخ الاصدار
Expiry Date	04/06/2026 23:59:00	يخ الانتهاء
Use of the Vehicle	خصوصي	ميلة للاستعمال
Seating Capacity Including Driver	6+1	ند الركاب بما فيهم السائق
Geographical Area : U.A.E and *SULTANATE OF OMAN (*Own Damage Cover only)		'امارات العربية المتحدة و*سلطنة عمان (*ضد لفقد و التلف فقط
Total Premium(Inclusive of VAT):	AED 1,827.00	جمالي الاقساط (مع قيمة لضريبه

شركة الفطيم لخدمات التنمية ذ.م.م

Al-Futtaim Development Services Co. LLC

**Authorized Signature**

Date: 05/05/2025

طوكيو مارين اند نيتشيدو فاير انشورانس كومباني ليميتد

تاريخ

Time: 09:05:36

TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.

وقت

IMPORTANT

لاحظات هامة

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:
1) Transfer of ownership as recorded with the police authorities OR
2) Proof that the vehicle has been insured by another Insurance Co. OR
3) Copy of an export certificate if the vehicle is to be exported from U.A.E.

الشهادة والبوليصة غير قابلة للتحويل دون علم مسبق من الشركة
حالة الرغبة بالغاء التأمين يجب على المؤمن له ان يزود الشركة بما يلي
رة من الملكية بعد تحويلها باسم المالك الجديد أو ما يثبت ذلك من الشرطة
سورة من شهادة التسجيل اذا ما تم تسفير السيارة الى خارج الدولة

RTA STATUS : SUCCESS - 3001: Your insurance policy information has been successfully uploaded to RTA. The vehicle chassis number is JMYLRV95WEJ702753 with plate number 84194 Private K. The policy details are- PolicyNo: P-100-1006-2025-21791, insuranceType: Comprehensive, policyStartDate: 05-05-2025, policyExpiryDate: 04-06-2026, ModelYear: 2014. Please print and attach this Message to the

Validation Link

<https://www.insdubai.com/internal/uploaded-policies/6818f0eba30b1-21791.pdf>



طوكيو مارين اند نيتشيدو فاير
انشورانس كومپاني ليميتد

مكتب دبي

ص ب: برید ١٥٢، دبي، الإمارات العربية المتحدة
هاتف: ٣٥٠٢ ٧٧٧ ٤ ٩٧١ +، فاكس: ٣٥٠٢ ٨٨٨ ٤ ٩٧١ +

مكتب أبوظبي

ص ب: برید ٥١٥٣١، أبوظبي، الإمارات العربية المتحدة
هاتف: ٢٦٤٣٢ ٢٩٠ ٢ ٩٧١ +، فاكس: ٢٦٤٣٢ ٢٩٤ ٢ ٩٧١ +
<http://www.tmnf.ae>



TOKIO MARINE
NICHIDO

**TOKIO MARINE & NICHIDO
FIRE INSURANCE CO., LTD.**

Dubai Office:

P.O. BOX 152, Dubai, UAE
Tel: +971-4-3502 777, Fax: +971-4-3502 888

Abu Dhabi Office:

P.O. Box 51531, Abu Dhabi, UAE
Tel: +971-2-6432 290, Fax: +971-2-6432 294
<http://www.tmnf.ae>

(Incorporated in Japan, registered in the Insurance Companies register under Regn. No. 45 dated 29th December 1984)
AGENTS FOR UNITED ARAB EMIRATES: AL FUTTAIM DEVELOPMENT SERVICES CO. LLC.

Insurance Policy.

PREMIUM AED 1827 - VALIDATION LINK ON TOP