TOKIO MARINE NICHIDO

MOTOR INSURANCE POLICY SCHEDULE

Tokio Must

Scan the QR code to report an accident

يرجى مسح رمز ال QR للتبليغ عن حادث

POLICY SHEDULE جدول البوليصة

POLICY NO	P-100-1006-2025-22704	تسعيرة
PERIOD OF INSURANCE		رقم البوليصة
FROM	14/05/2025	
TO	13/06/2026	
Policy Type	Tokio Must	نوع البوليصة
Quote Issue	14/05/2025	تاريخ اصدار
Premium	1,990.00	القسط
VAT 5%	99.5	ضريبة القيمة المضافة 5%
Total payable (AED)	2,089.50	إجمالي المدفوعات (د.إ)
Excess	250	مبلغ التحمل

KNOW YOUR CUSTOMER (KYC) DETAILS تفاصيل خاصة بالعميل.

INSURED NAME	SHAHROZ ABDUL SALEEM	إسم المؤمن عليه
Date Of Birth	11/09/1992	تاريخ الميلاد
Claim Free Years	3	سنوات الخلو من المطالبات او الحوادث
PO Box / Emirate		صندوق البريد / الإمارات
Email	khalid@relianceins.ae	البريد الكتروني
Phone	0508463424	رقم الهاتف
Residential Address	1	عنوان الإقامة
Place Of Birth		مكان الولادة
Nationality	Pakistani	الجنسية
Emirates ID/ Trade Lic No	784-1992-2159031-0	بطاقة الهوية الإماراتية

VEHICLE DETAILS تفاصيل المركبة

MAKE &MODEL الطراز&الصنف

TOYOTA COROLLA

Color	BLACK	اللون
Engine Capacity	1.8 L	سعة المحرك
No. of Cylinders	4 Cylinder	عدد الاسطوانات
Seating Capacity	5	عدد الركاب بما فيهم السائق
Manufacture Year	2011	سنة الصنع
Date of First Reg.	01/02/2012	تاريخ أول تسجيل
Place of Reg.	DUBAI	مكان تسجيل
Chassis No.	RKLBC42E4B4501925	رقم الشاسيه
Engine No.	2ZRX008658	رقم المحرك
Plate No.	38309	رقم اللوحة
TCF No.	13345265	الرمز المروري
Vehicle Trim	XLI	الإصدار
Vehicle Type		النوع السيارة
Vehicle Use	OTHERS	الاستخدام
Hire Purchase		الشراء بالتقسيط (الرهن)
Body Type	SEDAN	هيكل السيارة
Insured Value (AED)	AED 22,897.00	قيمة التأمين (د.إ)

Scan the QR code to report an accident

يرجى مسح رمز ال QR للتبليغ عن حادث

ROADSIDE ASSISTANCE HELPLINE 600 50 8181

TABLE OF BENEFITS (PLEASE REFER TO THE MOTOR POLICY WORDINGS FOR MORE INFORMATION) يالمزا ولجد

Third Party Limit for Property Damage	3,000,000	Third Party Limit for Property Damage
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
Fire and Theft Cover	✓	Fire and Theft Cover
Personal Injury Cover	10,000	Personal Injury Cover
Emergency Medical Expenses	3,000	Emergency Medical Expenses
Loss of Personal Belongings	2,500	Loss of Personal Belongings
Self Authorisation Repairs	1,000	Self Authorisation Repairs
New Car replacement (Brand new vehicles only)	X	New Car replacement (Brand new vehicles only)

Waiver of Excess for Windscreen Damage	WAVIED ONCE	Waiver of Excess for Windscreen Damage
Off Road Cover for 4WD Vehicles (Excluding Safari Activities)	✓	Off Road Cover for 4WD Vehicles (Excluding Safari Activities)
Third Party Liability to Non Owned Cars	✓	Third Party Liability to Non Owned Cars
Unauthorised Driver for Own Damage	✓	Unauthorised Driver for Own Damage
Loss or Damage to the Insured Vehicle (As per the Insured Value	✓	Loss or Damage to the Insured Vehicle (As per the Insured Value
Motor Garage and/or Valet parking	✓	Motor Garage and/or Valet parking
Geographical Area	UAE	Geographical Area
Geographical Area for Oman (Own Damage)	✓	Geographical Area for Oman (Own Damage)
Personal Accidents Benefits - Driver (As per Endorsement No.1)	AED 200,000	Personal Accidents Benefits - Driver (As per Endorsement No.1)

Personal Accidents Benefits - Passengers (As per Endorsement No.1)	AED 200,000	Personal Accidents Benefits - Passengers (As per Endorsement No.1)
Hire Car Benefit (applicable if stated in your schedule) -15 Days	✓	Hire Car Benefit (applicable if stated in your schedule) -15 Days
No Claim Discount	✓	No Claim Discount
Unlimited Third Party Liability for Bodily Injury	✓	Unlimited Third Party Liability for Bodily Injury
Legal Liablity to Family Members and Passengers	✓	Legal Liablity to Family Members and Passengers
Natural Disaster cover as per Unified Motor Policy Wordings of UAE	✓	Natural Disaster cover as per Unified Motor Policy Wordings of UAE
Riot, Strike and Civil Commotion	✓	Riot, Strike and Civil Commotion
National Ambulance Cover	✓	National Ambulance Cover

SPECIAL TERMS & CONDITIONS

1.Young and Novice Drivers — Drivers below the age of 25 or with less than 12 monthsdriving 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 fi rst 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 D river 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 tobe 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.

شروط وأحكام خاصة

١. السائقون حديثو السن والمبتدئون — يتعين على السائقين الذين تقل أعمارهم عن 25 عامًا، أو يمتلكون خبرة في القيادة تقل عن 12 شهرًا، توضيح ذلك في استمارة طلب تأمين المركبة.

٢. الإصلاحات في مَرائِب طوكيو مارين المعتمدة — سندفع مقابل إصلاح مركبتك في واحدة من ورشنا المعتمدة داخل دولة الإمارات العربية المتحدة في حال وقوع حادث يقع ضمن نطاق التغطية التأمينية بموجب بوليصة التأمين الخاصة بك. (لا ينطبق ذلك على وثيقة تأمين الطرف الثالث من شركة طوكيو).

٣. مواصفات السيارة — يتعين أن تكون سيارتك في حالة جيدة، وفقًا لمواصفات دول مجلس التعاون الخليجي، وأن يكون قد جرى شراؤها لأول مرة من تاجر محلي معتمد في دولة الإمارات العربية المتحدة، ولم تجرِ تعديلات على السيارة تُغير من المواصفات الأصلية للشركة المصنعة. كما يتعين ألا تحتوي السيارة على أية إصلاحات في الشاسيه. ويجب تفصيل علامات الضرر الملحق بالسيارة في تقرير فحصها (الصادر عن إدارات المرور بدولة الإمارات العربية المتحدة).

٤. الزيادة مبلغ التحمل (لا تنطبق على وثيقة تأمين الطرف الثالث من شركة طوكيو): أ. السائق صغير السن: في حال كان السائق في وقت وقوع الحادث أقل من 25 عامًا، يتكبّد السائق أو المؤمن له نسبة تحمُّل إضافية تبلغ 10٪ من مبلغ المطالبة، بالإضافة إلى مبلغ التحمل المذكورة في جدول بوليصة التأمين. ب. المركبات المعدلة في المصنع: يتكبّد المؤمن له أو السائق أول 15٪ من مبلغ المطالبة، بالإضافة إلى مبلغ التحمل المذكورة في جدول بوليصة التأمين. ج. المركبات المعدّلة خارج المصنع: يتكبّد المؤمن له أو السائق أول 20٪ من مبلغ التعويض، بالإضافة إلى مبلغ التحمل المذكورة في جدول البوليصة. د. السيارات الرياضية (بما في ذلك أي مركبة تعمل بثمان اسطوانات أو أكثر): يتكبّد المؤمن له أو السائق أول 15٪ من مبلغ المطالبة بالإضافة إلى مبلغ التحمل المذكورة في جدول بوليصة التأمين. وهذه الإضافة لا تنطبق على سيارات الدفع الرباعي.

٥. بند ضريبة القيمة المضافة — يقبل المؤمَّن له ويوافق على دفع أي ضرائب مستحقة على بوليصة التأمين هذه، بما في ذلك الضريبة المطبقة على مبلغ التحمل حيثما انطبقت، وبما يتوافق مع القوانين واللوائح المعمول بها في دولة الإمارات العربية المتحدة، بما في ذلك على سبيل المثال لا الحصر، ضريبة القيمة المضافة، في غضون عشرة أيام عمل من تاريخ أي فاتورة ضريبية مُرسَلة من شركة طوكيو مارين أو نيابة عنها، أو من وكيلها المعتمد إلى المؤمَّن له أو وفقًا لشروط الائتمان المتفق عليها.

وفي حالة عدم دفع الضريبة المطبقة الناشئة عن بوليصة التأمين في الوقت المحدد، يجوز للمُؤمِّن إلغاء بوليصة التأمين، شريطة أن يكون هذا الإلغاء متوافقًا مع أية قوانين أو لوائح معمول بها من وقت لآخر. ويخضع إلغاء بوليصة التأمين لتقدير المُؤمِّن.

٦. خصم عدم وجود مطالبة — يُقدَّم إثبات على عدم وجود مطالبة من شركة التأمين السابقة في وقت الحصول على بوليصة التأمين المقترنة بخصم عدم وجود مطالبة.

7. معدات المركبة — استخدام أو تشغيل مركبة و/أو أي ملحق، أو معدات، أو أداة، أو جهاز، تشكل جزء من المركبة، ولكن فقط أثناء المشاركة أو القيام بالنشاط المصمم لها.

YOURS FAITHFULLY,

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

Development Services Co. (L.L.C.) Agents — Tokio Marine & Nichido Fire Insurance Co. Ltd. Dubai

AUTHORIZED SIGNATORY

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)
Hamdan Street, Abu Dhabi, UAE
Tel: +971 2 6432 290

طوكيو مارين اند نيتشيدو فاير انشورانس كومباني ليميتد
مكتب دبي:
ص ب: بريد ١٥٢، دبي، الإمارات العربية المتحدة
هاتف: ٧٧٧ ٣٥٠٢ ٤ ٩٧١ + ، فاكس: ٨٨٨ ٣٥٠٢ ٤ ٩٧١+
مكتب أبوظبي
ص ب: بريد ٥١٥٣١، أبوظبي، الإمارات العربية المتحدة
هاتف: ٢٩٠ ٦٤٣٢ ٢ ٩٧١ + ، فاكس: ٢٩٤ ٦٤٣٢ ٢ ٩٧١+
http://www.tmnf.ae

TOKIO MARINE NICHIDO

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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.

TAX INVOICE RAISED BY BUYER

RELIANCE INSURANCE BROKERS LLC
112 & 113, MALAYSIA TRADE CENTER,
OUD METHA

REF:-

TRN No.	:	100201693700003
A/c No.	:	1305 - 00900000061
Policy / Cert. No.	:	P-100-1006-2025-22704
Period From	:	14/05/2025 **To** : 13/06/2026

T.I. No.	:	CNA100-22644
Date	:	14/05/2025
H.O / Branch	:	DUBAI- MAIN OFFICE
Department	:	MOTOR
Assured	:	

SHAHROZ ABDUL SALEEM
DUBAI
DUBAI

TRN No.	:	NA
A/c No.	:	0010144082

Please note that we have CREDITED your account as follows :

Description	***Amount in AED***
Being 15% brokerage commission on COMPREHENSIVE TOKIO MUST for P-100-1006-2025-22704	298.50
VALUE ADDED TAX @ 5%	14.93
TOTAL	**313.43**

In Words : AED THREE HUNDRED THIRTEEN AND FILS FORTY-THREE ONLY

TOKIO MARINE & NICHIDO FIRE INSURANCE CO TRN NO : 100289623900003

All cheques to be prepared in favour of TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.
AED Direct Bank transfers:- Citi Bank N.A. A/c No.0500008008 Swift Code:CITIAEAD. IBAN NO : AE920211000000500008008
USD Direct Bank transfers:- Citi Bank N.A. A/c No.0500008024 Swift Code:CITIAEAD. IBAN NO : AE480211000000500008024
For collection request and account related queries, please write to finance@tmnf.ae.

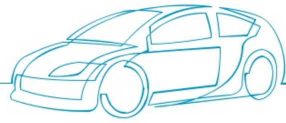
E & O E.

Al Futtaim Development Services Co. (L.L.C.) Agents
Tokio Marine & Nichido Fire Insurance Co. Ltd. Dubai

Authorized Signature

PREMIA

TOKIO MARINE
NICHIDO



Motor Insurance Proposal Form

Customer Details					
Insured Name	Mr. Ms. M/s. SHAHROZ ABDUL SALEEM				
Address	1			Emirate	
Mobile Number	0508463424	Land Line No		Email	khalid@relianceins.ae

Personal Details			
Date of Birth	11/09/1992	Place of Birth	
Broker Name & Address	RELIANCE INSURANCE BROKERS LLC		
Driving License No.		License date of issue	
Emirates ID No/ Trade License No	784-1992-2159031-0	Profession	Accountant

Claims History of Main Driver	
Number of Accident-free years (Excluding claims which were fully recovered from a Third Party)	3

Vehicle Details							
Make	TOYOTA	Model	COROLLA	Body Type	SEDAN	Usage	OTHERS
Manufactured Year	2011	Color	BLACK	Seats	5	Engine No.	2ZRX008658
Plate No.	38309	Chassis No.	RKLBC42E4B4501925	Frist date of Registration as new	01/02/2012	Financed by	
Sum Insured (AED)	AED 22,897.00		Sum Insured details (AED)				
Has the engine or body modified from the manufacturer's standard specification?							NO

Documents Required

- Driving license
- Trade License
- Emirates ID (Both sides)

- Regn.Card copy(Both sides)/ Vehicle customs certificate (VCC)
- Vehicle Test Certificate issued by Traffic Authorities

Insurance Details					
Policy Type	Tokio Must	Policy Start Date	14/05/2025	Policy End Date	13/06/2026
Total Premium (with VAT) AED	AED 2,089.50	Excess (AED)	AED 250	Rent a Car (Applicable for Private vehicles)	YES
Personal Accident Benefit to Driver	YES	Personal Accident Benefit to Passengers	YES	AAA Roadside Assistance	YES

Disclaimer (Please Read Carefully)

TOKIO MARINE
NICHIDO

Motor Insurance Proposal Form

It is hereby declared and agreed that with the acceptance of premium payment, the Policy Holder / Insured named in this Polic unconditionally confirms that he/she has read the Motor Proposal Form, understood & accepted the Terms & Conditions of th 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 mismatching or incomplete or un-updated information has formed the basis of underwriting an issuance of the Quotation and subsequently the issuance of this Policy, then Tokio Marine & Nichido Fire Insurance Co., LTD at it sole discretion shall retain the full right to reject any claim(s) submitted under such issued policy and/or treat the policy or ar section of it as voidable. Should there be any issue arise out of the above, please refer to the Terms and Conditions that form part c this insurance policy and shall prevail in case of dispute.

Terms and Conditions should be thoroughly reviewed to understand the full scope of the available covers.

☑ I Agree Terms & Conditions.

Broker Name/Inured Name: **Mr. Ms. M/s. SHAHROZ ABDUL SALEEM**

Please note that we reserve the right to ask for any additional information, impose special terms or decline. The liability of the Company does not commence until the acceptance of the Proposal has been intimated by the Company or official cover note issued.

It is recommendation to the applicant to keep the documents and his/her correspondence with the Company.

Tokio Marine & Nichido Fire Insurance Co. Ltd.

Agents For UAE: Al Futtaim Development Services Co.LLC

DUBAI OFFICE	**ABU DHABI OFFICE**	**TOLL FREE: 800TMNF (800-8663)**
P.O.Box 152, Office # 302-305, Single Business Tower, Business Bay, Sheikh Zayed Road, Dubai, UAE	Unit-101, ADCP Building (opp. Al Masraf H.O) Hamdan Street, Abu Dhabi, UAE	Email: genclaim@tmnf.ae • Web: www.tmnf.ae Get Social: @TokioMarineUAE

Incorporated in Japan, registered in the Insurance Companies register under Regn. 45 dated 29th December 1984.

ONLINE CREDIT CARD RECEIPT

Receipt	:	RV4-100-202515786
Ref No	:	43543930202505140403444
Date	:	14/05/2025
Branch	:	DUBAI-MAIN OFFICE
Department	:	ACCOUNTS

A/c No.	:	00900000061
Customer Name	:	RELIANCE INSURANCE BROKERS LLC
Received From	:	SHAHROZ ABDUL SALEEM

We received the sum of AED 2,089.50 as follows **Description**	**Amount in AED**
CC TRANSACTION ID : 43543930202505140403444 TRANSACTION DATE : 14/05/2025 CREDIT CARD : xxxxxxxxxxxx4304 DEBIT NOTE : POLICY : P-100-1006-2025-22704 QUOTATION : Q/MOT/892609	2,089.50
TOTAL :	**2,089.50**

Amount in Words : AED AED TWO THOUSAND EIGHTY-NINE AND FIVE FILS ONLY ONLY

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

Authorised Signatory

PREMIUM AED 1080 - VALIDATION LINK ON TOP