



Please note this is a system generated document. Kindly scan the QR code above to ensure accuracy of this document يرجي ملاحظة أن هذا المستند تم إنشاؤه بواسطة النظام يرجي مسح رمز الإستجابة أعلاه للتأكد من دقة هذا المستند

المرود العالق المحرود الم	SCHEDULE / CERTIFI CIVIL LIABILITY	CATE					الجدول / شهادة التأمين المسؤولية المدنية	
الله العناد المؤدن الملكة المؤدن الملكة المؤدن الملكة المؤدن الملكة المؤدن المؤدد الم	رقم الوثيقة.Policy No		رقم الوثيقة.RTA No			مدة التأمينPolicy Period		
المورود للوللا المورود للولا المورود للولا المواقعة المورود للولا المواقعة المورود للولا المواقعة المورود للولا المواقعة المورود المو	09/601/66S/2025/35755		2566S357 <b>55</b>			16/05/25	14:55 to 15/06/26 23:59	
المرود للدلك المعالم	INSURED DETAILa بيانات المؤمن له							
Address Dubai, 0000 Owner TCN 14521625 E-Mail motor15@nsib.ae motor15@nsib.ae (كرون اللهال motor15@nsib.ae (كرون اللهال motor15@nsib.ae (كرون اللهال المولكة 1599271392088  VEHICLE DETAILS الطونية (المحركة المحركة المحركة (المساحدة المحركة المحركة والمحركة والمحركة (عمل المحركة المحركة المحركة والمحركة والمحركة (عمل المحركة المحركة والمحركة والمحركة والمحركة (عمل المحركة المحركة المحركة والمحركة المحركة والمحركة (عمل المحركة المحركة المحركة المحركة المحركة المحركة (عمل المحركة المحركة المحركة المحركة المحركة المحركة (عمل المحركة المحركة المحركة المحركة المحركة المحركة والمحركة (عمل المحركة المحركة المحركة المحركة المحركة المحركة (عمل المحركة المحركة المحركة المحركة المحركة المحركة المحركة (عمل المحركة المحركة المحركة المحركة المحركة المحركة المحركة (عمل المحركة والمتناءات الواردة في بنانات الوثيقة التأمين على المرككة المحركة والمتناءات الواردة في بنانات الوثيقة التأمين على المرككة المحركة والمتناءات الواردة في بنانات الوثيقة التأمين على المرككة المحركة والمتناءات الواردة في بنانات الوثيقة المحركة المحركة والمتناءات الواردة في بنانات الوثيقة المحركة المحركة المحركة والمتناءات الواردة في بنانات الوثيقة المحركة المحركة والمتناءات الواردة في بنانات الوثيقة المحركة الم			AR MUHAMMAD AKBA	R			اسم المؤمن له	
E-Mail							العنوان	
Phone No							الرمز المروري للمالك	
المركبة (Chassis No Engine No المركبة وإلى المركبة (ما المركبة المركبة (ما المركبة المركبة وإلى المركبة (ما المركبة وإلى المركبة (ما المركبة وإلى المركبة (ما المركبة وإلى المركبة (ما المركبة والمدرك (ما المركبة والمدرك (ما المركبة والمدرك (ما المركبة (ما المركبة والمدرك (ما المركبة (ما المرك	E-Mail motor15@nsi		ib.ae				البريد الالكتروني	
بيانات المركبة Engine Capacity رقم اللوحة (قم المحرك (قم الهيكل / الشاصي فوة المحرك (قم الهيكل / الشاصي فوق المحرك (قم الهيكل / الشاصي فقت التسجيل (قم الهيكل / المساتق فية المركبة (المركبة المركبة الم	Phone No 0508463424						رقم هوية المؤمن له	
Third Party Property Damage Limit AED 2,000,000 /- VAT ( 35.50 ) ♦ AED 745.50 /- المااصي AED 2,000,000 /- AED 710.000 /- VAT ( 18.50 ) ♦ AED 1.00 /- AED 710.000 /- VAT ( 18.50 ) ♦ AED 1.00 /- AED 710.000 /- VAT ( 18.50 ) ♦ AED 745.50 /- A	Identification No	ntification No 78419927139					رقم الهاتف	
الكانيس الوطنية للتأمين واعادة التاميل الشاصي المعرك (قوم اللهدكل الشاصي المعرك (قوم اللهدكل الشاصي المعرك (قوم اللهدكل الفيكل الشاصي المدكة	VEHICLE DETAILS بيانات المركبة							
الكانيس الوطنية للتأمين واعادة التاميل الشاصي المعرك (قوم اللهدكل الشاصي المعرك (قوم اللهدكل الشاصي المعرك (قوم اللهدكل الفيكل الشاصي المدكة	Chassis No	Engi	ne No	Plate No	Registra	tion Type	Engine Capacity	
الله الله الله الله الله الله الله الله								
كد الركاب + السائق المركبة ولونها المستقدات المست								
دد الركاب + السائق سنة الحيع شكل الهيكل بلد صنع المركبة المركبة المركبة النام الكاف المركبة ا						$\longleftarrow$	N (D	
Light Vehicle  Purpose of use  Purpose of use  PRIVATE  Vehicle's Insured value Total Agreed Premium  Geographical Coverage Area  United Arab Emirates Only  AED 2,000,000 /-  AED 2,000,000 /-  Personal Accident Driver  CONDITIONS/RIDERS  AED 2,000,000 /-  Personal Accident Driver  ROADSIDE ASSISTANCE SILVER COVER (LIMITED TO 3 SERVICES PER YEAR - WITHIN CITY LIMIT)  Dubai National Insurance & Reinsurance P.S.C company declares that the Motor Vehicle detailed above in this Schedule is insured with it according to the provisions of this Policy.  I read all the terms, conditions and exclusions of the policy and have agreed to it. REFER TO POLICY WORDINGS FOR FULL COVERAGE & EXCLUSIONS issued pursuant to the Regulation of Unifying Motor Vehicle Insurance Policies according to Insurance Authority Board of Directors' Decision No. (25) of 2016 dated 22.09.2016  Decision No. (25) of 2016 dated 22.09.2016  Torota Amale & Make & Model & Color  TOYOTA CAMRY CAMRY Silver   TOYOTA CAMRY Silver   TOYOTA CAMRY Silver   TOYOTA CAMRY CAMPY Silver   TOYOTA CAMRY Silver   TOYOTA CAMRY CAMPY Silver   TOYOTA CAMRY CAMPY Silver   TOYOTA CAMRY CAMPY Silver   TOYOTA CAMRY CAMPY Silver   TOY		-		, , , , ,				
Purpose of use    Description   Description	-	المركبة	بلد صنع			سنة الأ	دد الركاب + السائق	
الاستعمال PRIVATE    PRIVATE   Coyona Camry Camry Silver   PRIVATE   Coyona Camry Camry Silver   PRIVATE   Coyona Camry Camry Silver   Cooparabical Coverage Area   Coyona Camry Camry Silver   Coyona Camry Silver   Coyona Camry Camry Silver   Coyona Camry Camry Property Damage Limit   Coyona Capry Property Damage Limit   Coyona Capry Property Damage Limit   Coyona Capry   Coyona Capry Property Damage Limit   Coyona Capry   Coyona Capry Property Damage Limit   Coyona Capry Property Damage Limit   Coyona Capry   Coyona C	Light Vehicle			SEDAN	20	020	4+ 1	
Vehicle`s Insured value Total Agreed Premium  Geographical Coverage Area  Third Party Property Damage Limit  Dubai National Insurance & Reinsurance P.S.C company declares that the Motor Vehicle detailed above in this Policy.  I read all the terms, conditions and exclusions of this Policy.  I read all the terms, conditions and exclusions of the Regulation of Unifying Motor Vehicle Insurance Policies according to Insurance Authority Board of Directors' Decision No. (25) of 2016 dated 22.09.2016   AED 1.00 /- AED 710.00 /- AED 745.50 /- AED 74	Purpose of use	Tonnage	/ Weight	Make & M	Iodel & Colo	r		
Wehicle's Insured value Total Agreed Premium  Geographical Coverage Area  Third Party Property Damage Limit  CONDITIONS/RIDERS المومناكات - درهم حدود  Personal Accident Driver  ROADSIDE ASSISTANCE SILVER COVER (LIMITED TO 3 SERVICES PER YEAR - WITHIN CITY LIMIT)  Dubai National Insurance & Reinsurance P.S.C company declares that the Motor Vehicle detailed above in this Schedule is insured with it according to the provisions of this Policy.  I read all the terms, conditions and exclusions of the policy and have agreed to it.REFER TO POLICY WORDINGS FOR FULL COVERAGE & EXCLUSIONS issued pursuant to the Regulation of Unifying Motor Vehicle Insurance Policies according to Insurance Authority Board of Directors' Decision No. (25) of 2016 dated 22.09.2016  AED 1.00 /-  AED 7.00 /- AED 745.50 /-  AED 710.00 /- + VAT ( 35.50 ) = AED 745.50 /-  AED 710.00 /- /-	صفة الاستعمال	/ اَلوزن	آلحمولة	ركبة ولونها	نوع الم			
Total Agreed Premium Geographical Coverage Area United Arab Emirates Only  Third Party Property Damage Limit AED 2,000,000 /-  Personal Accident Driver ROADSIDE ASSISTANCE SILVER COVER (LIMITED TO 3 SERVICES PER YEAR - WITHIN CITY LIMIT)  Dubai National Insurance & Reinsurance P.S.C company declares that the Motor Vehicle detailed above in this Schedule is insured with it according to the provisions of this Policy.  I read all the terms, conditions and exclusions of the policy and have agreed to it.REFER TO POLICY WORDINGS FOR FULL COVERAGE & EXCLUSIONS issued pursuant to the Regulation of Unifying Motor Vehicle Insurance Policies according to Insurance Authority Board of Directors' Decision No. (25) of 2016 dated 22.09.2016	PRIVATE							
Third Party Property Damage Limit  AED 2,000,000 /-  AED 2,000,000 /-  ROADSIDE ASSISTANCE SILVER COVER (LIMITED TO 3 SERVICES PER YEAR - WITHIN CITY LIMIT)  Dubai National Insurance & Reinsurance P.S.C company declares that the Motor Vehicle detailed above in this Schedule is insured with it according to the provisions of this Policy.  I read all the terms, conditions and exclusions of the policy and have agreed to it.REFER TO POLICY WORDINGS FOR FULL COVERAGE & EXCLUSIONS issued pursuant to the Regulation of Unifying Motor Vehicle Insurance Policies according to Insurance Authority Board of Directors' Decision No. (25) of 2016 dated 22.09.2016								
Third Party Property Damage Limit			_				ه المتفق التأمين قسط إجمال	
CONDITIONS/RIDERS بيانات المؤمن له Personal Accident Driver ROADSIDE ASSISTANCE SILVER COVER (LIMITED TO 3 SERVICES PER YEAR - WITHIN CITY LIMIT)  Dubai National Insurance & Reinsurance P.S.C company declares that the Motor Vehicle detailed above in this Schedule is insured with it according to the provisions of this Policy.  I read all the terms, conditions and exclusions of the policy and have agreed to it.REFER TO POLICY WORDINGS FOR FULL COVERAGE & EXCLUSIONS issued pursuant to the Regulation of Unifying Motor Vehicle Insurance Policies according to Insurance Authority Board of Directors' Decision No. (25) of 2016 dated 22.09.2016	Geographical Coverage Area United Aral		Emirates Only				ة التغطية حدود	
Personal Accident Driver ROADSIDE ASSISTANCE SILVER COVER (LIMITED TO 3 SERVICES PER YEAR - WITHIN CITY LIMIT)  Dubai National Insurance & Reinsurance P.S.C company declares that the Motor Vehicle detailed above in this Schedule is insured with it according to the provisions of this Policy.  I read all the terms, conditions and exclusions of the policy and have agreed to it.REFER TO POLICY WORDINGS FOR FULL COVERAGE & EXCLUSIONS issued pursuant to the Regulation of Unifying Motor Vehicle Insurance Policies according to Insurance Authority Board of Directors' Decision No. (25) of 2016 dated 22.09.2016	Third Party Property Damage Limit AED 2,000		,000 /-				تصيب الأشياء والممتلكات - درهم حدود تغطية الأضرار التي	
Personal Accident Driver ROADSIDE ASSISTANCE SILVER COVER (LIMITED TO 3 SERVICES PER YEAR - WITHIN CITY LIMIT)  Dubai National Insurance & Reinsurance P.S.C company declares that the Motor Vehicle detailed above in this Schedule is insured with it according to the provisions of this Policy.  I read all the terms, conditions and exclusions of the policy and have agreed to it.REFER TO POLICY WORDINGS FOR FULL COVERAGE & EXCLUSIONS issued pursuant to the Regulation of Unifying Motor Vehicle Insurance Policies according to Insurance Authority Board of Directors' Decision No. (25) of 2016 dated 22.09.2016  Public Roads Insurance Cover (Limited TO 3 SERVICES PER YEAR - WITHIN COVER (Limited TO 3 SERVICES PER YEAR - WITHIN COV								
Dubai National Insurance & Reinsurance P.S.C company declares that the Motor Vehicle detailed above in this Schedule is insured with it according to the provisions of this Policy.  I read all the terms, conditions and exclusions of the policy and have agreed to it.REFER TO POLICY WORDINGS FOR FULL COVERAGE & EXCLUSIONS issued pursuant to the Regulation of Unifying Motor Vehicle Insurance Policies according to Insurance Authority Board of Directors' Decision No. (25) of 2016 dated 22.09.2016								
Dubai National Insurance & Reinsurance P.S.C company declares that the Motor Vehicle detailed above in this Schedule is insured with it according to the provisions of this Policy.  I read all the terms, conditions and exclusions of the policy and have agreed to it.REFER TO POLICY WORDINGS FOR FULL COVERAGE & EXCLUSIONS issued pursuant to the Regulation of Unifying Motor Vehicle Insurance Policies according to Insurance Authority Board of Directors' Decision No. (25) of 2016 dated 22.09.2016  Dubai National Insurance & Reinsurance P.S.C company declaration in this Schedule is insurance P.S.C company in this schedule is insurance P.S.C company declaration in this Schedule is insurance P.S.C company declaration in this Schedule is insurance P.S.C company in this schedule is insurance P.S.C company declaration in this Schedule is insurance P.S.C company in this schedule is insurance in this Schedule is insurance P.S.C company in this schedule is insurance P.S.C company in this schedule is insurance P.S.C company in this schedule is insurance in this Schedule is insurance P.S.C company in this schedule is insurance P.S.C company in this schedule is insurance in this Schedule is insurance P.S.C company in this schedule is insurance in this Schedule is insurance P.S.C company in this schedule is insurance in th								
declares that the Motor Vehicle detailed above in this Schedule is insured with it according to the provisions of this Policy.  I read all the terms, conditions and exclusions of the policy and have agreed to it.REFER TO POLICY WORDINGS FOR FULL COVERAGE & EXCLUSIONS issued pursuant to the Regulation of Unifying Motor Vehicle Insurance Policies according to Insurance Authority Board of Directors' Decision No. (25) of 2016 dated 22.09.2016  Decision No. (25) of 2016 dated 22.09.2016	CHY LIMIT)							
declares that the Motor Vehicle detailed above in this Schedule is insured with it according to the provisions of this Policy.  I read all the terms, conditions and exclusions of the policy and have agreed to it.REFER TO POLICY WORDINGS FOR FULL COVERAGE & EXCLUSIONS issued pursuant to the Regulation of Unifying Motor Vehicle Insurance Policies according to Insurance Authority Board of Directors' Decision No. (25) of 2016 dated 22.09.2016  Decision No. (25) of 2016 dated 22.09.2016	Dubai National Insurance & Reinsurance P.S.C company							
Schedule is insured with it according to the provisions of this Policy.  I read all the terms, conditions and exclusions of the policy and have agreed to it.REFER TO POLICY WORDINGS FOR FULL COVERAGE & EXCLUSIONS issued pursuant to the Regulation of Unifying Motor Vehicle Insurance Policies according to Insurance Authority Board of Directors' Decision No. (25) of 2016 dated 22.09.2016				ـر شركة دبي الوطنية للتأمين وإعادة التأمين بأن المركبة الواردة				
this Policy.  I read all the terms, conditions and exclusions of the policy and have agreed to it.REFER TO POLICY WORDINGS FOR FULL COVERAGE & EXCLUSIONS issued pursuant to the Regulation of Unifying Motor Vehicle Insurance Policies according to Insurance Authority Board of Directors' Decision No. (25) of 2016 dated 22.09.2016			ده الوثيقة the provisions of			إياناتها في هذا الجدول مؤمنة لديّها وفقا لأحكام ه		
ا read all the terms, conditions and exclusions of the policy and have agreed to it.REFER TO POLICY WORDINGS FOR FULL COVERAGE & EXCLUSIONS issued pursuant to the Regulation of Unifying Motor Vehicle Insurance Policies according to Insurance Authority Board of Directors' Decision No. (25) of 2016 dated 22.09.2016								
and have agreed to it.REFER TO POLICY WORDINGS FOR FULL COVERAGE & EXCLUSIONS issued pursuant to the Regulation of Unifying Motor Vehicle Insurance Policies according to Insurance Authority Board of Directors' Decision No. (25) of 2016 dated 22.09.2016	I road all the terms conditions and exclusions of the policy							
FULL COVERAGE & EXCLUSIONS issued pursuant to the Regulation of Unifying Motor Vehicle Insurance Policies according to Insurance Authority Board of Directors' Decision No. (25) of 2016 dated 22.09.2016  FULL COVERAGE & EXCLUSIONS issued pursuant to the Regulation for Unifying Motor Vehicle Insurance Policies according to Insurance Authority Board of Directors' Ver1.3End0 و وافقت عليها 2016 22.09.2016								
رة بموجب نظام توحيد وثائق التامين على المركبات سندا" مجلس إدارة هيئة التأمين رقم (25 (لسنة بتاريخ Decision No. (25) of 2016 dated 22.09.2016 Ver1.3End0 و وافقت عليها 2016 22.09.2016		ت الواردة في بيانات الوتيفة			بنود واحكام التغطية والإستثناءات اا			
according to Insurance Authority Board of Directors' Decision No. (25) of 2016 dated 22.09.2016  Ver1.3End0 و وافقت عليها 2016 22.09.2016								
Decision No. (25) of 2016 dated 22.09.2016 ووافقت عليها Decision No. (25) of 2016 dated 22.09.2016				ة بتاريخ ما Lof Diroctors				
خ مر کز   BN5085 16/05/25 14:55   Issued by & Issue date	Issued by & Issue date					ر وتاریخ مرکز		
	-		111111111111111111111111111111111111111	,				
					وقيع	التوقيع والختم عن الشركة اسم وتو المؤمن له		
ن له Name & Signature of Insured Ve								



دبي الوطنية للتأمين وإعادة التأمين ش.م.ع Dubai National Insurance & Reinsurance P.S.C.

P.O. Box: 1806 Dubai, UAE, T: 04 596 9666, F: 04 295 6711, E: info@dni.ae, W: www.dni.ae







o f

Please note this is a system generated document. Kindly scan the QR code above to ensure accuracy of this document برجي ملاحظة أن هذا المستند تم إنشاؤه بواسطة النظام برجي مسح رمز الإستجابة أعلاه للتأكد من دقة هذا المستند

## **Policy Specific Conditions**

MT0033 - Personal Accident Driver

It is hereby understood and agreed that in consideration of the payment of an additional premium the company undertakes to pay compensation on the scale provided hereunder for death or bodily injury as hereinafter defined sustained by The Insured And/Or any licensed driver in direct connection with any motor car described in the schedule hereto whilst mounting into or dismounting from or traveling in the insured car caused by violent accidental external and visible means, which independently of any other cause (excepting medical or surgical treatment consequent upon such injury ) shall within three calendar months of the occurrence of such injury result in :

No. Description

compensation

Death or permanent total disablement

Dh.200,000 /-

2. Total and incurable loss of all vision in both eyes Dh.200,000 /-

Total loss by physical severance at or above the wrist or ankle of 3. both hands or both feet or of one together with one foot

Dh.200,000 /-

Total loss by physical severance at or above the wrist or ankle of one hand or one foot together with the total and incurable loss of one Dh.200,000 /-

eve vision Total and incurable loss of one eye vision 5.

Dh.100,000 /-

Total loss by physical severance at or above the wrist or ankle of one 6. hand or one foot

Dh.100,000 /-

Permanent partial disability not mentioned in the table hereinabove: The value of compensation will be specified for the person on the basis of percentage for the permanent partial disability approved by medical board multiplied by insurance amount

Dh.200,000 /-

## **Conditions:**

4.

- a) Compensation shall be payable under one item only of item (1) to (6) for item (7) separately in addition to items (5) or (6) above in respect of each person arising out of one occurrence and the total liability of the company shall not in the aggregate exceeding the sum of Dhs. 200,000/during any one period of insurance.
- b) the legal representative for the dead person And/Or the injured person undertake to provide the company with the death certificate or final disability report issued by governmental hospital in addition to the required traffic penal documents.
- c) No compensation shall be payable in respect of death or injury indirectly or directly wholly or partially arising out of or resulting form or traceable to:
  - 1. Intentional self-injury or attempted suicide, physical and/or mental defect or infirmity.
  - 2.An accident happening whilst such person is under the influence of intoxicating liquor or drugs.
- 3. Number of vehicle passengers at the time of the accident exceed the authorized seating of the vehicle capacity.
- d) Compensation shall be payable only with the approval of the insured and directly to the injured person or to his legal personal representative whose receipt shall be a full discharge in respect of Ver 1.0 injury to such person.
- e) Total number of passengers including the divershall not exceed the authorized seating capacity of the vehicle at the time of accident Motor Dept.

Subject otherwise to the same terms, conditions exceptions and limitations of the side policy.

دبي الوطنية للتأمين وإعادة التأمين ش.م.ع Dubai National Insurance & Reinsurance P.S.C.

P.O. Box: 1806 Dubai, UAE, T: 04 596 9666, F: 04 295 6711, E: info@dni.ae, W: www.dni.ae







Please note this is a system generated document. Kindly scan the QR code above to ensure accuracy of this document يرجي ملاحظة أن هذا المستند تم إنشاؤه بواسطة النظام يرجي مسح رمز الإستجابة أعلاه للتأكد من دقة هذا المستند

MT6841 - ROADSIDE ASSISTANCE SILVER COVER (LIMITED TO 3 SERVICES PER YEAR - WITHIN CITY LIMIT)

This policy includes road sides assistance cover and additional benefits as per the list below provided by a third party service provider "International Motoring Club" (IMC) for the Insured vehicle including the following:

- 1.Free Accidental Towing Service (Within the same Emirates)
- 2. Free Mechanical Breakdown Towing Service (Within the same Emirates)
- 3. Free Battery Boosting Service
- 4.Free Flat Tyre Fixing
- 5.Free Lock-out Service

Dubai National Insurance and Reinsurance has appointed "IMC" to provide the above services as optional for the insured. It's hereby understood and agreed that the insured will have the right to accept or reject any of these service benefits before utilizing the same under his own personal responsibility. Dubai National Insurance and Reinsurance should not be held responsible or liable for any losses, damages or any sort of inconveniences as a result of utilizing any of the IMC services benefits.

To avail these services, the insured should contact IMC directly on 600 575751 PRIMITIMA ALIA

Ver 1.0



دبي الوطنية للتأمين وإعادة التأمين ش.م.ع Dubai National Insurance & Reinsurance P.S.C.

P.O. Box: 1806 Dubai, UAE, T: 04 596 9666, F: 04 295 6711, E: info@dni.ae, W: www.dni.ae





## **Proforma Invoice**

To:

7143062 - USMAN AKBAR MUHAMMAD AKBAR

0508463424 **Branch of issue** : DUBAI / 09

**Department** : Motor

Our TRN : 100013320500003

Insured TRN :

Policy / Cert No. : 09/601/66S/2025/35755 Policy From Date :16/05/2025 14:55

Broker Code/Name : BN5085/NEW SHIELD INSURANCE BROKERS LLC

Line of Business Class : Motor

**VEHICLE DETAILS:** 

Registration No. : 0000 Engine No. : A255311917

Vehicle Make : TOYOTA CAMRY Chassis No. : JTNB29HK1L3055715

We would like to inform you that your account has been DEBITED with the following transaction(s):

Description

Being Insurance Premium on THIRD PARTY LIABILITY, Line Of business 66S.
Policy No.09/601/66S/2025/35755.

Tax Code: SR-OT

Taxable Amount

710.00

VAT Rate

5%

VAT Amount

35.50

Total Amount

745.50

In Words: Seven Hundred and Forty Six Dirham

This is not a valid tax invoice and cannot be used to claim input VAT. Decree-Law No (8) of 2017 on Value Added Tax and the related Executive Regulations will be sent to you within 14 days

Approved By

Motor Dept.

E & O.E Authorized Signatory

