

**Validation Link**<https://www.insdubai.com/internal/uploaded-policies/682c48d0f21dd-0102010502494546.pdf>**TAX INVOICE**

TRN: 100258594900003

**Customer Details**

Name: Mr. Vasantharaj Ramachandran Ramachandran  
Code: PO03137080  
TRN:  
Address: DUBAI,0,DUBAI,DUBAI  
Country: UAE

Doc. Number	BNCOU250000000133486
Reference Doc.	N/A
Doc. Currency	AED
Exchange Rate	1
Billing Date	20-May-2025
Payment Due Date	20-May-2025
Branch	HEAD OFFICE DUBAI
Department	Motor
Policy Number	0102010502494546000000

**Our Details**

Name: Sukoon Insurance PJSC  
Address: P.O. Box 5209, Dubai, United Arab Emirates  
IBAN No: AE960330000010492100039  
Account No: 10492100039  
Account Currency: AED  
Bank: Mashreq Bank, Murraqabat Branch, Dubai, UAE  
SWIFT: BOMLAED

**Intermediary Details**

Name: POLICYBAZAAR MIDDLE EAST INSURANCE  
BROKERS L.L.C  
Code: NPA0174

Transaction Details							
Sr. No	Description	Qty	Unit price (AED)	Taxable Amount (AED)	Tax rate (%)	Tax Amount (AED)	Total Amount (AED)
1	Gross Premium Written Motor POLICY NO : 0102010502494546000000 20 May 2025 - 19 June 2026	1	4,550.00	4,550.00	5	227.50	4,777.50
Total Amount			4,550.00	4,550.00		227.50	4,777.50

**Notes**

- **Amount In Words:** United Arab Emirates Dirhams Four thousand Seven Hundred Seventy-Seven and Fils Fifty
- Please include the invoice number on all remittances and include remittance copy with payment correspondence.
- Payment remittances will only be accepted in the invoiced currency or UAE Central Bank issued prevailing cross currency exchange rate.

For **Sukoon Insurance PJSC**

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Mr. Vasantharaj Ramachandran Ramachandran	BRANCH : Head Office Dubai
Post Box No: 0, DUBAI	QUOTATION NUMBER : 0101010505322984000000
Dubai, Dubai	DOCUMENT DATE : 20/05/2025
UAE	DEPARTMENT : Motor
	RECEIPT PARTY CODE : NPA0174

DETAILS	PAYMENT PURPOSE	AMOUNT(AED)
Amount to be Paid against mentioned Quotation : <b>0101010505322984000000</b>	Gross Premium Written	4,550.00
	VAT on Gross Premium Written	227.50
	TOTAL	4,777.50
Amount in Words : United Arab Emirates Dirhams Four thousand Seven Hundred Seventy-Seven And Fils Fifty only.		

For Sukoon Insurance PJSC



Authorised Signatory

**Notes:-**

- 1.Receipt to be issued using receipt party code mentioned above;
- 2.Please mention proper quotation reference while issuing receipt.

Issued by: Rashmi Gore on 20/05/2025 12:43

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SUKOON.COM | +971 4 233 7777 | P.O. Box 5209 | Dubai, United Arab Emirates  
سكون للتأمين ش.م.ع. رأس المال المدفوع ٤٦١,٨٧٢,١٢٥ درهم إماراتي، رقم ترخيص ٢٠٣٩٧٠، من مخرصة من قبل المصرف المركزي لدولة الإمارات العربية المتحدة بموجب رقم قيد 9 بتاريخ 24/12/1984، رقم التسجيل الضريبي ١٠٠٢٥٨٩٤٩٠٠٠٣  
Sukoon Insurance PJSC, Paid up Capital AED 461,872,125, C.L. No. 203970, Regulated by the Central Bank of the UAE No. 9 dated 24/12/1984, TRN 100258594900003

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## Motor Comprehensive

## Policy Schedule

## Policy Schedule Basics

Policy Number	0102010502494546	Policy Issuance Date	20 May 2025
Insurance Period	20 May 2025 12:42:48 - 19 June 2026 23:59:59		
Intermediary Name	POLICYBAZAAR MIDDLE EAST INSURANCE BROKERS L.L.C		

## Insured Details

Insured Name	Vasantharaj Ramachandran Ramachandran		
Date of Birth	23 February 1986	Gender	Male
Emirates ID	784-1986-6249685-4	Country of Issuance of 1st Driving License	Not Applicable
Mobile Number	050 5656565	Licensed Driving experience	Driving License held more than 12 months
Home Number	-	Driving License Number	4296534
Office Number	-	Driving License Expiration Date	01 July 2029
PO Box	0	Profession	Others
Address	DUBAI	Employer	-
Emirate	DUBAI	Head Office	-
		Email Address	motorsales@gmail.com

## Vehicle Details

Model Year	2024	Place of Registration	Dubai
Make & Model	HONDA CITY LX SPORT	Plate Category	Private
Body Type	SEDAN	Vehicle Ownership	Individual
Seating Capacity	5	Vehicle Specification	GCC
Color	Blue	Vehicle modified?	No
Cylinders / Tonnage	4	Country of Manufacturer	UNITED ARAB EMIRATES
Plate Number	97263	Purpose of Use	-
Chassis Number	MAKGN2673R41 00536	Registration Type	Renewal
Engine Number	L15ZD2022498	Motor Vehicle Classification	-
Sum Insured	AED 65,000 /-	Financed by	Not Applicable

## Cover Type, Deductible &amp; Premium

Cover Type	Motor Comprehensive	Premium (excl. VAT)	AED 4,550.00/-
Cover Plan	Gold	Policy Fee (excl. VAT)	AED 0.00/-
Repair Condition	Dealer Repair	Total Premium (excl. VAT)	AED 4,550.00/-
Basic Deductible	AED 350/-		
Ancillary Deductible* (% of Agreed Claim Amount)	Not Applicable		

Section	Standard Covers	Limit
1.0	Third Party Bodily Injury	Limit set by UAE Courts
1.0	Third Party Property Damage Limit	Up to AED 3,500,000/-
1.0	Ambulance Cover (third person)	AED 6,770/-
1.0	Third Party Loss of Use Allowance (maximum up to 15 days)	As per policy T&C
2.0	Loss or Damage of Vehicle	Up to AED 65,000/-

Rider Section	Additional Covers	Limit
3.1	Personal Accident Benefit - Driver	Up to AED 200,000/-
3.1	Personal Accident Benefit - Passenger (max total annual reimbursable limit)	Up to AED 200,000/-
3.2	Emergency Medical Expenses (max. limit / accident)	Up to AED 5,000/-
3.3	Personal Injury (of insured & spouse) (whilst embarking or disembarking from insured vehicle, total annual limit)	AED 30,000/-
3.4	Geographical Expansion Cover ** (Orange Card available upon request)	Oman & Qatar
3.5	Natural Disaster, Storm, Flood, Strike, Riot & Civil Commotion (SRCC)	Up to AED 65,000/-
3.6	Personal Belongings (total annual limit) (left in the car & lost/damaged due to fire, theft or accident)	Up to AED 5,000/-
3.7	Windscreen Damage (No Deductible payable, unless exceeding the total annual limit defined)	Up to AED 3,000/-
3.8	Replacement of Locks	Up to AED 1,000/-
3.9	Valet Parking Theft (Hotels/Shopping Malls)	Up to AED 65,000/-
3.10	Road Side Assistance (Free Toll 8006565)	Gold Plan

Basic Deductible - Applicable as per policy T&amp;C

Under Age Excess - If vehicle driver's age at the time of accident is less than 25 years then 10% of claim amount is deductible in addition to Basic Deductible.

Ancillary Excess \* - Applicable if stated in above schedule. In case if both Under Age Excess and Ancillary Excess is applicable in a single claim then, Under Age Excess or Ancillary Excess whichever is higher is applicable in addition to Basic Deductible.

\*\* Double the basic deductible applicable

## Disclaimer

Policy fee and VAT is not refundable under any circumstances

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سكون للتأمين ش.م.ع. رأس المال المدفوع ٤٩١,٨٧٢,١٢٥ درهم إماراتي، رقم ترخيص ٢٠٢٤٧٠، م.ت.خ.ص. من قبل المصرف المركزي لدولة الإمارات العربية المتحدة بموجب رقم قيد ٩ بتاريخ 24/12/1984، رقم التسجيل الضريبي ١٠٠٢٥٨٩٩٤٩٠٠٠٣  
Sukooin Insurance PJSC, Paid up Capital AED 461,872,125, C.L. No. 203970, Regulated by the Central Bank of the UAE No. 9 dated 24/12/1984, TRN 100258594900003

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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 Sukoon Insurance PJSC ("Sukoon") 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 covers

Conditions as per standard Motor Policy approved by the Insurance Authority

### Pre-existing Damage Exclusion

Sukoon 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 Sukoon. Otherwise claims will be rejected.

### VAT Notice

#### (A) Premium Payments:

For the avoidance of doubt, all premium amounts mentioned herein are exclusive of Value Added Tax (VAT). VAT and any other taxes currently applicable or which will be applicable in connection with this insurance policy shall solely be borne by the Insured/Policyholder.

The Insured/Policyholder hereby agrees to pay to the Insurer the applicable VAT and or any other taxes, upon the due date of payment shown on the invoice. Failing which, the Insured/Policyholder shall be considered to be in material breach of the Policy's terms and conditions and, the Insurer shall be within its right to invoke legal remedies available to the Insurer including to terminate the policy and/or offsetting such VAT or other tax amounts from any other amount which the Insured/Policyholder is to receive from the Insurer without the need to obtain any further consent from the Insured/Policyholder and/or any court judgment/order. The Insured/Policyholder hereby unconditionally accepts to the same.

In the event that VAT/any other tax treatment as assessed by relevant tax authorities is different from that assigned by the Insurer on our tax invoice/invoice to you and/or the invoice generated/computed by the Insurer is incorrect, the Insured/Policyholder hereby agrees to pay immediately and on demand the differential balance of any VAT/tax to the Insurer.

#### (B) Claim settlements - where Sukoon agree to pay the policyholder:

When Sukoon Insurance PJSC ("Sukoon" or "we") pays a claim, your VAT registration status will determine the amount we pay you.

When you are:

1. Not registered for VAT, the amount we pay will be the sum insured/limit of indemnity or any other limits of insurance cover, including VAT;
2. Registered for VAT, the amount we will pay will be the sum insured/limit of indemnity or any other limits of insurance coverage and where you are liable to pay an amount of VAT in respect of an acquisition relevant to your claim, we will pay the VAT amount. However, we will reduce the VAT amount we pay for by the amount of any input tax credits to which you are or would be entitled to if you had made the relevant acquisition. In such instances, the input tax credit would be claimable by you upon the filing of your VAT return.

All policyholders making a claim with Sukoon must declare their VAT registration status and provide their VAT registration number. Any VAT liability arising from your incorrect declaration is and will be payable by you (the Insured/Policyholder). Where the settlement amount of your claim is less than the sum insured/limit of indemnity or any other limits of insurance cover, we will only pay an amount of VAT (less any entitlement to an input tax credit) applicable to the settlement amount.

### Governing Law :

This insurance policy will be governed by and construed in accordance with the federal laws of United Arab Emirates (which for the avoidance of doubt excludes the laws of the DIFC or the ADGM or of any offshore and/or any other free zone authorities).

### Jurisdiction :

Each Party submits to the exclusive jurisdiction of the onshore local Courts of the United Arab Emirates (which for the avoidance of doubt excludes the DIFC Courts/the ADGM Courts and/or any other Courts of any offshore and/or any other free zone authorities or Courts).

Name and signature of the Insured or their representative

