



MOTOR INSURANCE POLICY SCHEDULE



OLICY SHEDULE		ول البوليصمة
POLICY NO	P-100-1006-2025-23681	تسعيرة
PERIOD OF INSURA	ANCE	رقد اليرنيسة
FROM TO	23/05/2025 22/06/2026	
Policy Type	Tokio Must	وع البوليصة
Quote Issue	23/05/2025	أريخ اصدار
Premium	1,8 00.00	لفيط
VAT 5%	90	صريبة القيمة المضافة 5%
Total payable (AED	1,890.00	جملي المغرعات (در)
Excess	350	ميقغ التحمل

KNOW YOUR CUSTOM	تقاصيل خاصة بالعميل	
INSURED NAME	SHAMSUDEEN AMEEN S SHAMSUDEEN	إسم المؤمن عليه
Date Of Birth	15/05/1972	تاريخ الميلاد
Claim Free Years	3	سنوات الخلو من المطالبات او الحوادث
PO Box / Emirate		صندوق البريد / الإمارات
Email	khalid@relianceins.ae	البريد الكثروني
Phone	0508463424	رقم الهاتف
Residential Address	1	عنوان الإقامة
Place Of Birth). (1)	مكان الولدة
Nationality	Indian	الجنسية
Emirates ID/ Trade Lic No	784-1972-9620318-1	بطاقة الهولية الإمار انبية

VEHICLE DETAILS		تفاصيل المركبة
	MAKE &MODEL المراز بيانست	
Т	OYOTA LAND CRUISI	ER
Color	GREY	اللون
Engine Capacity	4.0 L	المحرك سعة
No. of Cylinders	6 Cylinder	سطوانات اعدد
Seating Capacity	8	عدد الركاب بما فيهم السانق
Manufacture Year	2014	سنة الصنع (
Date of First Reg.	01/02/2015	تاريخ أول تسجيل
Place of Reg.	DUBAL	مكان تسجيل
Chassis No.	JTMHU 091XE5 07 93 83	رقم الشاسيه
Engine No.	1GRA837864	رقم المحرك
Plate No.		رقم اللوحة
TCF No.	11330822	الرمز المروري
Vehide Trim	GXR	الإصدار
Vehide Type		النوع السيارة
Vehide Use	OTHERS	الاستخدام
Hire Purchase		الشراء بالتقسيط (الرهن)
Body Type	SUV	هيكل السيارة
Insured Value (AED)	AED 100,000.00	قيمة التأمين (د.!)

Scan the QR code to report an accident ررى مسجريدز ال initQR برايغ عن حاسف



ROADSIDE ASSISTANCE HELPLINE 600 50 8181

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

Tokio Marine & Nichido Fire Insurance Co. Ltd

Al Futtaim Development Services Co.LLC Agents for UAE

Tokio Marine reserve the right to decline any Proposal





MOTOR INSURANCE POLICY SCHEDULE



Scan the OR code to report an accident يرجي مسح رمز ال QR للن

SPECIAL TERMS & CONDITIONS

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 fi rst purchased from an UAE local authorized dealer. The vehicle has not been modified from ne 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

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 dam 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

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 RENIUM AED 1890 designed activity.

السلفون حديثر السن والميتشون حير على السلقين الذين نقل أعمارهم من 25 عامًا، أو يمثلكون حبرة في الفوادة نقل عن 12 شهرًا، توحيح ذلك في استمارة علب تأمين المركبة.

. الإصلاحات في مَر لِلْبِ طَركِيو مارياً للمتكدة — سندقع مقائل إصلاح مركبتك في واحدًا من ورنسا المتكدة داخى دولة الإمارات العربية المتحدق لم كان وقوع حالت بقع ضمن نطاق القطوة القائيتية بموجب بونوصة التامين الماصنة بك. (لا يطبق ذلك على رفيعة نفين الطرف الثلث من تتركة طوكبو).

- مواصعات السيارة — ينجين ان نكون سياراتك في حاله هيدة، وقمّ العواصعات دول مجلس التعاون الخطيجي، وان يكون قد جرى شراؤها لأول مرءً من ناجر مسلمي ممتند في دولة الإمرات العربية المتسدّة، ولم تهم نصياتت عني السيار تأثيري من المواسعات الأصلية للشركة المصنعة، كما يئتين الا تحتوي السيارة على أية إصلاحات في الشاسية، ويجب تنصيل عائمات لضنور المأحق بالسيارة في تقوير فحصها والصنار عن إدارات العرور بنولة الإمارات العربية المتحدة).

باسورد هي مغرير قحصيه (الصدر على ولارات تعرون بقوله الإمارات اعربية قطعتمان الساق صدير السن: في حال كان الساق في عالى المارك المساق في قوت لورة علم المارك المساق في قوت لورة علما المارك على المارك المارك

بويمه السويل وصده وصده و سعول على سورت حج بهات . - يند ضريبة القيمة المتحالة — يقبل المؤثن له ويوانق بأهل يضع أي ضراك مستمقة على يوليصنة التأمين هذه يما في نثلك الشعريية المشبقة على مبلغ النصل حيضًا الطيسة، ويما يوافيل إلى يع الويين واللواح المعمول بها في نولة الإمارات الحريبة المنحدة، بما في ذلك على سيل المثال لا العسر، شريبة القيمة المتنافذ في ضدوى صرة أيام صل من تاريخ أي فاتررة ضريبية مُرسلة من تتركة طوكين ما يوار فياية عنها، أو من وكيلها المعتند إلى المؤافر أما وإذ فكانتو وطالاتصار المتقار طبياً.

و في حالة عدم دفع الضر ببه المطلقة الناشئة عز، والمسمة التأمين في الوقت المحيد، بحرار للذؤلار إلغاء والمسمة التأميز، متربطة أن يكون هذا الإلغاء متوافقاً مع أية قوانين أو لواقع معمول مها من وقت لأهر. ريدهمن إلغاء بهارسمة التأمين التقدير الفؤرّثر. ٦. خصص عدم وجود مطالبة — يُتُمُّم إليّف على عدم وجود مطالبة من شركة التأمين البائية في يؤنث العصول طي بوايصة التأمين الترافق عدم حدد مد الله ال سم عدم وجود مطالبةً.

7. محدات المركبة — استخدام أو تشغيل مركبة و/أو أي ملحق، أو محدات، أو أداة، أو جهاز، الشكل حر من المركبة، ولكن فقط أثناء المشاركة أو القيام بانتشاط المصمم لها.

YOURS FAITHFULLY,

Tel: +971 4 3502 777

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

Zayed Road, DANTHORIZED SIGNATORY

600 @TokioMarineUAE ABU DHABI OFFICE

Unit-101, ADCP Building (opp. Al Masraf H.O) Hamdan Street, Abu Dhabi, UAE Tel: +971 2 643 2 290



نم المحرك

نم دفتر التسجيل

طوكيو مارين اند نيتشيدو فاير انشور انس کومیانی لیمیند

http://www.tmnf.ae

مكتب أبوظبي ص ب: بريد أ٥١٥٣، أبوظبي، الإمارات العربية المتحدة هاتف: ٩٠٠ ٢ ٦٤٣٢ ٢ ٩٧١ + ، فاكس : ٢٩٤ ٢٦٤٣ ٢ ١٧٠٠

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.

شهادة تأمين رقم CERTIFICATE OF INSURANCE CE0512056 No:

شهد بهذا أننا قد اصدرنا بوليصة وفقا لمقتضيات احكام المرور والسير سنة ١٩٦٨ لابوظبي لتغطي الاخطار المشمولة قانونيا 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 Compulsary Motor Vehicles Insurance Ordinance 1973 (R.A.K) has been issued as

Name of the Insured SHAMSUDEEN AMEEN S SHAMSUDEEN م حامل بو ليصنة التأمين

Mortgage هن Policy No. P-100-1006-2025-23681 قم بوليصمة التأمين

Type of Cover ع التأمين

Make of Car ميارة المؤمن عليها

لة ومكان الصنع Year and Place of Manufacture 2014 ر مادي

Engine No. 1GRA837864 JTMHU09JXE5079383 قم الشاصىي Chassis No.

23/05/2025 09:26:00 Commencement Date ريخ الاصدار

Expiry Date 22/06/2026 23:59:00 ريخ الانتهاء

Use of the Vehicle سيارة للاستعمل خصو صبے Seating Capacity Including Driver 7+1 د الركاب بما فيهم السائق

Geographical Area: U.A.E and *SULTANATE OF OMAN (*Own Damage 'مارات العربية المتحدة و اسلطنة عمان (ضد

فقد والتلف قفط Cover only)

Total Premium(Inclusive of VAT): AED 1,890.00 جمالي الأقساط (مع قيمة

شركة الفطيم لخدمات التنمية ذ.م.م

Al-Futtaim Development Services Co. LLC

Authorized Signature

Registration No.

طوكيو مارين اند نيتشيدو فاير انشورانس كومبائى ليميتد Date: 23/05/2025 ناريخ

TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD. 09:05:51 قت Time:

لحظات هامة IMPORTANT

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 حالةٌ الرغّبةُ بَالِّغاء التَّامُينَ يجب علَّىَ المَوْمَن له ان يُزُودُ الشركة بما يلـ رة من الملكية بعد تحويلها بإسم المالك الجديد أو ما يثبت ذلك من الشر سورة من شهادة التسفير أذا ما تم تسفير السيارة الى خارج الدولة

RTA STATUS: SUCCESS - 2001: The insurance policy information has been successfully uploaded to the RTA. The Chassis number is JTMHU09JXE5079383. Please note this vehicle registration does not exist on RTA's records. The policy details are- PolicyNo: P-100-1006-2025-23681, insuranceType: Comprehensive, policyStartDate: 23-05-2025, policyExpiryDate: 22-06-2026, ModelYear: 2014. Please print and attach this Message to the



طوكيو مارين اند نيتشيدو فاير انشورانس كومباني ليميتد

ص ب: بريد ١٥٢ ، دبي، الإمارات العربية المتحدة هاتف: ۷۷۷ ۲۰۰۳ ٤ (۹۷ + ، فاكس : ۸۸۸ ۲۰۰۳ ٤ (۹۲+

مكتب أبوظبي ص ب: بريد (٦٥٦٠، أبوظبي، الإمارات العربية المتحدة هاتف: ٢٩٠ / ٢٦٤٢ ٧١٠ + ، فاكس : ٤٣٤ ٢٩٤٢ ٢ ٩٧١+ http://www.tmnf.ae



TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.

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(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 1890. VALIDATION LINK ON TOP







Motor Insurance Proposal Form

Customer Detail								
Customer Details	Mr. Ms. M/s. SHAMSUDEE	NAMEENIC	SHAMSHDEEN					
Insured Name	•	N AIVIEEN 3	SHAIVISUDEEN				200 20	
Address	1						Emirate	
Mobile Number	0508463424	Land Li	ine No		Email	khalid@r	elianceins.ae	
Personal Detail:	S							
Date of Birth	15/05/1972			Place of Birt	th			
Broker Name &	Address	RELIANCE IN	ISURANCE BROKERS LLC	:			OR.	
Driving				License date	e of	1		
License No.				issue		1	*	
Emirates ID No/ Trade License No	784-1972-9620318-1 Profession				Accou	ntant		
Claims History o	f Main Driver							
Number of Acci Party)	ident-free years (Exclu	ding claim	s which were fully r	ecovered from	a Third	3		
Vehicle Details								
Make	ТОУОТА	Model	LAND CRUISER	Body Type	SUV		Usage	OTHERS
Manufactured Year	2014	Color	GREY	Seats	8		Engine No.	1GRA837864
Plate No.		Chassis No.	JTMHU09JXES079383	Frist date of Registration as new	1000000000	/2015	Financed by	
Sum Insured (AED)	AED 100,000.00		Sum Insured deta	ils (AED)				
Has the engine	or body modified from t	he manuf	acturer's standard s	pecification?				NO
Documents Requ	uired	S						
DrivingTrade LiEmirate	icense es ID (Both sides)			l copy(Both sid				· (VCC)
insurance Detail	s			T			D-II	
Policy Type	Tokio Must			Policy Start Date	23/05	/2025	Policy End Date	22/06/2026
Total Premium (with VAT) AED	AED 1,890.00	Excess (A	AED)	AED 350	(App	a Car licable rivate cles)	YES	
Personal Accident Benefit to Driver	YES ase Read Carefully)	Persona to Passe	l Accident Benefit ngers	YES	AAA Road Assis	lside tance	YES	







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 is sole discretion shall retain the full right to reject any claim(s) submitted under such issued policy and/or treat the policy or an 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 of 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. SHAMSUDEEN AMEEN S SHAMSUDEEN

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: At Fottaim Development Services Co.LLC

DUBAI OFFICE

ABU DHABI OFFICE

TOLL FREE: 800 TMNF (800-8 663)

Email: genclaim@tmnf.ae • Web: www.tmnf.ae

P.O.Box 152, Office # 302-305, Single Business Tower,
Business Bay, Sheikh Zayed Road, Dubai, UAE

TOLL FREE: 800 TMNF (800-8 663)

Email: genclaim@tmnf.ae • Web: www.tmnf.ae

Unit-101, ADCP Building (opp. Al Masraf H.O)
Hamdan Street, Abu Dhabi, UAE

Get Social: @TokioMarineUAE

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





ONLINE CREDIT CARD RECEIPT

Receipt : RV4-100-202517078

Ref No : 4411870020250523091845

Date : 23/05/2025

Branch : DUBAI-MAIN OFFICE

Department : ACCOUNTS

A/c No. : 00900000061

Customer Name : RELIANCE INSURANCE BROKERS LLC

Received From : SHAMSUDEEN AMEEN S SHAMSUDEEN

We received the sum of AED 1,890.0 Description	as follows	Amount in AED
TRANSACTION DATE : 23/05/20 CREDIT CARD : xxxxxxxx DEBIT NOTE :	xxxx5529 06-2025-23681	1,890.00
	TOTAL :	1,890.00

Amount in Words: AED AED ONE THOUSAND EIGHT HUNDRED NINETY ONLY

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

Authorised Signatory



طوكيو مارين اند نيتشيدو فاير انشورانس كومبائي ليميتد

ص ب: بريّد ١٥٢، دبي، الإمارات العربية المتحدة هاتف: ٩٧١ ٢ ٣٥٠٢ ٩٧١ + ، فاكس : ٨٨٨ ٣٥٠٢ ٢ ١٩٧١

كتب أبوظبي

صب: برید ۵۰۳۱، أبوظبي، الإمارات العربیة المتحدة هاتف: ۲۹۰ ۲۹۶۲ ۲۷۱ + ، فاکس : ۲۹۶ ۲۹۶۲ ۲۹۲ + ۹۷۱ http://www.tmnf.ae TOKIO MARINE NICHIDO TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.

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(Incorporated in japan, registered in the Insurance Companies register under Regn. No. 45 dated 29th December 198 AGENTS FOR UNITED ARAB EMIRATES: AL FUTTAIM DEVELOPMENT SERVICES CO. LLC.

TAX INVOICE

SHAMSUDEEN AMEEN S SHAMSUDEEN

DOC.NO

Doc.NO

23/05/2025

DUBAI DUBAI 23/05/2025

H.O / : DUBAI-MAIN OFFICE

Branch

REF:- Department: MOTOR

: NA Broker

A/c No. : 0010700318 RELIANCE INSURANCE BROKERS LLC 112 & 113, MALAYSIA TRADE CENTER, OUI

Policy / Cert. No. : P-100-1006-2025-23681 METHA

Period From : 23/05/2025 To : 22/06/2026 A/c No. : 1305 - 009000000061

TRN No. : 100201693700003

Please note that we have DEBITED your account as follows:

Description	Amount in AED
Being policy premium for COMPREHENSIVE TOKIO MUST Policy No. P-100-1006-2025-23681	1,800.(
VALUE ADDED TAX @ 5%	90.0
TOTAL	1,890.0

In Words : AED ONE THOUSAND EIGHT HUNDRED NINETY 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&OE

TRN No.

Authorized Signature

PREMIA