

PAYMENT REFERENCE

TRN: 100258594900003

Supplier Details

Name: INTERNATIONAL MOTORING CLUB

Code: PT734100

TRN: 100474426200003

Address: Office No # 902, IT Plaza Building, Dubai Silicon

Oasis,87712,DUBAI,DUBAI

Country: UAE

Doc. Number	BNCIU250000000234853
Reference Doc.	N/A
Doc. Currency	AED
Exchange Rate	1
Billing Date	29-May-2025
Payment Due Date	29-May-2025
Branch	HEAD OFFICE DUBAI
Department	Motor
Policy Number	0102010502501317000000

Our Details

Name: Sukoon Insurance PJSC

Address: P.O. Box 5209, Dubai, United Arab Emirates

Tra	Transaction Details						
Sr. No	Describiton	Qty	Unit price (AED)	Taxable Amount (AED)	Tax rate (%)	Tax Amount (AED)	Total Amount (AED)
1	Assistance Fee Motor POLICY NO : 0102010502501317000000 29 May 2025 - 28 June 2026	1	11.00	11.00	5	0.55	11.55
Tot	tal Amount	,	11.00	11.00		0.55	11.55

Notes

es

Amount In Words: United Arab Emirates Dirhams Eleven and Fils Fifty-Five iams E

For Sukoon Insurance PJSC





TAX INVOICE

TRN: 100258594900003

Customer Details

Name: Mr. APURV KAUSHIK SUDHIR KAUSHIK

Code: PO03142678

TRN:

Address: Ras Al Khaimah, 0, RAS AL KHAIMAH, RAS AL

KHAIMAH

Country: UAE

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: BOMLAEAD

Doc. Number	BNCOU25000000144039
Reference Doc.	N/A
Doc. Currency	AED
Exchange Rate	1
Billing Date	29-May-2025
Payment Due Date	29-May-2025
Branch	HEAD OFFICE DUBAI
Department	Motor
Policy Number	0102010502501317000000

Intermediary Details

Name: RELIANCE INSURANCE BROKERS LLC(PORTAL

ACCOUNT) Code: NPA0095

Tra	nsaction Details							
Sr. No	Description	Q	Qty	Unit price (AED)	Taxable Amount (AED)	Tax rate (%)	Tax Amount (AED)	Total Amount (AED)
	Gross Premium Written Motor POLICY NO : 0102010502501317000000 29 May 2025 - 28 June 2026		1	700.00	700.00	5	35.00	735.00
Tot	al Amount	0,0		700.00	700.00		35.00	735.00

Notes

- Amount In Words: United Arab Emirates Dirhams Seven Hundred Thirty-Five
- · 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





MEMO FOR AMOUNT TO BE PAID

DEPARTMENT

Mr. Apurv Kaushik Sudhir Kaushik

BRANCH : Head Office Dubai

Post Box No: 0, Ras Al Khaimah

QUOTATION NUMBER : 0101010505330265000000

: Motor

Ras Al Khaimah, Ras Al Khaimah

DOCUMENT DATE : 29/05/2025

UAE

RECEIPT PARTY CODE: NPA0095

DETAILS	PAYMENT PURPOSE	AMOUNT(AED)
Amount to be Paid against mentioned Quotation : 0101010505330265000000	<	
	Gross Premium Written	700.00
	VAT on Gross Premium Written	35.00
	TOTAL	735.00
Amount in Words: United Arab Emirates Dirhams Seven Hundred Thirty-Five	only.	
For Sukoon Insurance PJSC SUKOON PD. Bert 1959 Discontinuous 1959 Gallery France 1959 G	ONLIN	
Authorised Signatory		
Notes:- 1.Receipt to be issued using receipt party code mentioned above; 2.Please mention proper quotation reference while issuing receipt.		

Notes:-

..enti 1.Receipt to be issued using receipt party code mentioned above;

2.Please mention proper quotation reference while issuing receipt.



Drive Easy - Unified Motor Vehicle Insurance

Policy Schedule

Policy Schedule Basics

Policy Number 0102010502501317 **Policy Issuance Date** 29 May 2025

Insurance Period 29 May 2025 17:07:06 - 28 June 2026 23:59:59

RELIANCE INSURANCE BROKERS LLC(PORTAL ACCOUNT) **Intermediary Name**

Insured Details

Insured Name APURV KAUSHIK SUDHIR KAUSHIK

Date of Birth 29 October 1986 Gender Male **Emirates ID** 784-1986-7146380-4 Country of Issuance of 1st Driving License Not Applicable

050 8463424 Mobile Number **Licensed Driving experience** Driving License held more than 12 months

139802 Home Number **Driving License Number** Office Number **Driving License Expiration Date** 26 May 2027 PO Box 0 Profession Others

Address Ras Al Khaimah **Employer** RAS AL KHAIMAH **Head Office Emirate**

Email Address khalid@relianceins.ae

Vehicle Details

Model Year 2012 Place of Registration Ras Al Khaimah Make & Model FORD MUSTANG GT **Plate Category** Private COUPF Individual **Body Type** Vehicle Ownership GCC **Vehicle Specification Seating Capacity** 4 Black Vehicle modified? Color Nο

UNITED ARAB EMIRATES 6 Country of Manufacturer Cylinders / Tonnage

Purpose of Use Plate Number 1ZVBP8AM7C5226710 Registration Type Chassis Number **Engine Number Motor Vehicle Classification**

Financed by **Sum Insured** AED 0 /-Not Applicable

Cover Type, Deductible & Premium

Premium (excl. VAT) Third Party Liability AED 700.00/-

Cover Plan TPL Policy Fee (excl. VAT) AED 0.00/-**Repair Condition** Not Applicable Total Premium (excl. VAT) AED 700.00/-**Basic Deductible** Not Applicable

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 2,000,000/-
1.0	Ambulance Cover (limit / person)	AED 6,770/-
1.0	Third Party Loss of Use Allowance (maximum up to 15 days)	As per policy T&C

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	Road Side Assistance (Free Toll 8006565)	TPL Plan	

Basic Deductible - Applicable as per policy T&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

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 agrisen dufing the

Issued by: ANITHA KIRAN on 29 May 2025 17:07



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 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.

P.REIMIUM AED 735

- 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:

.es the 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 repre

SUKOON

Page 2 of 2