ذي أورينتال انشورنس كومباني ليمتد

The Oriental Insurance Co. Ltd.

(Regd. Office: "ORIENTAL HOUSE" A 25/27, Asaf Ali Road, New Delhi, India)

Chief Agents: ARMAB Insurance Works LLC (IA Registration No. 8 Registration Date. 29th December 1984.)

65 GLORIOUS YEARS IN THE UAE

Issuing Office : Dubai, Sheikh Rashid Building , Above Bank Of Baroda, Dubai Creek, Floor 3, Suite 303, Entrance from Rear.
P.O. Box: 478, DUBAI, UAE., Phone: +971 4 3538688 / 3537795, Fax: +971 4 3531722, E-mail : ksm@oicgulf.ae, Cable : SOBHRAJ
"IN DUBAI SINCE 1960"

TAX INVOICE

To
SANDESH JOYLAS VINCENT

Tax Invoice NO.:**TX-1111540**
Tax Invoice Date :**13/06/2025**
Customer Account No :**9906**
Date of Supply :**13/06/2025**

CUSTOMER TRN :

Executive Name :**BR COMMON ALL**

ACCOUNT: **RELIANCE INSURANCE BROKERS LLC**

In accordance with your instructions we have issued the attached documentation and credited your account as per details

shown hereunder :
Collection of premium from the customer is brokers responsibility

DESCRIPTION	AMOUNT in DHS
BEING THE PREMIUM DUE ON MOTOR\COMPREHENSIVE (LOSS, DAMAGE & THIRD PARTY LIABILITY) POLICY NO:102295761 Engine No: HR15755562G Chassis No: MDHBN7AD6KG649509 Regn No: DUBAI P 47330	1,300.00
RTA/EVG charge:	0.00
VAT @ 5.00%	65.00
	Total: 1,365.00

PLEASE NOTE :
Method of Payement - Cash, Credit Card, Cheque to **"ARMAB INSURANCE WORKS L.L.C"**

- ACCOUNT NAME - ARMAB INSURANCE WORKS L.L.C **(BANK OF BARODA)**

- ACCOUNT NO - 90010200025461 **- SWIFT CODE NO - BARBAEADDUB** **- IBAN NO - AE410110090010200025461**

- ONLINE PAYMENT GATEWAY - VISIT OUR WEBSITE www.oicgulf.ae
Your remittance in respect of the above transaction should be forwarded to us in order to ensure continuity of cover.
We would appreciate you contacting us immediately if you have any queries relating to the above details
or the attached documents

FOR THE ORIENTAL INSURANCE CO.LTD.

Leny Leny

The Oriental Ins. Co. Ltd. P.O.Box No. 478 DUBAI UAE

AUTHORISED SIGNATORY

PREMIUM AED 1365 - VALIDATION LINK ON TOP

Printed on: 13/06/2025
ORIENTAL INSURANCE/ ARMAB INSURNACE WORKS L.L.C VAT REGISTRATION NO. - 100258919800003

ذي أورينتال انسورنس كـومباني ليمتد
ओरिएंटल इंश्योरेंस कंपनी लिमिटेड
THE ORIENTAL INSURANCE COMPANY LIMITED

Oriental insurance
PROTECTING THE REGION SINCE 1960
65 GLORIOUS YEARS IN THE UAE

WE HEREBY CERTIFY THAT A POLICY OF INSURANCE COVERING THE LIABILITIES BY THE TRAFFIC LAW IN THE U.A.E HAS BEEN ISSUED AS FOLLOWS:

نحن بهذا نشهد ان بوليصة التأمين قد اصدرت لتغطي متطلبات ومسؤوليات قانون السير و المرور لدولة الإمارات العربية المتحدة و تفاصيلها كما يلي:

CERTIFICATE OF INSURANCE

شهــادة تــأمـــيـــن

NAME OF THE INSURED: SANDESH JOYLAS VINCENT :اسم المؤمن عليه

ADDRESS: دبى :العنوان

COMMENCING DATE: ٢٠٢٥/٠٦/١٣ :تاريخ الابتداء

EXPIRY DATE: ٢٠٢٦/٠٧/١٢ :تاريخ لانتهاء

TYPE OF INSURANCE: ضد الفقدو التلف المسؤلية المدنية :نوع التاميم

POLICY NUMBER: ١٠٢٢٩٥٧٦١ :رقم البوليصة

EXCESS: ٢٥٠.٠٠ / :فائض

VEHICLE REGN. NUMBER: ٤٧٣٣٠ ، دبى :رقم تجيل السيارة

ENGINE NUMBER: HR15755562G :رقم المحرك

CHASSIS NUMBER: MDHBN7AD6KG649509 :رقم الشاسية

TYPE OF VEHICLE: خصوصيه :شكل السيارة

MAKE & YEAR OF MANUFACTURE: نيسان ٢٠١٩ :نوع وسنة الصنع

LICENSED CAPACITY: سائق + ٤ ركاب :طاقتها المرخصة

VALUE ESTIMATED BY INSURED: ١٩،٠٠٠.٠٠ / :من قبل المؤمن عليه

DATE OF ISSUE: ٢٠٢٥/٠٦/١٣ :تاريخ الاصدار

NOT VALID IF OWNERSHIP OF VEHICLE IS CHANGED: :غير صالحة لو ان ملكية السيارة تغيرت

FOR THE ORIENTAL INSURANCE COMPANY LTD.

ذي أورينتال انشورنس كومباني ليمتد

FOR THE ORIENTAL INSURANCE CO LTD

AUTHORISED SIGNATORY

The Oriental Ins. Co. Ltd. P.O.Box No. 478 DUBAI UAE

(AUTHORISED SIGNATORY)

(تنبيـه هـام)

على صاحب السيارة أن لايسلم سيارته إلا لسائق يحمل أجازة سارية المعمول تحوله قيادة نوع هذه السيارة في رولة الإمارات العربية المتحدة.
في حالة وقوع حادث السيارة على صاحبها أو سائقها أن يبلغ أقرب مركز الشرطة فوراً و أن لا ينقل السيارة من مكان الحادث الابعد أحد موافقة الشرطة و من نه تبليغ مكتب الشركة – قسم الحوادث – في خلال مدة أقصاها ٢٤ ساعة.

على صاحب السيارة أو سائقها أن يحافظ عليها أثناء وجودها في مكان الحادث.
على المؤمن له أو سائقه أن لايباشر أيه تصليحات في السيارة قبل اخطار الشركة و أخذ مو افقتها بذلك.
مع العلم بان عدم التقيد مهذه الشروط يؤدي إلى سقوط حق المؤمن له في المطالبة.
الشركة الخار في العيام تصليح السيارة في المكان الذي تراه سناسبا.

Oriental insurance
PROTECTING THE REGION SINCE 1960
65 GLORIOUS YEARS IN THE UAE

دي أورينتال انسورنس كومباني ليمتد
ओरिएंटल इंश्योरेंस कंपनी लिमिटेड
THE ORIENTAL INSURANCE COMPANY LIMITED

POLICY NO.	102295761	THE SCHEDULE الجـــدول	١٠٢٢٩٥٧٦١	رقم الوثيقة

TYPE OF POLICY	: COMPREHENSIVE (LOSS, DAMAGE & THIRD PARTY LIABILITY)	نوع الوثيقة
NAME OF THE INSURED	: SANDESH JOYLAS VINCENT	اسم المؤمن له
ADDRESS	:	العنوان
BUSINESS / PROFESSION	:	المهنة أو الوظيفة
INSURANCE PERIOD FROM	: 13/06/2025 to 12/07/2026	مدة التأمين من
PREMIUM	: DHS 1,300.00 VAT @ 5%: DHS 65.00	قيمة القسط
TOTAL PREMIUM WITH VAT	: **DHS 1,365.00**	إجمالي قسط مع ضريبة القيمة المضافة:

INSURED VEHICLE SPECIFICATIONS أوصاف السيارة المؤمن عليها

رقم التسجيل REGISTRATION NO.	رقم الشاسية CHASSIS NO.	رقم المحرك ENGINE NO.	سعة اسطوانات المحرك ENGINE CAPACITY	لون السيارة COLOUR OF VEHICLE	الوزن فارغة EMPTY WEIGHT IN KG.
DUBAI P 47330	MDHBN7AD6KG6 49509	HR15755562G	1500	WHITE	15000

شكل الهيكل TYPE OF BODY	الغرض من الترخيص USE OF VEHICLE	نوع السيارة MAKE OF VEHICLE	سنة الصنع YEAR OF MANUFACTURE	عدد الركاب بما فيهم السائق NO. OF PASSENGERS INCL. DRIVER	عدد اسطوانات No. OF CYLINDERS
SALOON	PRIVATE	NISSAN SUNNY	2019	1 + 4	4

PAB, (NON AGENCY REPAIR), OIC GRASP (CALL 600575751) NO- 56583598, RTA CHARGE DHS. 0.00/-., OMAN COVER(OWN DAMAGE SECTION 1 ONLY)

THE INSURED'S ESTIMATE VALUE OF THE VEHICLE: DHS 19,000.00 تقدير المؤمن له لقيمة السيارة

GEOGRAPHICAL AREA: United Arab Emirates. Oman Covered - Only vehicle body damage.

الحدود الجغرافية: دولة الامارات العربية المتحدة. عمان مغطاة – تلف جسم المركبة فقط من السيارة

LIMIT OF LIABILITY:

1. The maximum authorised repair limit as per clause 3 of Section One is **AED 250**
2. The Company's maximum liability in respect of paragraph (a) of clause 1 of Section Two in respect of any one claim or series of claims resulting from one accident is the sum awarded by the Court whatever it may be.
3. The Company's maximum liability in respect of paragraph (b) of Clause 1 of Section Two in respect of any one claim or series of claims resulting from one accident is AED:

2,000,000.00

تحديد المسؤولية:

١. الحد الأقصى لتكاليف الاصلاح المصرح بها وفقاً للبند (٣) من الفصل الأول: **٢٥٠ درهم**
٢. الحد الأقصى لمسؤولية الشركة بالنسبة للفقرة (أ) من البند (١) من الفصل الثاني عن أي مطالبة أو جملة مطالبات نشأت عن حادث واحد هو قيمة ما يحكم به قضائياً من تعويض مهما بلغت قيمته.
٣. الحد الأقصى لمسؤولية الشركة بالنسبة للفقرة (ب) من البند (١) من الفصل الثاني عن أية مطالبة أو جملة مطالبات نشأت عن حادث واحد:

درهم Additional excess as per policy wordings.

LICENSED DRIVER: The Insured or any person driving with his permission provided that the person driving holds a licence for that vehicle in accordance with the traffic laws and regulations and has not had his licence cancelled by order of a court of law or competent authority.

السائق المرخص له: المؤمن له أو أي شخص يقود السيارة باذن أو أمر المؤمن له بشرط أن يكون السائق مرخصاً له بقيادة السيارة طبقاً لقانون السير والمرور والقوانين واللوائح الاخرى وأن لايكون الترخيص الممنوح له قد ألغي بأمر من المحكمة أو عقتضى قوانين ولوائح المرور.

LIMITATION OF USE: The Insured must not use the vehicle except for the purpose for which it is licenced.

قيود الاستعمال: يجب على المؤمن له ألا يستعمل السيارة إلا للغرض المرخص من أجله.

SPECIAL CONDITIONS: The Insured or his representative shall bear AED

250.00

out of the indemnity due in accordance with the Terms & Conditions of Section One of this policy.

شروط خاصة: يتحمل المؤمن له أو من يحل محله مبلغ:

درهم من قيمة التعويض المستحق بموجب احكام.

FOR THE ORIENTAL INSURANCE CO. LTD.

AUTHORISED SIGNATORY

DATE: 13/06/2025 04:54 Dubai User - RELIANCE INSURANCE BROKERS LLC (Issuer - DIRECT - RELIANCE INSURANCE BROKERS LLC)

التاريخ

FOR THE COMPANY عن الشركة

Declaration: * The vehicle be driven by an underage Driver (Age below 25 years) at any time during policy period:No
*** The vehicle be driven by a Driver holding a License less than one (1) year old at any time during policy period:No**

In case of claim, please click CLAIMS – Oriental Insurance. OR Visit https://oicgulf.net/claims

Coverages:

IN BUILT COVERS	
Loss or Damage to Insured Vehicle	As per Insured Declared Value
Third Party Liability for bodily injury	AED 200,000/- or as Decided by Court
Third Party Property Damage	AED 2,000,000/-
Personal Accident Benefit to Driver	Covered up to a Limit of AED. 200,000/-
Personal Accident Benefit to Passengers	Covered up to a Limit of AED. 200,000/-
24 Hours Gold Roadside Assistance Program (GRASP)	Private Vehicles - Covered with Multiple Benefits. Refer the Brochure. Commercial Vehicles: - Covered with Multiple Benefits for vehicles up to 3 tons only Refer the Brochure.

ENHANCED MOTOR COVER PROTECTION	
Ambulance Cover	AED 6,770/-
Natural Calamity Cover	Yes
Perils of Nature, Riot Strike & Civil Commotion	Yes
Wind Screen / Windows & Sunroof Cover	Up to AED 2,000/- with NIL Excess for Private vehicles only.
Loss of Personal Effects	AED 2,000/- for Private vehicles only.
Emergency Medical Expenses	AED 2,000/- for Private vehicles only.
Agency / Repair's at Authorized Dealer	Private Yes (From 1st Date of Registration up to brand new vehicles if vehicle purchased at Authorized dealer) Commercial yes (From 1st Date of Registration as a new vehicle only.)
Lock Replacement	AED 1,500/- For Private vehicles only.
Valet Parking (Theft only)	Yes (Limit up to Dhs.80,000/-)
Recovery Claim Hire Car Benefits	Covered for Private vehicles subject to prior approval.
The above is subject to a valid police report. Please refer to brochure for terms and conditions	

OPTIONAL COVER YOU CAN ADD	
Own Damage Hire Car Benefit	AED 150/- (7 Days Multiple Claims) only for Private vehicles.

PART OF MOTOR POLICY - SPECIAL CONDITIONS:

1. **Young and Novice Drivers** - The driver/ rider below the age of 25 or with less than 12 months driving experience need to be declared on the proposal form and named on the Policy Schedule.
2. **Vehicle Specification** - Your car is in good condition, as per GCC specifications and first purchased from a UAE local authorized dealer. It has not been modified from the manufacturer's original specifications.
3. **Young Driver Additional Excess** - If the declared driver /rider at the time of the accident is below 25 years, an additional deductible of 10% of the admissible amount of the claim shall be paid by the driver of the insured over and above the excess stated on the policy schedule.
4. **Additional Excess - Factory Modified Vehicles** - The insured or their representative shall pay the first 15% of the amount of compensation in addition to the standard policy excess stated on the policy schedule.
5. **Additional Excess - Non-Factory Modified Vehicles** - The insured or their representative shall pay the first 20% of the amount of compensation in addition to the standard policy excess stated on the policy schedule.
6. **Additional Excess - Sports Car** - The insured or their representative shall pay the first 15% of the amount of compensation in addition to the standard policy excess stated on the policy schedule.
7. **Total Additional Excess** - In cases where multiple excesses are applicable, the policy shall apply the highest percentage of the deductibles for one accident in addition to the standard policy excess.
8. **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 OIC 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.
9. **Driving License Category Based on Loading Capacity:**
    1. **For body type pickups & trucks with an empty weight up to 3 tons, the driving license must be Category 3 or 4, i.e., Light Vehicle or Heavy Vehicle, respectively.**
    2. **For an empty weight of more than 3 tons, the license must be Category 4, i.e., Heavy Vehicle. The above is as per UAE law as prescribed by RTA.**
10. **Hire Car Benefits - For policies with hire car benefits, standard market practices would apply, whereby the hire car company would block a certain amount of the Insured's credit card as the Insured's security deposit for 30 days as per the Terms and Conditions of the hire car company. For this reason, a valid credit card bearing the Insured's name will be required to use this benefit.**
11. **Vehicle Registration - It is a requisite that all issued motor insurance certificates must be uploaded online with the respective traffic authority of each emirate to proceed with vehicle registration. As these only stay online for a limited period, please ensure that the vehicle registration is completed immediately following the issue of an insurance certificate.**
12. **Unified Motor Insurance Policy - Please click on Unified Motor Insurance Policy Wording for full terms, conditions, and**

exclusions of the policy. Please call us if you need any further clarifications.

CONDITIONS:

Repairs at authorized Agency Network – If Repairs at Authorized Agency, Network is included in your policy, as shown in your schedule, then we will pay for your vehicle to be repaired at one of our approved agency/dealer/workshops within the UAE following an accident covered under your policy.

PRE-EXISTING DAMAGE EXCLUSION:

Oriental Insurance Company will not take responsibility of 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 Oriental Insurance Company. Otherwise, claims will be rejected.

COMPLAINTS PROCEDURE:

If you wish to complain about our practices or performance, please call or write to us Email address : customercare@oicgulf.ae Telephone : +971 4 353 8688 Ext: 140 Web page address : https://web.oicgulf.ae/crm/feedback/customer_complaint.php We will acknowledge receipt of your complaint within 24 hours. Where possible, we will also outline steps we propose to take to sort your grievances.

DISCLAIMER:

It is hereby declared and agreed that 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 and 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 of 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 Oriental Insurance Company 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 and Conditions that form part of this insurance policy which shall prevail in case of dispute. Terms and conditions are available online and should be thoroughly reviewed to understand the full scope of the available cover. Conditions as per standard Motor Policy approved by the Insurance Authority/Central Bank.

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 a) Transfer of ownership as recorded with the police authorities OR b) Proof that the vehicle has been insured by another insurance company. OR c) Copy of the export certificate if the vehicle is to be exported from U.A.E. Any accident must be notified to the company immediately.