

Validation Link

<https://www.insdubai.com/internal/uploaded-policies/68567635aa23e-26578.pdf>MOTOR INSURANCE
POLICY SCHEDULE

Tokio Must

Scan the QR code to
report an accident
بإحدى أجهزة QR لتبليغ
عن حادث

| POLICY SCHEDULE | | جدول الوثيقة |
|---------------------|-----------------------|-------------------------|
| POLICY NO | P-100-1006-2025-26578 | تأمينية |
| PERIOD OF INSURANCE | | زمن الوثيقة |
| FROM | 21/06/2025 | |
| TO | 20/07/2026 | |
| Policy Type | Tokio Must | نوع الوثيقة |
| Quote Issue | 21/06/2025 | تاريخ إصدار |
| Premium | 1,900.00 | القسط |
| VAT 5% | 95 | ضريبة القيمة المضافة 5% |
| Total payable (AED) | 1,995.00 | إجمالي المفعول (د.إ.) |
| Excess | 350 | مبلغ التحمل |

| KNOW YOUR CUSTOMER (KYC) DETAILS | | تفاصيل عميل |
|----------------------------------|---------------------------|-------------------------------------|
| INSURED NAME | SHANTY MOHANDAS MOHAN DAS | اسم المؤمن عليه |
| Date Of Birth | 31/05/1977 | تاريخ الميلاد |
| Claim Free Years | 3 | سنوات الخلو من المطالبات أو الحوادث |
| PO Box / Emirate | DUBAI | صندوق البريد / الإمارات |
| Email | khalid@relianceins.ae | البريد الإلكتروني |
| Phone | 971508463424 | رقم الهاتف |
| Residential Address | DUBAI | عنوان الإقامة |
| Place Of Birth | | مكان الولادة |
| Nationality | Indian | الجنسية |
| Emirates ID/ Trade Lic No | 784-1977-2706284-2 | بطاقة الهوية الإماراتية |

| VEHICLE DETAILS | | تفاصيل المركبة |
|---------------------|-------------------|----------------------------|
| MAKE & MODEL | تعليل بالاسم | BMW X6 |
| Color | WHITE | اللون |
| Engine Capacity | 4.4 L | المحرك سعة |
| No. of Cylinders | 8 Cylinder | مستويات عدد |
| Seating Capacity | 5 | عدد الركاب بما فيهم السائق |
| Manufacture Year | 2015 | سنة الصنع |
| Date of First Reg. | 01/01/2015 | تاريخ أول تسجيل |
| Place of Reg. | DUBAI | مكان تسجيل |
| Chassis No. | WBAKU6103F0G58175 | رقم الشاسيه |
| Engine No. | 20980901 | رقم المحرك |
| Plate No. | | رقم اللوحة |
| TCF No. | 11505830 | الرمز المروري |
| Vehicle Trim | XDRIVE50i | الإصدار |
| Vehicle Type | | النوع السيارة |
| Vehicle Use | OTHERS | الاستخدام |
| Hire Purchase | | الشراء بالتقسيط (الرهن) |
| Body Type | SUV | هيكل السيارة |
| Insured Value (AED) | AED 85,300.00 | قيمة التأمين (د.إ.) |

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ROADSIDE ASSISTANCE
HELPLINE 600 50 8181

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



MOTOR INSURANCE
POLICY SCHEDULE

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برجی مسح رمز ال QR للتبليغ
عن حدیث

SPECIAL TERMS & CONDITIONS

شروط وأحكام خاصة

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 not purchased from an UAE local authorized dealer. The vehicle has not been modified from the 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 Authorities).
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 claim 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 Driver 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 Insurer.
6. No Claim Discount — Proof of No Claim Letter from the previous Insurance Company to be 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 designed activity.

- [illegible]

YOURS FAITHFULLY,

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

AUTHORIZED SIGNATORY

DUBAI OFFICE
P.O.Box 152, Office #302-305,
Single Business Tower, Business Bay, Sheikh
Zayed Road, Dubai, UAE
Tel: +971 4 3502 777



@TokioMarineUAE

ABU DHABI OFFICE

Unit-101, ADCP Building
(opp. Al Masraf H.O)
dan Street, Abu Dhabi, UAE
Tel: +971 2 6432 290



طوكيو مارين اند نيتشيدو فاير
انشورانس كومباني ليميتد

مكتب دبي
ص ب: برید ١٥٢، دبي، الإمارات العربية المتحدة
هاتف: ٩٧١ ٤ ٣٥٠٢ ٧٧٧، فاكس: ٩٧١ ٤ ٣٥٠٢ ٨٨٨
مكتب أبوظبي
ص ب: برید ٥١٥٣١، أبوظبي، الإمارات العربية المتحدة
هاتف: ٩٧١ ٢ ٦٤٣٢ ٢٩٠، فاكس: ٩٧١ ٢ ٦٤٣٢ ٢٩٤
<http://www.tmnf.ae>



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.

CERTIFICATE OF INSURANCE

No : CE0515915

شهادة تأمين رقم

شهد بهذا أننا قد أصدرنا بوليصة وفقاً لمقتضيات احكام المرور والمسير سنة ١٩٦٨ لابوظبي لتغطي الاخطار المشمولة قانونياً 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 Compulsory Motor Vehicles Insurance Ordinance 1973 (R.A.K) has been issued as follows :

| | | |
|---|--|---|
| Name of the Insured | SHANTY MOHANDAS MOHANDAS | م حامل بوليصة التأمين |
| Mortgage | | رهن |
| Policy No. | P-100-1006-2025-26578 | تم بوليصة التأمين |
| Type of Cover | التأمين ضد الفقد و التلف و المسؤولية المدنية | ع التأمين |
| Make of Car | بي ام دبليو | سيارة المؤمن عليها |
| Year and Place of Manufacture | 2015 | ة ومكان الصنع |
| Color | ابيض | ون |
| Engine No. | 20980901 | تم المحرك |
| Chassis No. | WBAKU6103F0G58175 | تم الشاصي |
| Registration No. | | تم دفتر التسجيل |
| Commencement Date | 21/06/2025 12:57:00 | ريخ الاصدار |
| Expiry Date | 20/07/2026 23:59:00 | ريخ الانتهاء |
| Use of the Vehicle | خصوصي | سيارة للاستعمال |
| Seating Capacity Including Driver | 4+1 | دد الركاب بما فيهم السائق |
| Geographical Area : U.A.E and *SULTANATE OF OMAN (*Own Damage Cover only) | | 'امارات العربية المتحدة و*سلطنة عمان (*ضد فقد و التلف فقط |
| Total Premium(Inclusive of VAT): | AED 1,995.00 | جمالي الاقساط (مع قيمة لضرريه |

شركة الفطيم لخدمات التنمية ذ.م.م

Al-Futtaim Development Services Co. LLC



Authorized Signature

Date: 21/06/2025

طوكيو مارين اند نيتشيدو فاير انشورانس كومباني ليميتد

تاريخ

Time: 01:06:27

TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.

وقت

IMPORTANT

لاحظات هامة

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
حالة الرغبة بإلغاء التأمين يجب على المؤمن له ان يزود الشركة بما يلي
رة من الملكية بعد تحويلها باسم المالك الجديد أو ما يثبت ذلك من الشرطة
سورة من شهادة التسفير اذا ماتم تسفير السيارة الى خارج الدولة

RTA STATUS : SUCCESS - 2001: The insurance policy information has been successfully uploaded to the RTA. The Chassis number is WBAKU6103F0G58175.
Please note this vehicle registration does not exist on RTA's records. The policy details are- PolicyNo: P-100-1006-2025-26578, insuranceType: Comprehensive, policyStartDate: 21-06-2025, policyExpiryDate: 20-07-2026, ModelYear: 2015. Please print and attach this Message to the

Validation Link

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طوكيو مارين اند نيتشيدو فاير
انشورانس كومپاني ليميتد

مكتب دبي

ص ب: برید ١٥٢، دبي، الإمارات العربية المتحدة
هاتف: ٣٥٠٢ ٧٧٧ +٩٧١ ٤ ٣٥٠٢ ٨٨٨، فاكس: +٩٧١ ٤ ٣٥٠٢ ٨٨٨

مكتب أبوظبي

ص ب: برید ٥١٥٣١، أبوظبي، الإمارات العربية المتحدة
هاتف: ٢٦٤٣٢ ٢٩٠ +٩٧١ ٢ ٦٤٣٢ ٢٩٠، فاكس: +٩٧١ ٢ ٦٤٣٢ ٢٩٠
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Insurance Policy.

PREMIUM AED 1995 - VALIDATION LINK ON TOP



طوكيو مارين اند نيتشيدو فاير انشورانس
كومباني ليميتد

مكتب دبي

ص ب: برید ١٥٢، دبي، الإمارات العربية المتحدة
هاتف: ٩٧١ ٤ ٣٥٠٢ ٧٧٧، فاكس: ٩٧١ ٤ ٣٥٠٢ ٨٨٨

مكتب أبوظبي

ص ب: برید ٥١٥٣١، أبوظبي، الإمارات العربية المتحدة
هاتف: ٩٧١ ٢ ٦٤٣٢ ٢٩٠، فاكس: ٩٧١ ٢ ٦٤٣٢ ٢٩٤
<http://www.tmnf.ae>



TOKIO MARINE
NICHIDO

TOKIO MARINE & NICHIDO FIRE
INSURANCE CO., LTD.

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AGENTS FOR UNITED ARAB EMIRATES: AL FUTTAIM DEVELOPMENT SERVICES CO. LLC.

TAX INVOICE

SHANTY MOHANDAS MOHANDAS
DUBAI
DUBAI

DOC.NO : DNP100-34376
Date : 21/06/2025
H.O / Branch : DUBAI MAIN OFFICE

REF:-

Department : MOTOR

TRN No. : NA

Broker

A/c No. : 0010044280

RELIANCE INSURANCE BROKERS LLC
112 & 113, MALAYSIA TRADE CENTER, OUI
METHA

Policy / Cert. No. : P-100-1006-2025-26578

Period From : 21/06/2025 To : 20/07/2026

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-100-1006-2025-26578 | 1,900.00 |
| VALUE ADDED TAX @ 5% | 95.00 |
| TOTAL | 1,995.00 |

In Words : AED ONE THOUSAND NINE HUNDRED NINETY-FIVE 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 & O E.



Authorized Signature

PREMIA