

**THE NEW INDIA ASSURANCE COMPANY LIMITED**

P.O. Box : 5701, Dubai, U.A.E. Tel: +971 4 3525563, Fax : +9714 3518544

E-mail : newindia@nia-dubai.com Website : www.nia-dubai.com

(Registered in the Insurance Companies Register under Federal Law (6) of 2007)

**ذی نیو انڈیا اشورنس کومپنی لمیٹڈ**

من جب: ۵۷۰۱، دبئی، ا.ع.م.، هاتف: ۳۵۲۵۵۶۳، فاكس: ۳۵۱۸۵۴۴، ۹۷۱+4

بريد الكتروني: newindia@nia-dubai.com الموقع: www.nia-dubai.com

(مسجلة في سجل شركات التأمين بموجب القانون الاتحادي رقم (٦) ب ٢٠٠٧ م)

Schedule No. (5)**Schedule of Details of the Insured Motor Vehicle in the Insurance Policy against Motor Comprehensive**

جدول بيانات المركبة المؤمن عليها في وثيقة تأمين الفقد والتلف، والمسؤولية المدنية

813/C/948403

Name Of Insured		BHAVIRAM SHARMA CH UPADHYAYA				اسم المؤمن له :
Details of Motor Vehicle		بيانات المركبة				
بلد صنع المركبة Country of Manufacture	رقم اللوحة Plate Number	نوع المركبة Make & Model		لون السيارة Colour	فئة المركبة Motor Vehicle Classification	
	31475	TOYOTA- YARIS BASE		ORANGE	HATCH BACK	
صفة التسجيل Registration Type	صفة الإستعمال Purpose of use	سنة الصنع Manufacturing Year	الحمولة / الوزن Tonnage/ Weight	سعة المقاعد Cubic Capacity	عدد الركاب مع السائق Seating Capacity	
	PRIVATE (Indiv./Comm.)	2015			4+1	
رقم الشاسية Chassis No.	MR2KT9F34F1175420		رقم المحرك Engine No.	1NZZ195679		
The Insured Estimate Value of the Vehicle UAE DIRHAMS 19,010.00						
Vehicle Value : UAE DIRHAMS 19,010.00						
Geographical Area: UNITED ARAB EMIRATES						
Limit of Liability:						
<p>1. The Company's maximum liability in respect of paragraph (a) of Clause 1 of Chapter Two in respect of any claim or total claims arising from one accident is the value judicially awarded without any limit whatsoever.</p> <p>2. The Company's maximum liability in respect of paragraph (c) of clause 1 of Chapter Two in respect of any claim or total claims arising from one accident is Dhs. 2,000,000.00</p>						
<p>1- الحد الأقصى لمسؤولية الشركة بالنسبة للفقرة (أ) من البند (1) من الفصل الثاني عن أية مطالبة أو جملة مطالبات نشأت عن الحادث واحد هو قيمة ما يحكم به قضائياً مهما بلغت قيمته.</p> <p>2- الحد الأقصى لمسؤولية الشركة بالنسبة للفقرة (ج) من البند (1) من الفصل الثاني عن أية مطالبة أو جملة مطالبات نشأت عن الحادث واحد بمبلغ 2,000,000.00 درهم</p>						
Licensed Driver:						
<p>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holds a licence for that vehicle in accordance with the traffic laws and regulations and has not had his licence withdrawn by order of a court of law or traffic regulations.</p>						
<p>المؤمن له أو أي شخص يقود السيارة بآذن أو أمر المؤمن له بشرط أن يكون السائق مرخصاً له بقيادة السيارة وأن يكون الترخيص الممنوح له قد ألغى بأمر من المحكمة أو بمقتضى قوانين و لوائح المرور.</p>						
Limitation of Use:						
<p>The Insured must not use the vehicle except the purpose for which it is licenced.</p>						
<p>يجب على المؤمن له ألا يستعمل السيارة إلا للغرض</p>						
Special Conditions:						
<p>The Insured or his representative shall bear Dhs.350.00 out of the indemnity due in accordance with the terms & conditions of Section One of this policy..</p>						
<p>المؤمن من أجله Dhs. يتكفل المؤمن له أو من يحل محله مبلغ درهم من قيمة التعويض المستحق بموجب 350.00 أحكام الفصل الأول من هذه الوثيقة</p>						
Subject To: Policy conditions attached herewith. 24 Hour Road Side Assistance, Emergency Medical Expenses, Loss Of Personal Belongings, Natural Calamity Cover, PA Cover Attached						
Policy Subject to Driver below 25 Years of Age shall bear an Additional Excess of 10% of the Total Claim Amount. Road Side Assistance. TOLL FREE NO: 800-247772						
Remarks : 1) Agency Repair Not Allowed 2) Offroad Cover Not Allowed						
The New India Assurance Co. Ltd declares that the Motor Vehicle detailed above in this schedule is insured with it according to the provisions of the Policy.						
Issued By : ADMIN						
Issuance Date : 01/08/2025						

/ 01-08-2025 / 10:14:47



Rals Hassan Saadi Insurance Agents L.L.C. : Chief Agent for Dubai & Northern Emirates

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Regd. & Head Office : New India Assurance Bldg., 87 M.G. Road, Fort, Mumbai - 400 001, India.

Validation Link

<https://www.insdubai.com/internal/uploaded-policies/688c5bd13f41e-948403.pdf>

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Benefits Summary (813/C/948403)

Insurance Cover (Motor Comprehensive)			
Loss & Damage Cover	Yes	Third Party Liability	Yes
Agency Repair	No	24-Hr Road Assistance	Yes
Emergency Medical Expenses	Yes Upto AED 2000/-	Loss Of Personal Belongings	Yes Upto AED 1500/-
Personal Accident(Passenger)	Yes Upto AED 200,000/-	Personal Accident (Driver)	Yes Upto AED 200,000/-
Extensions			
Off Road Cover	No	Natural Calamity Cover	Yes
Third Party Property Damage	AED 2,000,000/-	Geographical Extension : Oman	OD Covered & TP Not Covered
Rent A Car (7 Days)	No	Rent A Car (5 Days)	No
RAC 5 Days Once In A Policy Period	No	Excess Waiver for Windscreen Damage upto AED. 3,000	Yes

The term of insurance begins at 10:10 on 01/08/2025, and expires at 23:59 on 31/08/2026

Agreed upon Premium : AED 1680/-

Issuance Date: 01/08/2025

Insured's Details		Company's Details	
Insured's Name	BHAVIRAM SHARMA CH UPADHY,	Company's Name	The New India Assurance Co. Ltd.
Address	.DUBAI,	Address	Rais Hassan Saadi Building, Al Mankhool, Dubai, UAE
E-mail	motor15@nsib.ae	E-mail	newindia@nia-dubai.com
Postal Address	65515	Postal Address	P.O. Box 5701
Emirates ID/Trade License No	784198784618294		
Contact No	0508463424	Contact No	+971 4 3525563 / +971 4 3522539
Name and Signature of the Insured or their representative:		Signature and Stamp of the Company	

Garage Name:

1. K.M. Garage - Umm Ramool - 04-28 55099/055-1080928
2. Royal Cars Garage - Al Quoz - 04-28 55099/052-9125395
3. Hatta Auto Repair - Sharjah - 04-28 55099/050-8183978
4. K.M. Garage Branch - Abu Dhabi - 04-28 55099/050-7756948

Service Offered:

1. 50% discount (Excluding Accident-related jobs) on normal maintenance jobs, such as AC service, Lube service, Wheel Alignment, Major Services, Vehicle polishing, Interior Detailing etc.
2. Free 20-point vehicle checkup.
3. Two free car washes in the policy period.

Special Offer

Cosmos Laser Medical Centre, Wasit Street, Samnan Sharjah will provide any two of the below listed services free of cost.

1. Dermatology Consultation
2. Dental Consultation
3. Scaling/Polishing of teeth,
4. AI Facial Analysis for Assessing Skin Conditions
5. Cholesterol Test
6. Blood Sugar Test

Along with the above, the clients can also avail a 20% discount on All Dental/Dermatological procedures.

The above services available with prior appointments only at Cosmos Laser Medical Centre, Wasit Street, Samnan Sharjah. Contact No. 050-9508806 or 06-5678200

Special Offer

1. Ceramic Coating: Sedan AED 7000 (market price AED 15000)
SUV AED 10000 (market price AED 20000)
Brand: System X - Lifetime warranty (USA)
Call or whatsapp on 056-4400770 for any clarifications or confirmations

2. PPF: Sedan AED 7000 (market price AED 10000)
SUV AED 9000 (market price AED 15000+)
Brand: Flexshield - 7 years warranty (USA)

Disclaimer

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 mis matching or incomplete or un-updated information has formed the basis of underwriting and issuance of this Insurance Policy, then The New India Assurance Company Limited 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 cover. Conditions as per standard Motor Policy approved by Central Bank of UAE.

Garage Repair Warranty Disclaimer

The repair work carried out at The New India empanelled Garage is done at the choice and discretion of the insured. Neither Garage nor The New India Assurance Company Limited shall be held liable for any loss, damage, or indemnity that may result in voiding or invalidation of the vehicle manufacturer's warranty. By choosing to have repairs performed at Garage, the insured acknowledges that the work may affect the terms of the vehicle dealer's warranty, and any consequences arising from such an effect are the responsibility of the insured.

Pre-existing Damage Exclusion

The New India Assurance Company Limited 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 The New India Assurance Company Limited. Otherwise, claims will be rejected.

/ 01-08-2025 / 10:14:47



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شهادة تأمين**CERTIFICATE OF INSURANCE**

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:

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

Name of the Policy Holder	BHAVIRAM SHARMA CH UPADHYAYA	اسم المؤمن : BHAVIRAM SHARMA CH UPADHYAYA
Policy No.	813/C/948403	رقم البوليصة : ٩٤٨٤٠٣/٨١٣
Date of Commencement of Insurance:	01/08/2025	تاريخ ابتداء التأمين : ٠١/٠٨/٢٠٢٥
Date of Expiry:	31/08/2026	تاريخ انتهاء التأمين : ٣١/٠٨/٢٠٢٦

Vehicle/s Covered:**السيارة / السيارات التي تغطيها البوليصة****TOYOTA YARIS BASE / HATCH BACK /2015**

?????

Chassis No	MR2KT9F34F1175420	رقم الشاسي : MR2KT9F34F1175420
Engine No	1NZZ195679	رقم المحرك : 1NZZ195679
Colour of Vehicle	ORANGE	لون السيارة : ORANGE
Veh. Number Plate	DUBAI 31475	رقم السيارة : DUBAI 31475
Type of Insurance	MOTOR COMPREHENSIVE+PA Benefits Included	نوع التأمين : MOTOR COMPREHENSIVE
No. of Seats	Driver + 4	عدد المقاعد : السائق + 4
Geographical Area	United Arab Emirates	الحدود الجغرافية : الإمارات العربية المتحدة
Geographical Extension :	OD Covered & TP Not Covered	الحدود التمددية : سلطنة عمان (الحوادث على السيارات المؤمنة مشمولة والحوادث OD Covered & TP Not Covered (طرف الثالث) غير مشمولة

Repair Type: Agency Repair Not Allowed**FOR The New India Assurance Co., Ltd.****Date : 01/08/2025**

P.S. In the event of any change of ownership or change of Vehicle, this Certificate must be returned to the company within seven days from the date of such change.

ع / ذی نیو انڈیا اشورنس کومپنی لمیٹڈ

التاری : ۲۰۲۵/۰۸/۰۱

ملحوظة : في حالة تغيير ملكية السيارة ، يجب اعادة هذه البوليصة في خلال اسبوع من تاريخ تغيير الملكية .

*Ben. Arsen***Response from RTA unedited**

3001: Your insurance policy information has been successfully uploaded to RTA. The vehicle chassis number is MR2KT9F34F1175420 with plate number 31475 Private V. The policy details are- PolicyNo: 813/C/948403, insuranceType: Comprehensive, policyStartDate: 01-08-2025, policyExpiryDate: 31-08-2026, ModelYear: 2015. Please print and attach this Message to the Insurance Policy.

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DUBAI

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TAX INVOICE

الفاتورة الضريبية

Code	: 41003708-NEW SHIELD INSURANCE BROKERS LLC - ONLINE MOTOR POLICY A/C (NEW) (009506)	NIA TRN	: 100049137100003
Name	: BHAVIRAM SHARMA CH UPADHYAYA		
Address	: .DUBAI,	Client TRN	:
Tax Invoice No	: 81331250801000051P	Emirate	: المارات
رقم الفاتورة		Date	: 01/08/2025
		تاريخ الفاتورة	

PARTICULARS - تفصيل

Description	Qty.	Unit Price	Amount Before VAT	Discount	Tax Rate	Tax Amount	Total Amount
وصف	كمية	سعر الوحدة	المبلغ الجمالي - درهم	خصم	% سعر ضريبة القيمة المضافة	مبلغ ضريبة القيمة المضافة	المبلغ الصافي
Policy No. : 813/C/948403 رقم البوليصة Policy Type : MOTOR COMPREHENSIVE نوع البوليصة Policy Period : 1-Aug-25 to 31-Aug-26 مدة التأمين Total	Premium قسط تأمين	1 As per Schedule	1,600	0	5.00	80	1,680
UAE DIRHAMS (amount in words)				Exchange Rate		1.00	
(DIRHAMS ONE THOUSAND SIX HUNDRED EIGHTY AND FILS ZERO ONLY)				Amount Before VAT(AED)		1600.00	
				Discount(AED)		0	
				Taxable Amount(AED)		1,600.00	
				VAT Amount(AED)		80.00	
				Total(AED)		1,680.00	

For The New India Assurance Company Ltd

Authorised Signatory



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ISURANCE BROKERS LLC - ONLINE MOTOR POLICY A/C (NEW) (009506)

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