



## MOTOR UNDERWRITING

## إكتتاب السيارات

Policy No.: 0102010502556437

رقم الوثيقة: 0102010502556437

## HIRE PURCHASE CLAUSE

## شرط - اتفاقية الرهن

It is hereby declared and agreed that **The Bank/Finance company named in this policy schedule** (hereinafter referred to as the owners) as the owners of the Vehicle described in the schedule to this policy and that the said vehicle is the subject of a hire purchase agreement made between the owners are interested in any monies which but for this endorsement, would be payable to the insured under this policy in respect of the loss of or damage to the said vehicle (which loss or damage is not made good by repair reinstatement or replacement) and such monies shall be paid to the said owners as long as they are the owners of the vehicle and their receipt shall be a full and final discharge to the company in respect of such loss or damage.

Save as by this endorsement expressly agreed nothing herein shall modify or affect the rights of liabilities of the insured or the company respectively under or in connection with this policy or any terms conditions exceptions or limitations thereof.

Subject otherwise to the same terms conditions, exceptions and limitations of the said policy.

من المفهوم و المتفق عليه ان البنك / شركة التمويل المذكور / المذكورة بجدول الوثيقة (المشار إليهم فيما بعد بالمالكين) هم مالكو السيارة الموصوفة بجدول الوثيقة و إن السيارة المذكورة هي موضوع اتفاقية الرهن بين المالكين (فريقا أولا) و بين المؤمن له (فريقا ثانيا).

من المفهوم و المتفق عليه كذلك أن للمالكين المذكورين مصلحة بأية أموال التي لولا هذا التجبير لأصبحت مستحقة الدفع إلى المؤمن له بموجب هذه الوثيقة و ذلك فيما يتعلق بالخسارة و الضرر الذي يلحق بالسيارة المذكورة (تلك الخسارة أو الضرر الذي لا يمكن تعويضه بالتصليح أو بالاستبدال أو بإرجاعه إلى حالته السابقة) و تلك الأموال تنفع إلى المالكين طالما أنهم مالكو السيارة و يكون إيصالهم ابراء تاما و نهائيا لزمة الشركة فيما يتعلق بتلك الخسارة أو الضرر.

بالإضافة إلى ما هو متفق عليه صراحة في هذا التجبير فإنه لا شيء سيعدل أو يؤثر في حقوق أو مسؤوليات كل من المؤمن له أو الشركة فيما يتعلق بهذه الوثيقة أو بأية من بنودها و شروطها و استثناءاتها أو تحديداتها.

فيما عدا ذلك تبقى جميع بنود و شروط و استثناءات و تحديدات وثيقة التأمين كما هي بدون تغيير.

For Sukoon Insurance PJSC

سكون للتأمين ش م ع



Issued by: Wilson lobo on 23/08/2025 17:21

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SUKOON.COM | +971 4 233 7777 | P.O. Box 5209 | Dubai, United Arab Emirates  
سكون للتأمين ش م ع، رأس المال المدفوع ٤٤١,٨٧٢,١٢٥ درهم إماراتي، رقم إيداع ٢٠٣٩٧٠، منخرصة من قبل المصرف المركزي لدولة الإمارات العربية المتحدة بموجب رقم قيد 9 بتاريخ 24/12/1984، رقم التسجيل التجاري ١٠٠٢٥٨٩٤٩٠٠٠٣  
Sukoon Insurance PJSC, Paid up Capital AED 461,872,125, C.L. No. 203970, Regulated by the Central Bank of the UAE No. 9 dated 24/12/1984, TRN 100258594900003

**Validation Link**<https://www.insdubai.com/internal/uploaded-policies/68a9c22aa4230-0102010502556437.pdf>**TAX INVOICE**

TRN: 100258594900003

**Customer Details**

Name: Ms. Edchelyn Mamasu Ondap  
Code: PO03188490  
TRN:  
Address: DUBAI,0,DUBAI,DUBAI  
Country: UAE

Doc. Number	BNCOU250000000237113
Reference Doc.	N/A
Doc. Currency	AED
Exchange Rate	1
Billing Date	23-Aug-2025
Payment Due Date	23-Aug-2025
Branch	HEAD OFFICE DUBAI
Department	Motor
Policy Number	0102010502556437000000

**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: BOMLAHAD

**Intermediary Details**

Name: POLICYBAZAAR MIDDLE EAST INSURANCE  
BROKERS L.L.C  
Code: NPA0174

Transaction Details							
Sr. No	Description	Qty	Unit price (AED)	Taxable Amount (AED)	Tax rate (%)	Tax Amount (AED)	Total Amount (AED)
1	Gross Premium Written Motor POLICY NO : 0102010502556437000000 23 August 2025 - 22 September 2026	1	1,800.00	1,800.00	5	90.00	1,890.00
Total Amount			1,800.00	1,800.00		90.00	1,890.00

**Notes**

- **Amount In Words:** United Arab Emirates Dirhams One thousand Eight Hundred Ninety
- 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**



## Motor Comprehensive

### Policy Schedule

#### Policy Schedule Basics

Policy Number	0102010502556437	Policy Issuance Date	23 August 2025
Insurance Period	23 August 2025 17:21:28 - 22 September 2026 23:59:59		
Intermediary Name	POLICYBAZAAR MIDDLE EAST INSURANCE BROKERS L.L.C		

#### Insured Details

Insured Name	Edchelyn Mamasu Ondap	Gender	Female
Date of Birth	28 March 1989	Country of Issuance of 1st Driving License	Not Applicable
Emirates ID	784-1989-3154798-2	Licensed Driving experience	Driving License held more than 12 months
Mobile Number	050 5455555	Driving License Number	3846682
Home Number	-	Driving License Expiration Date	30 July 2030
Office Number	-	Profession	Others
PO Box	0	Employer	-
Address	DUBAI	Head Office	-
Emirate	DUBAI	Email Address	insworld2024@gmail.com

#### Vehicle Details

Model Year	2024	Place of Registration	Dubai
Make & Model	SUZUKI ERTIGA GLX	Plate Category	Private
Body Type	MPV	Vehicle Ownership	Individual
Seating Capacity	7	Vehicle Specification	GCC
Color	Brown	Vehicle modified?	No
Cylinders / Tonnage	4	Country of Manufacturer	UNITED ARAB EMIRATES
Plate Number	-	Purpose of Use	-
Chassis Number	MA3NC2B17RA633260	Registration Type	New
Engine Number	K15BN1399927	Motor Vehicle Classification	-
Sum Insured	AED 56,000 /-	Financed by	Emirates Nbd

#### Cover Type, Deductible & Premium

Cover Type	Motor Comprehensive	Premium (excl. VAT)	AED 1,800.00/-
Cover Plan	Gold	Policy Fee (excl. VAT)	AED 0.00/-
Repair Condition	Premium Garage Network	Total Premium (excl. VAT)	AED 1,800.00/-
Basic Deductible	AED 350/-		
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 3,500,000/-
1.0	Ambulance Cover (first person)	AED 6,770/-
1.0	Third Party Loss of Use Allowance (maximum up to 15 days)	As per policy T&C
2.0	Loss or Damage of Vehicle	Up to AED 56,000/-

Rider Section	Additional Covers	Limit
3.1	Off-Road Cover (SUV with off-road capability only) **	Up to AED 56,000/-
3.2	Personal Accident Benefit - Passenger (max total annual reimbursable limit)	Up to AED 200,000/-
3.2	Personal Accident Benefit - Driver	Up to AED 200,000/-
3.3	Emergency Medical Expenses (max. limit / accident)	Up to AED 5,000/-
3.4	Personal Injury (of insured & spouse) (whilst embarking or disembarking from insured vehicle, total annual limit)	AED 30,000/-
3.5	Geographical Expansion Cover ** (Orange Card available upon request)	Oman & Qatar
3.6	Natural Disaster, Storm, Flood, Strike, Riot & Civil Commotion (SRCC)	Up to AED 56,000/-
3.7	Personal Belongings (total annual limit) (left in the car & lost/damaged due to fire, theft or accident)	Up to AED 5,000/-
3.8	Windscreen Damage (No Deductible payable, unless exceeding the total annual limit defined)	Up to AED 3,000/-
3.9	Replacement of Locks	Up to AED 1,000/-
3.10	Valet Parking Theft (Hotels/Shopping Malls)	Up to AED 56,000/-
3.11	Road Side Assistance (Free Toll 8006565)	Gold 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

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سكُون تَشَاتِين ش.م.ع. رأس المال المدفوع ٤٩١,٨٧٢,١٢٥ درهم إماراتي، رقم تر. ٢٠٢٩٧٠، م.ت.م. من قبل المصرف المركزي لدولة الإمارات العربية المتحدة بموجب رقم قيد 9 بتاريخ 24/12/1984 رقم التسجيل الضريبي ١٠٠٢٥٨٩٩٤٩٠٠٠٣  
Sukooin Insurance PJSC, Paid up Capital AED 461,872,125, C.L. No. 203970, Regulated by the Central Bank of the UAE No. 9 dated 24/12/1984, TRN 100258594900003





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 P.J.S.C ("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

**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 arisen during the insurance cover of Sukoon. Otherwise claims will be rejected.

## VAT Notice

**VAI 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 amounts from any other amount which the Insured/Policyholder is 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.

When you are:

1. When you are registered for VAT, the amount we may pay will be the sum insured/limit of indemnity or any other limits of insurance cover, including VAT; the aggregate for VAT of the amount we may 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 :**

**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 :**

**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 representative



**MYSUKOON: ALL YOUR INSURANCE NEEDS,  
ONE POWERFUL APP**

- Manage all vehicles under same traffic file
- Submit and track claims in real time
- Get instant motor quotes with UAE Pass
- Access motor and health plans from same account

AVAILABLE FOR  
DOWNLOAD!



**Validation Link**

<https://www.insdubai.com/internal/uploaded-policies/68a9c22aa4230-0102010502556437.pdf>



**M/s: Ms. Edchelyn Mamasu Ondap / EMIRATES NBD**  
P.O Box 0, DUBAI, Dubai, UAE

Dear Sir,

REF: 0102010502556437

Further to issuance of captioned Policy, we additionally confirm:

1. EMIRATES NBD is named as "assignee" under the policy.
2. We have received full premium payment for the tenure mentioned in the Policy. Any cheques received towards premium payment have been cleared.
3. The Policy will not be cancelled during the validity of its tenure without your written consent.

Yours faithfully,  
**For Sukoon Insurance PJSC**



PREMIUM AED 1890 - VALIDATION LINK ON TOP