

**SCHEDULE / CERTIFICATE
LOSS DAMAGE & CIVIL LIABILITY****الجدول / شهادة التأمين
الفقد والتلف / والمسؤولية المدنية**

Policy No.	رقم الوثيقة	RTA No.	رقم الوثيقة	Policy Period	مدة التأمين
09/601/60D/2025/32542		2560D32542		27/08/25 09:25 to 26/09/26 23:59	
INSURED DETAIL					
Name of Insured			CREATIVE EXPRESS SERVICES LLC		
Address			Dubai, 1212		
Owner TCN			50111684		
E-Mail/Phone No			motor15@nsib.ae/0508463424		
Bank Name					
Identification No			665030		
VEHICLE DETAILS					
Chassis No	Engine No.	Plate No.	Registration Type	Engine Capacity	
رقم الهيكل / الشاصي	رقم المحرك	رقم اللوحة	صفة التسجيل	قوة المحرك	
MB1PBFA5EE1M2157	EDEZ401120	G 76002	PRIVATE		
Vehicle Classification	Country of Manufacture	Body Type	Manufacturing Year	No of Passenger + Driver	
فئة المركبة	بلد صنع المركبة	شكل الهيكل	سنة الصنع	دد الركاب + السائق	
Heavy Vehicle		BUS	2014	83 + 1	
Purpose of use	Tonnage / Weight	Make & Model & Color			
صفة الاستعمال	الحمولة / الوزن	نوع المركبة ولونها			
CORPORATE	1,500 KGS	ASHOK LEYLAND BUS		White	
Vehicle's Insured value		AED 35,000.00 /-		ة المركبة قيمة	
Total Agreed Premium		AED 3,305.00 /- + VAT (165.25) = AED 3,470.25 /- (Subject to Value Added Tax clause)		ه المتفق التأمين قسط اجمال	
Geographical Coverage Area		United Arab Emirates Only		ة التغطية حدود	
Third Party Property Damage Limit		AED 2,000,000 /-		تصيب الأشياء والممتلكات - درهم حدود تغطية الاضرار التي	
CONDITIONS/RIDERS					
Loading & Unloading (Cargo) Excluded No Agency Repair Personal Accident Driver Personal Accident Passengers (Individuals working for the Insured) Theft Cover Tool Of Trade Exclusion Clause TPL Hwy Comm Condition UNDERNEATH CABLES ARE NOT COVERED Wind Screen Breakage					
DEDUCTIBLES					
التحمل					
Basic Deductible	AED 1500/- + Spare parts depreciation if applicable				التحمل الأساسي
Ancillary Deductible	10% of Claim amount (If Drivers age is less than 25)				التحمل الإضافي
Additional Deductible is applicable as depreciation on new original parts replaced in lieu of damaged parts in case insured is at fault during accident as per the table of depreciation according to date of first registration of use, except Taxi, Public Transport, Rental Vehicles for which a separate set of deductible applies. This is in accordance with unified motor policy					
	Year	Percentage			
	First	-			
	Second	5%			
	Third	10%			
	Fourth	15%			
	Fifth	20%			
	Sixth & above	30%			
Dubai National Insurance & Reinsurance P.S.C company declares that the Motor Vehicle detailed above in this Schedule is insured with it according to the provisions of this Policy.					
فر شركة دبي الوطنية للتأمين وإعادة التأمين بأن المركبة الواردة بياناتها في هذا الجدول مؤمنة لديها وفقاً لأحكام هذه الوثيقة					
I read all the terms, conditions and exclusions of the policy and have agreed to it. REFER TO POLICY WORDINGS FOR FULL COVERAGE & EXCLUSIONS issued pursuant to the Regulation of Unifying Motor Vehicle Insurance Policies according to Insurance Authority Board of Directors' Decision No. (25) of 2016 dated 22.09.2016					
طلعت على كافة شروط واستثناءات وثيقة التأمين الرجاء مراجعة بنود واحكام التغطية والاستثناءات الواردة في بيانات الوثيقة الصادرة بموجب نظام توحيد وثائق التأمين على المركبات سندا" لقرار مجلس إدارة هيئة التأمين رقم (25) لسنة 2016 تاريخ ش.م.ع 22.09.2016 و وافقت عليها					
Ver 1.0					
Issued by & Issue date		BN5085 27/08/25 09:25		ر وتاريخ مركز	
Signature & Company Stamp				التوقيع والختم عن الشركة اسم وتوقيع المؤمن له	
Name & Signature of Insured					

دبي الوطنية للتأمين وإعادة التأمين ش.م.ع. Dubai National Insurance & Reinsurance P.S.C.

P.O. Box: 1806 Dubai, UAE, T: 04 596 9666, F: 04 295 6711, E: info@dni.ae, W: www.dni.ae

RESTRICTEDسجلت في سجل شركات التأمين طبقاً للقانون الاتحادي رقم (٦) لسنة ٢٠٠٧ وتعديلاته، شهادة قيد رقم ٦ بتاريخ ١ يناير ١٩٩٢
Registered in the Insurance Companies Register Under Federal Law No. (6) of 2007 (As Amended), Certificate No. 64 Dated 6th January 1992

**Policy Specific Conditions****MT0621 - Loading & Unloading (Cargo) Excluded**

Notwithstanding anything contained herein to the contrary, it is hereby understood and agreed that the Company shall be under no liability under this Policy in respect of loss or damage to the insured vehicle and/or liability incurred by the insured arising out of loading and unloading activities which are not covered under this policy.

MT0004 - No Agency Repair

Notwithstanding anything contained herein to the contrary, it is hereby declared and agreed that in the event of a claim the company is under no obligation to repair the vehicle insured under the within-written policy at the Dealers workshop.

MT0033 - Personal Accident Driver

It is hereby understood and agreed that in consideration of the payment of an additional premium the company undertakes to pay compensation on the scale provided hereunder for death or bodily injury as hereinafter defined sustained by The Insured And/Or any licensed driver in direct connection with any motor car described in the schedule hereto whilst mounting into or dismounting from or traveling in the insured car caused by violent accidental external and visible means , which independently of any other cause (excepting medical or surgical treatment consequent upon such injury) shall within three calendar months of the occurrence of such injury result in :

No.	Description	Scale of compensation
1.	Death or permanent total disablement	Dh.200,000 /-
2.	Total and incurable loss of all vision in both eyes	Dh.200,000 /-
3.	Total loss by physical severance at or above the wrist or ankle of both hands or both feet or of one together with one foot	Dh.200,000 /-
4.	Total loss by physical severance at or above the wrist or ankle of one hand or one foot together with the total and incurable loss of one eye vision	Dh.200,000 /-
5.	Total and incurable loss of one eye vision	Dh.100,000 /-
6.	Total loss by physical severance at or above the wrist or ankle of one hand or one foot	Dh.100,000 /-
7.	Permanent partial disability not mentioned in the table hereinabove: The value of compensation will be specified for the person on the basis of percentage for the permanent partial disability approved by medical board multiplied by insurance amount	Dh.200,000 /-

Conditions:

- Compensation shall be payable under one item only of item (1) to (6) for item (7) separately in addition to items (5) or (6) above in respect of each person arising out of one occurrence and the total liability of the company shall not in the aggregate exceeding the sum of Dhs. 200,000/- during any one period of insurance.
- the legal representative for the dead person And/Or the injured person undertake to provide the company with the death certificate or final disability report issued by governmental hospital in addition to the required traffic penal documents.
- No compensation shall be payable in respect of death or injury indirectly or directly wholly or partially arising out of or resulting from or traceable to :
 - Intentional self-injury or attempted suicide, physical and/or mental defect or infirmity.
 - An accident happening whilst such person is under the influence of intoxicating liquor or drugs.
 - Number of vehicle passengers at the time of the accident exceed the authorized seating of the vehicle capacity.
- Compensation shall be payable only with the approval of the insured and directly to the injured person or to his legal personal representative whose receipt shall be a full discharge in respect of injury to such person.
- Total number of passengers including the driver shall not exceed the authorized seating capacity of the vehicle at the time of accident.

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

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**MT0044 - Personal Accident Passengers (Individuals working for the Insured)**

It is hereby understood and agreed that in consideration of the payment of an additional premium the company undertakes to pay compensation on the scale provided hereunder for death or bodily injury as hereinafter defined sustained by The Individuals working for the Insured who under his sponsorship in direct connection with any motor car described in the schedule hereto whilst mounting into or dismounting from or traveling in the insured car caused by violent accidental external and visible means, which independently of any other cause (excepting medical or surgical treatment consequent upon such injury) shall within three calendar months of the occurrence of such injury result in:

No.	Description	Scale of compensation
1	Death or permanent total disablement	Dh.200,000 /-
2	Total and incurable loss of all vision in both eyes	Dh.200,000 /-
3	Total loss by physical severance at or above the wrist or ankle of both hands or both feet or of one together with one foot	Dh.200,000 /-
4	Total loss by physical severance at or above the wrist or ankle of one hand or one foot together with the total and incurable loss of one eye vision	Dh.200,000 /-
5	Total and incurable loss of one eye vision	Dh.100,000 /-
6	Total loss by physical severance at or above the wrist or ankle of one hand or one foot	Dh.100,000 /-
7	Permanent partial disability not mentioned in the table hereinabove The value of compensation will be specified for the person on the basis of percentage for the permanent partial disability approved by medical board multiplied by insurance amount	Dh.200,000 /-

Conditions:

a) Compensation shall be payable under one item only of item (1) to (6) for item (7) separately in addition to items (5) or (6) above in respect of each person arising out of one occurrence and the total liability of the company shall not in the aggregate exceeding the sum of Dhs. 200,000/- during any one period of insurance.

b) The legal representative for the dead person And/Or the injured person undertake to provide the company with the death certificate or final disability report issued by governmental hospital in addition to the required traffic penal documents, They also undertake to provide the company with the legal documents proving that they are working for the insured at the time of the accident.

c) No compensation shall be payable in respect of death or injury indirectly or directly wholly or partially arising out of or resulting from or traceable to:

1. Intentional self-injury or attempted suicide, physical and/or mental defect or infirmity.
2. An accident happening whilst such person is under the influence of intoxicating liquor or drugs.
3. Number of vehicle passengers at the time of the accident exceed the authorized seating of the vehicle capacity.

d) Compensation shall be payable only with the approval of the insured and directly to the injured person or to his legal personal representative whose receipt shall be a full discharge in respect of injury to such person.

e) Total number of passengers including the driver shall not exceed the authorized seating capacity of the vehicle at the time of the accident. Subject otherwise to the same terms, conditions exceptions and limitations of the side policy.

MT0620 - Theft Cover

Notwithstanding anything contained herein to the contrary, it is agreed that theft of trailers are not covered hereunder unless the trailer head is also stolen at the same time or trailers are parked in a secured place and theft is followed by forcible and violent means. Also, if the trailer is not attached with the head no claim will payable for Own Damage

MT0618 - Tool Of Trade Exclusion Clause**TOOL OF TRADE EXCLUSION CLAUSE:**

It is hereby understood and agreed that the Company shall be under no liability under this Policy in respect of loss or damage and/or liability incurred by the insured arising out of the operation of the motor vehicle or of plant forming part of such motor vehicle or attached thereto as a tool of trade.

MT0401 - TPL Hvy Comm Condition

1. Tool of Trade is not covered.
2. Accident within the site is not covered.
3. Loading & Unloading is not covered.

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MT0500 - UNDERNEATH CABLES ARE NOT COVERED

UNDERNEATH CABLES ARE NOT COVERED

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Validation Link

<https://www.insdubai.com/internal/uploaded-policies/68ae971766f23-32542.pdf>



MT0053 - Wind Screen Breakage

Notwithstanding anything contained herein to the contrary, it is hereby noted and agreed that the coverage under this policy is extended to include the following:

Any claim up to Dhs.2000/- for the cost of reinstating the Wind Screen / Windows, forming a portion of the motor vehicle in the schedule hereto, as a result of accidental breakage where no other damage is caused to the insured vehicle with a Nil deductible. Any payment under this section shall not constitute a claim within the meaning of the "No Claim Record" provided that this concession shall not apply to the breakage of Windscreen / Windows arising from an incident in which other damage is sustained to the vehicle.

PREMIUM AED 3470 - VALIDATION LINK ON TOP

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