

**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
09/601/655/2025/38816		2565538816		01/09/25 20:35 to 30/09/26 23:59	
INSURED DETAIL					
بيانات المؤمن له					
Name of Insured	Anoopdas Lakshminivas Haridas				اسم المؤمن له
Address					العنوان
Owner TCN	3250044257				الرمز المبروري للمالك
E-Mail/Phone No	motor15@nsib.ae/0508463424				البريد الإلكتروني
Bank Name					رقم هوية المؤمن له
Identification No	784199298275050				رقم الهاتف
VEHICLE DETAILS					
بيانات المركبة					
Chassis No	Engine No.	Plate No.	Registration Type	Engine Capacity	
رقم الهيكل / الشاصي	رقم المحرك	رقم اللوحة	صفة التسجيل	قوة المحرك	
JTMD9EV1FD139841	F046990	1 0000	PRIVATE	2.5 L	
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	
Light Vehicle		2WD	2015	4+ 1	
Purpose of use	Tonnage / Weight	Make & Model & Color			
صفة الاستعمال	الحمولة / الوزن	نوع المركبة ولونها			
PRIVATE		TOYOTA RAV 4 Silver			
Vehicle's Insured value	AED 46,374.00 /-				قيمة المركبة
Total Agreed Premium	AED 1,700.00 /- + VAT (85.00) = AED 1,785.00 /- (Subject to Value Added Tax clause)				ه المتفق التأمين قسط اجمالي
Geographical Coverage Area	United Arab Emirates + OMAN (Only for Own Damage, Orange card required for outside UAE)				تغطية حدود
Third Party Property Damage Limit	AED 3,000,000 /-				تصيب الأشياء والممتلكات - درهم حدود تغطية الأضرار التي
CONDITIONS/RIDERS					
بيانات المؤمن له					
Geographical Ext. (Oman-LD) Medical Exp. (Limit AED 5000) No Agency Repair Personal Accident Driver Personal Accident Passengers (Individuals working for the Insured) Personal Effects (OD) (Limit AED 4000) Personal Effects (OD) (Limit AED 5000) ROAD SIDE ASSISTANCE-IMC GOLD COVER (UNLIMITED SERVICES- INTERCITY LIMIT) ROAD SIDE ASSISTANCE-IMC GOLD COVER (UNLIMITED SERVICES- INTERCITY LIMIT) Storm, Flood, Riot and Strike Extension Windscreens (Limit AED 3500)					
DEDUCTIBLES					
التحمل					
Basic Deductible	AED 200/- + 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%		
يحتسب مبلغ تحمل إضافي عبارة عن نسب استهلاك قطع الغيار الأصلية الجديدة المستبدلة في السيارة المؤمنة في حال كان سائق السيارة المؤمنة متسبباً في الحادث وذلك بحسب جدول الاستهلاك حسب تاريخ أول تسجيل، فيما عدا مركبات الأجرة والمركبات العمومية ومركبات التاجر حيث تطبق نسب استهلاك مخ					
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 وأحكام التغطية والاستثناءات الواردة في بيانات الوثيقة الصادرة بموجب نظام توحيد وثائق التأمين على المركبات سندا لقرار مجلس إدارة هيئة التأمين رقم (25) (لسنة بتاريخ ش.م.ع 22/09/2016 و وافقت عليها					
Issued by & Issue date		BN5085 01/09/25 20:35		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 وتبديله، 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****MT0006 - Geographical Ext. (Oman-LD)**

Notwithstanding anything contained herein to the contrary, it is hereby declared and agreed that the geographical area stated in the Schedule of the Policy is amended to cover United Arab Emirates and Sultanate of Oman from the effective date of the Policy endorsement up to the expiry of the original period.

1. Liability of the company shall be extended to Own Damage ONLY.
2. The insurer shall not be liable for the first AED 1,500/- (One Thousand Arab Emirates Dirhams) or equivalent amount in other currency in respect of own damage for any accident occurring outside the United Arab Emirates.

MT6738 - Medical Exp.(Limit AED 5000)

Notwithstanding anything contained herein to the contrary, it is hereby declared and agreed that the coverage under this policy is extended to include Emergency Medical Expenses following Car Accident as below:

The driver and / or any passenger of the motor vehicle describe in the schedule hereto shall in direct connection with such motor vehicle sustain bodily injury by violent accidental external and visible means, the company will pay him / them the medical expenses in connection with such injury excluding any amounts recoverable from any medical aid society up to Dh.5000/- in respect of each person injured.

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:

- 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 Dh. 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.
- 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 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.

MT6736 - Personal Effects (OD) (Limit AED 4000)

Notwithstanding anything contained herein to the contrary, it is hereby noted and agreed that the coverage granted under this policy is extended to include the following: Loss of or damage to rugs, clothing and personal effects whilst such property is in the insured vehicle where such a loss or damage is occasioned by fire, lightning or external explosion or theft by violent and forcible means or accident external means, provided that:

1. The maximum amount payable under this benefit shall not exceed AED 4,000/- in respect of any one claim or series of claims resulting from one accident.

2. The company shall not be liable in respect of:

a. Any such property carried in open, top or convertible vehicle or any vehicle incapable of being securely locked or unlocked vehicle or open to the elements

b. Any such property insured under any other insurance policy

c. Jewelry and articles of gold, silver and the like

d. Money, stamps, tickets, securities, documents, cards of every kind and description e. Goods or samples carried in connection with any trade or business

Ver 1.0



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**MT6736 - Personal Effects (OD) (Limit AED 5000)**

Notwithstanding anything contained herein to the contrary, it is hereby noted and agreed that the coverage granted under this policy is extended to include the following: Loss of or damage to rugs, clothing and personal effects whilst such property is in the insured vehicle where such a loss or damage is occasioned by fire, lightning or external explosion or theft by violent and forcible means or accident external means, provided that:

1. The maximum amount payable under this benefit shall not exceed AED 5,000/- in respect of any one claim or series of claims resulting from one accident.
2. The company shall not be liable in respect of:
 - a. Any such property carried in open, top or convertible vehicle or any vehicle incapable of being securely locked or unlocked vehicle or open to the elements
 - b. Any such property insured under any other insurance policy
 - c. Jewelry and articles of gold, silver and the like
 - d. Money, stamps, tickets, securities, documents, cards of every kind and description
 - e. Goods or samples carried in connection with any trade or business

MT6742 - ROAD SIDE ASSISTANCE-IMC GOLD COVER (UNLIMITED SERVICES- INTERCITY LIMIT)

This policy includes road sides assistance cover and additional benefits as per the list below provided by a third party service provider "International Motoring Club" (IMC) for the Insured vehicle including the following:

1. Free Accidental Towing Service
2. Free Mechanical Breakdown Towing Service
3. Free Battery Boosting Service
4. Free Flat Tyre Fixing
5. Free fuel Delivery Service
6. Free Lock-out Service
7. Free Car Registration Service (1/year)
8. Free Off Road Assistance (Limited to 3 times a year)
9. Discounted International Driving License
10. Geographical Coverage - United Arab Emirates
11. Onsite battery replacement service

Dubai National Insurance and Reinsurance has appointed "IMC" to provide the above services as optional for the insured. Its hereby understood and agreed that the insured will have the right to accept or reject any of these service benefits before utilizing the same under his own personal responsibility. Dubai National Insurance and Reinsurance should not be held responsible or liable for any losses, damages or any sort of inconveniences as a result of utilizing any of the IMC services benefits.

To avail these services, the insured should contact IMC directly on 600 575751

MT6742 - ROAD SIDE ASSISTANCE-IMC GOLD COVER (UNLIMITED SERVICES- INTERCITY LIMIT)

This policy includes road sides assistance cover and additional benefits as per the list below provided by a third party service provider "International Motoring Club" (IMC) for the Insured vehicle including the following:

1. Free Accidental Towing Service
2. Free Mechanical Breakdown Towing Service
3. Free Battery Boosting Service
4. Free Flat Tyre Fixing
5. Free fuel Delivery Service
6. Free Lock-out Service
7. Free Car Registration Service (1/year)
8. Free Off Road Assistance (Limited to 3 times a year)
9. Discounted International Driving License
10. Geographical Coverage - United Arab Emirates & GCC
11. Onsite battery replacement service
12. Automobile related Discount Offers
13. Automobile Service (2/year)

Dubai National Insurance and Reinsurance has appointed "IMC" to provide the above services as optional for the insured. Its hereby understood and agreed that the insured will have the right to accept or reject any of these service benefits before utilizing the same under his own personal responsibility. Dubai National Insurance and Reinsurance should not be held responsible or liable for any losses, damages or any sort of inconveniences as a result of utilizing any of the IMC services benefits.

To avail these services, the insured should contact IMC directly on 600 575751



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**MT0213 - Storm, Flood, Riot and Strike Extension**

Notwithstanding anything contained herein to the contrary, it is hereby declared and agreed that the cover under Section 1(Loss or Damage) is extended to cover the Insured in respect of loss of or damage to the Insured Vehicle caused by:

- Strike and Riot which does not assume the proportion of, or amounts to a popular uprising.
- Storm and Flood (provided the Vehicle is not driven)

MT6727 - Windscreen (Limit AED 3500)

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.3500/- 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 1785 - VALIDATION LINK ON TOP

Ver 1.0



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