Motor Comprehensive

Policy Schedule

Policy Schedule Basics

Policy Number	0102010502563164	**Policy Issuance Date**	03 September 2025
Insurance Period	03 September 2025 12:27:48 - 02 October 2026 23:59:59		
Intermediary Name	POLICYBAZAAR MIDDLE EAST INSURANCE BROKERS L.L.C		

Insured Details

Insured Name	**Shaikh Rashid Ahmed Abdulla Almualla**		
Date of Birth	01 January 1966	**Gender**	Male
Emirates ID	784-1966-5757987-4	**Country of Issuance of 1st Driving License**	Not Applicable
Mobile Number	050 8463424	**Licensed Driving experience**	Driving License held more than 12 months
Home Number	-	**Driving License Number**	103
Office Number	-	**Driving License Expiration Date**	12 April 2030
PO Box	0	**Profession**	Others
Address	Umm Al Quwain	**Employer**	-
Emirate	UMM AL QUWAIN	**Head Office**	-
		Email Address	insworld2024@gmail.com

Vehicle Details

Model Year	2024	**Place of Registration**	Umm Al Quwain
Make & Model	TOYOTA HILUX DLS	**Plate Category**	Private
Body Type	Pick Up Double Cab	**Vehicle Ownership**	Individual
Seating Capacity	5	**Vehicle Specification**	GCC
Color	White	**Vehicle modified?**	No
Cylinders / Tonnage	4	**Country of Manufacturer**	UNITED ARAB EMIRATES
Plate Number	-	**Purpose of Use**	-
Chassis Number	MR0DB9CD3R5015561	**Registration Type**	-
Engine Number	2GDD426616	**Motor Vehicle Classification**	-
Sum Insured	AED 100,000 /-	**Financed by**	Not Applicable

Cover Type, Deductible & Premium

Cover Type	Motor Comprehensive	**Premium** (excl. VAT)	AED 2,780.00/-
Cover Plan	Basic	**Policy Fee** (excl. VAT)	AED 0.00/-
Repair Condition	Premium Garage Network	**Total Premium** (excl. VAT)	AED 2,780.00/-
Basic Deductible	AED 500/-		
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 2,000,000/-
1.0	Ambulance Cover (limit / 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 100,000/-

Rider Section	Additional Covers	Limit
3.1	Personal Accident Benefit - Driver	Up to AED 200,000/-
3.1	Personal Accident Benefit - Passenger (max total annual reimbursable limit)	Up to AED 200,000/-

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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

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 PJSC ("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
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

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insurance cover of Sukoon. Otherwise claims will be rejected.

VAT 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 tax 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. Not registered for VAT, the amount we pay will be the sum insured/limit of indemnity or any other limits of insurance cover, including VAT;
2. Registered for VAT, the amount we will 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 :

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 :

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

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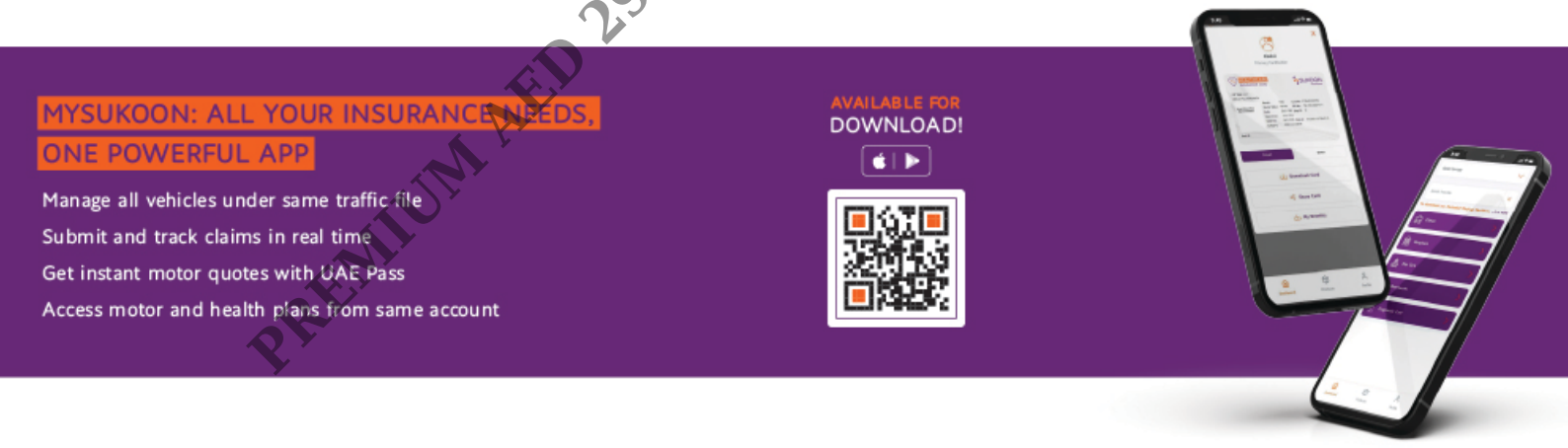

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TAX INVOICE

TRN: 100258594900003

Customer Details

Name: Mr. Shaikh Rashid Ahmed Abdulla Almualla
Code: PO03194238
TRN:
Address: Umm Al Quwain,0,UMM AL QUWAIN,UMM AL QUWAIN
Country: UAE

Doc. Number	BNCOU250000000248071
Reference Doc.	N/A
Doc. Currency	AED
Exchange Rate	1
Billing Date	03-Sep-2025
Payment Due Date	03-Sep-2025
Branch	HEAD OFFICE DUBAI
Department	Motor
Policy Number	0102010502563164000000

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: BOMLAEAD

Intermediary Details

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

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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 : 0102010502563164000000 03 September 2025 - 02 October 2026	1	2,780.00	2,780.00	5	139.00	2,919.00
Total Amount			2,780.00	2,780.00		139.00	2,919.00

Notes

- **Amount In Words:** United Arab Emirates Dirhams Two thousand Nine Hundred Nineteen
- 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**

MEMO FOR AMOUNT TO BE PAID

Mr. Shaikh Rashid Ahmed Abdulla Almualla Post Box No: 0, Umm Al Quwain Umm Al Quwain, Umm Al Quwain UAE	BRANCH	: Head Office Dubai
	QUOTATION NUMBER	: 0101010505405869000000
	DOCUMENT DATE	: 03/09/2025
	DEPARTMENT	: Motor
	RECEIPT PARTY CODE	: **NPA0174**

DETAILS	PAYMENT PURPOSE	AMOUNT(AED)
Amount to be Paid against mentioned Quotation : **0101010505405869000000**	Gross Premium Written	2,780.00
	VAT on Gross Premium Written	139.00
	TOTAL	2,919.00
Amount in Words : United Arab Emirates Dirhams Two thousand Nine Hundred Nineteen only.		

For Sukoon Insurance PJSC

Authorised Signatory

Notes:-
1.Receipt to be issued using receipt party code mentioned above;
2.Please mention proper quotation reference while issuing receipt.

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DRIVE EASY

UNIFIED POLICY WORDING

SUKOON INSURANCE

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THANK YOU

You are now covered by the UAE's most trusted Insurer. Please take time to read this booklet and other accompanying documents. Make sure you have gone through the coverage details and exclusions of your policy.

You can always enhance your level of coverage by reaching out to us on 800 SUKOON (785666).

We wish you many happy and safe journeys. And remember that no matter what happens...

we are here for you.

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HOW TO MAKE A CLAIM

Sukoon Insurance PJSC (hereinafter referred to as "Sukoon" or "We") is committed to providing fast, fair and efficient claims service. If you have been involved in an accident and need to make a claim, please follow these steps:

You had an accident

Stay Calm.

If possible, move your car to a safe place, out of traffic.

Display warning triangles, to help alert traffic.

Call the police on 999, even if the accident is minor.

If your vehicle needs to be towed, call Roadside Assist on 800 6565.

If you are calling from outside the UAE, please call +971 4 387 6649.

Report a claim

Call 800 405 or email motorclaims@sukoon.com to report your accident as soon as it is reasonably practical.

Depending on your cover, we will advise you on what to do with your vehicle.

Don't worry, you are in safe hands.

To register your claim, you will need to provide the following:

- Original Police Report or SAAED referral note.
- Clear copy of the driving license of the driver involved in the accident and mentioned in the Police Report/SAAED note.
- Clear copy of vehicle registration card.

Waiting for repairs

Drop your car at the recommended workshop for repairs.

The damaged car will be examined one of our authorised motor survey agree the repair cost with the garag

Repair authorisation is provided wit 48hours for most cases.

We have an extensive network of approved garages.

Most claims can be handled by the a occurs, additional information may be

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BRANCHES

AJMAN
Al Refaa 1 Building
Ground Floor Sheikh Khalif
Bin Zayed Road
Al Nuaima 3
P.O. Box 1732
Tel: +971 4 233 7777

SHARJAH
Al Khan Corniche
Majestic Tower
Ground Floor
P.O. Box 1931
Tel: +971 6 593 4180

ABU DHABI
Salam Street, Al Markaziyah
Sheikh Nahyan Bin Khalifa Bldg.
126 P.O. Box 3335
Tel: +971 2 612 8444

DUBAI
Deira
Sukoon Building
Omar Bin Al Khattab Street
Next to Al Ghurair Mall, Deira
P.O. Box 5209
Tel: +971 4 233 7777

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In case of accident, please call 800 4
will record details, give you a referenc

VAT

CLAUSES

A. Premium Payments

For 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/any other taxes paid by the Insurer, on the Insured/Policyholder's behalf, within 15 working days of receiving 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 tax 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 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 agrees to pay the Policyholder

When Sukoon pays a claim, your VAT registration status will determine the amount we pay you.

When you are:

1. Not registered for VAT, the amount we pay, will be the sum insured/limit of indemnity or any other limits of insurance cover, including VAT;
2. Registered for VAT, the amount we will pay will be the sum insured /limit of indemnityor any other limits of insurance cover 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 filing of your VAT return.

All policyholders making a claim with Sukoon must declare their VAT registration status.

Any VAT liability arising from your incorrect declaration is and will be payable by you (the 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.

Sanctions

Sukoon shall not provide cover nor be liable to pay any claim or provi benefit hereunder to the extent th provision of such cover, payment c claim or provision of such benefit expose Sukoon to any sanction, pro or restriction under the United N resolutions or the trade or ec sanctions, laws regulations of the Eu Union, United Kingdom, United St America, United Arab Emirates and a jurisdictions where Sukoon transa business.

Anti-Money Laundering and Combating Terrorist Financing

Sukoon is in compliance with Anti- Laundering & Combating Terrorist Fin laws (UAE Federal Law No. 4, 2 Criminalization of Money Launderin Federal Law No. 1, 2004 – Com Terrorism Offences, Federal Decre 20 of 2018 on Anti-Money Launde Combating the Financing of Terro Illegal Organisations and Insurance A Decision No.10 of 2019 - Anti- Laundering & Combating the Finan Terrorism & Illegal Organisations.

Sukoon's Data Privacy Notic Data Subject's Consent

Sukoon Insurance PJSC (hereinafter r to as "Sukoon") respects your privacy committed to protecting it. Sukoon by Federal UAE Data Protection regu as is applicable to Sukoon within UAE of the applicant(s), proposer(s), member(s), beneficiary(ies), ins intermediary(ies), any person(s) cor Sukoon for any purpose (altogether r

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/ processing/ reinsuring your policy/ claims or as may be required by the Company including but not limited to for further product development/statistical analysis etc., or as may be required under law/regulatory requirements.

b. Sukoon Insurance PJSC and its associate partners to contact the Proposer/Policyholder/any of the Insured Member anytime (including electronically through email, SMS or telephone) for seeking any additional information and/or for providing any additional information whether related to the Policy and/or Company's other products or promotions.

COMPLAINTS

Tell us what you think of Sukoon, we are always happy to hear your comments. If you have any feedback or complaints, please contact us through our Call Centre: 800 SUKOON (785666) (Monday to Friday: 8 am to 8 pm, Saturday: 8 am to 5 pm). Alternatively you may use our website www.sukoon.com, select Contact Us and choose Complaints.

ROADSIDE A

IMC

How to request Assistance?

You can avail the Road Side Ass 24/7 by phone free of cost on 80 within UAE or on +971 4 3876649 (UAE) or download the Assistance Ap Roadside Assistance" for instant r You can download the App from Ap or Google Play Store.

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DEFINITIONS

Any word or expression defined below will have the same meaning wherever it appears in your Policy.

Accessories: Parts originally installed in the Vehicle by the Vehicle manufacturers and included in the original price such as navigation equipment, telephone, stereo equipment and other items.

Accident: Any incident that causes harm to a Third Party / Injured Party as a result of use, explosion, combustion, scattering, drop of things from, movement, spontaneous movement or parking of the Motor Vehicle.

Ancillary Deductible: The amount paid by the Insured according to the Policy in addition to the Basic Deductible.

Basic Deductible: The amount paid by the Insured according to the Schedule of Deductibles attached to this Policy per accident.

Bodily Injury: Death and/or physical injuries to a Third Party, including permanent disability or temporary total or partial disability.

Company (Insurer): The insurance company that is licensed to operate inside the State according to the laws and regulations issued in the State and accepts to insure the Motor Vehicle and has issued the Policy.

Depreciation Percentage: The percentage payable by the injured party on the occurrence of an accident, and who requests the replacement of new parts in lieu of the used parts in case of partial loss according to the schedules of depreciation.

Flood: An event that occurs within the concept of Natural Disasters.

Insurance Application: The application that includes the details of the Insured, the details of the Motor Vehicle and the type of required coverage, and is filled in by or with the knowledge of the Insured electronically or in writing.

Insurance Period: The period of time of motor vehicle insurance up to the end of the thirteenth month from the commencement of the insurance.

Insured: You, and Your refer to the person named as the Policyholder in the Schedule. A natural or corporate person that has applied for insurance, entered into an insurance contract with Sukoon, and paid or has agreed to pay the Premium.

Injured Third Party:

1. Any natural or corporate person, or their properties, which have suffered an injury or damage as a result of the accident, excluding the Insured, the Motor Vehicle Driver and passengers employed by the Insured if they are injured during and because of work.

2. The family members of the Insured and the Motor Vehicle Driver (spouse,parents and children) who caused the accident.

3. The driver of a Motor Vehicle allocated for rent, public transportation or a vehicle used to teach driving.

Insured Value: The amount stated Policy Schedule which We shall pay event of a total loss after deducting depreciation as per the amount show the depreciation scale.

Motor Vehicle: A mechanical m motorcycle or any other devic works through a mechanical force, specifications are described in the Po

Motor Vehicle Driver (Licensed Dri The insured or any person who dri Motor Vehicle by the permission or c the Insured, provided that they are li to drive according to the Motor category pursuant to the Traffic Law other laws and regulations, and th granted license has not been cancell court's order or by virtue of the Traffi and its Executive Regulations. This de includes the driver whose driving licen expired if they manage to renew it thirty days from the date of accident.

Natural Disaster: Any general phenc that arises from nature such as tornadoes, hurricanes, volc earthquakes and quakes, and le extensive and widespread damage, respect of which a decision is issued concerned authority in the State.

Personal Accidents Endorseme additional insurance coverage personal accidents to the Motor Driver, the Insured and the pass excluded from the basic coverage in for an additional Premium.

Policy (for Third Party Liability): Th Unified Motor Vehicle Insurance Against Third Party Liability whereby S undertakes to compensate the injure

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SECTION 1
THIRD PART

Schedule: means the document which gives details of You, Us, the Vehicle, the cover You have and any other specific conditions.

Semi-Trailer: A trailer without a front axle and is towed in such a way that a large part of its weight and tonnage is carried by the towing vehicle or the mechanical vehicle (locomotive).

Service Provider for Roadside Assistance: means International Motoring Club.

Sukoon, We, Our, and Us: means Sukoon Insurance PJSC.

Territorial limits: means the United Arab Emirates and any other area stated in Your Policy Schedule.

Third Party Liability: The liability for injuries and damages arising from the use of the Insured Motor Vehicle to a Third Party/ Injured Party.

Trailer: A vehicle designed to be pulled behind a Motor Vehicle, truck or towing vehicle, including lightweight trailer (camper trailer), the weight of which does not exceed 750kg and it so licensed according to the applicable Traffic Laws.

The Unified Motor Vehicle Insu Policy Against Third Party Li issued pursuant to the Regulat Unifying Motor Vehicle Insu Policies according to Insu Authority Board of Dire Decision No. (25) of 2016.

Whereas the Insured has applied to S for the insurance set herein below, a agreed that the application is consid the basis for and integral part of this and has paid or agreed to pay the app Premium, and Sukoon has accepte represented to pay compensation to Party/Injured Party in case of any a subject to this insurance, whether it e from the use or parking of the Motor in the UAE during the insurance perio

Therefore, this Policy was entered cover liability towards a Third Party/ Party caused by the Insured Motor to the Third Party/Injured Party accor the terms, conditions and exclusion appended to this Policy for the amou Insured or the Motor Vehicle Driver m against:

- Bodily Injury to a Third Party, inside or outside the Motor Vehic
- Property Damages to a Third Pa

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b. In case of death of the driver of a rental vehicle, public transport vehicle and a vehicle used to teach driving,the Company's liability will be limited to an amount of AED 200,000 (Two Hundred Thousand Arab Emirates Dirhams) per person. In case of injury, the Insurer's liability will be further limited to the percentage of disability per person.

6. Any notice or notification of an accident that is required by this Policy shall be served to Sukoon in writing by e-mail, facsimile or by hand delivery to the address designated in the Policy as soon as practically possible.

7.

a. With respect to a fleet insurance policy or any Motor Vehicle insured under this Policy, Sukoon may not enter into any agreement that may reduce or prevent the coverage of its full Third Party Liability arising from death, bodily injuries or property damages covered under this Policy or reduce the limits of liability of Sukoon or reduce the coverage contemplated under this Policy, including depriving a claim for compensation for any reason not related to the accident such as age,gender, or the date of acquiring the driving license, or otherwise, or the agreement will be deemed void.

b. However, new coverage not provided for in the Policy may be agreed upon or the limits of such liabilities and coverages may be increased under a separate policy or an additional rider.

8. Sukoon may, at its expense, assume the judicial and settlement proceedings to represent the Insured or the Motor Vehicle Driver through an attorney in any investigation or interrogation and before any court in any lawsuit or intervention in any phase of the lawsuit in relation to a claim or accident for which Sukoon may be held liable under this Policy, and which may give rise to the payment of compensation according to this Policy. Sukoon may settle or enter into a reconciliation for such claim. The Insured shall provide every possible cooperation with sukoon by signing a power of attorney to the attorney or otherwise to Sukoon to initiate any proceedings.

9. Without prejudice to the rights emerging from Life insurance policies and personal accident insurance policies, and in case of the existence of several compulsory policies against Third Party Liability emerging from the use of the Motor Vehicle issued by more than one Company:

a. Compensation shall be divided equally between insurers in case of death and/or injuries. If the liability is shared (between the Insured and the Third Party/Injured Party) based on the degree of negligence, then the percentage of participation in the negligence shall be taken into account.

b. Compensation for property damages shall be divided based on the percentage of the insured amount set out in each policy to total insured amounts in all policies, after the percentage of participation in the negligence taken into account.

10. On the occurrence of an ac Sukoon shall:

a. Repair the damaged Motor or any of its parts, acce or spare parts and resto Motor Vehicle to its pre-a condition.

b. Pay the market value damaged Motor Vehicle value of damages exceeds of the market value of the Vehicle at the time of the ac provided that Sukoon's does not exceed an amount Million Arab Emirates Dirha accident according toPar (c) of Clause (1) of Chapte Obligations of Sukoon.

c. Replace the damaged Vehicle in case of total lo another Motor Vehicle w same make,model, additio pre-accident condition unle Third Party/Injured Party re that Sukoon pay them the a in cash; in which case, S shall accept the Insured's re

d. Sukoon shall pay in cash Injured Party, upon their r the amount of damages (damage) of the damaged of the Motor Vehicle in wh any of its parts, accesso spare parts and includir charges for installation replacement of lost or da

PREMIUM AED 2915 / AFFILIATED LINK ON TOP

affected by the accident at the concerned official authorities. If it is found that the repairs are below required and recognised technical standards, Sukoon shall address the issue(s) until the Third Party's Motor Vehicle is professionally repaired as soon as practically possible.

b. For the damaged motor vehicle,insured against loss and damage at an insurance company with the condition of repair within the Agency, the repair shall be carried out within the Agency's repair shops pursuant to this condition. The insurance company insuring the loss and damage has the right of recourse against the Third Party liability insurance company in accordance with the following reimbursements basis:

    1. The reimbursement for the motor vehicle that has passed more than one year from its first registration or its use and until the end of the second year shall be after deduction of 15% of the value of the final repair bill.

    2. The reimbursement for the motor vehicle that has passed more than two years from its first registration or its use and until the end of the third year shall be after deduction of 30% of the value of the final repair bill.

    3. In case more than three years have lapsed since the first registration or use of the motor vehicle, Sukoon shall abide by repairing the damaged vehicle at suitable repair shops for the type and year of manufacture of the vehicle. The damaged parts shall be replaced with original parts of the same standard, provided that, if the agreement between the Loss and Damage Insurance Company and the insured has the condition that repair shall be within the agency", this condition shall remain effective.

14. If the Injured Third Party requests that new parts are to be installed in lieu of the parts damaged during the accident, they have to bear the Depreciation Percentage set in Schedule (1) of the final value of the purchase invoice. In case of taxi vehicles, public transport vehicles and rental vehicles, the Depreciation Percentage set in Schedule (2) of the final value of the purchase invoice will be applied.

15. Neither depreciation may be deducted nor used parts be installed if the parts are within the list set out in Schedule (4) of this Policy.

16. The Injured Third Party may repair the damages that occur to the Motor Vehicle as a result of the accident, provided that the estimated repair costs do not exceed the value of repair agreed upon with Sukoon. Sukoon may require, if it wishes so, a proof that the Motor Vehicle repairs have been completed.

17. If the motor vehicle "chassis" v
can be replaced or irreplace
damaged or the durable parts, s
pillars are damaged and need
tightening or welding as a resul
accident, the Motor Vehicle s
considered a Total Loss and S
shall make compensation accor
the market value of the Motor Ve
the time of the accident.

18. If the Motor Vehicle is conside
total loss, and Sukoon compe
the Injured Third Party on that
the salvage will be deemed prop
Sukoon. The Injured Third Par
not be charged any expenses
to the transfer of the Motor Vehi
or issuance of a certificate of ow
of the Motor Vehicle, provided t
Motor Vehicle is free of any obli
against Third Party such as traff
or otherwise.

19. In case of any conflict between S
and the Injured Third Party con
the value of damages, the am
compensation or determination
market value of the damaged
Vehicle, the Authority shall ap
licensed and registered Survey
Loss Adjuster, specialised in this
to determine the value of the da
or the amount of compensa
Sukoon's expense for the purp
resolving the dispute.

20. In case of an agreement to ins
Insured himself, the Motor
Driver or any person excluded fr
coverage under this Policy, the a
of the death benefit will be dete
not less than (AED 200,00
Hundred Thousand Arab E
Dirhams at a minimum.

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Second: In case of death of a spouse, a parent or a child, the maximum limit shall 200,000 AED (Two Hundred Thousand Arab Emirates Dirhams)per each deceased person. In case of disability, the compensation shall be adjusted by the percentage of disability to the amount of AED 200,000 (Two Hundred Thousand Arab Emirates Dirhams), in addition to medical treatment expenses.

Third: In all cases, and in the event of injury, Sukoon shall pay all treatment expenses towards the provider of any of the Medical services, including all government and private hospitals, pharmacies, and any treatments necessary for the case. And, in case the treatment is not completed, Sukoon shall issue a letter of commitment directed to entity that will provide the treatment.

b. Subject to paragraph (a) above, the liability of Sukoon shall be the value judicially awarded of any amount whatsoever, including the Third Party's judicial expenses and charges, except for fines. Sukoon shall pay compensation to the Third Party once the judgment becomes enforceable.

c. As to the damages to items and properties (except for those owned by the Insured or the Motor Vehicle Driver at the time of the accident or the properties kept with them in trust or in their guardianship or possession), the insured amount of any claim or total claims rising from one accident is AED 2,000,000 (Two Million Arab Emirates Dirhams) regardless of the number of the persons whose properties are damaged, inclusive of necessary costs of movement of the damaged Motor Vehicle to the agency shop or other repair shops according to this Policy, as the case may be.

d. The Injured Third Party (the owner of a private motor vehicle) is entitled to a loss of benefit (use) allowance (Substitute Motor Vehicle) as follows:

First: If the Injured Third Party chooses cash compensation, no loss of benefit allowance shall be paid.

Second: If the damaged Motor Vehicle is to be repaired at a repair shop, as the case may be, the period of loss of benefit allowance shall be calculated in days from the date of delivery of the damaged Motor Vehicle, the accident report and deed of title to Sukoon.

Third: The liability of Sukoon for loss of benefit allowance shall be calculated per day per damaged Motor Vehicle according to the rental fare of a similar Motor Vehicle rental of the same make, considering the prevailingand common price in the vehicle rental market in that Emirate, not to exceed three hundred dirhams per day. The Maximum period for loss of benefit allowance fifteen days.

Fourth: If Sukoon choos to pay the amount at pr price, Sukoon shall provide injured party residency locat similar substitute Motor Vel the same made of the da motor vehicle in very good v condition for road traffic.

Fifth: In case of the entitler the loss of benefit allowan the Injured Third Party has ins against loss and damage ar Party Liability, he shall be e for the purpose of obtaini loss of benefit allowance (su motor vehicle) to claim dire his company, which has th of recourse for same amou against the insurance co of the insured, who caus accident and has insurance Third Party Liability.

2. Sukoon may not apply any dec from the Injured Third compensation.

3. In case of the death of a covered by the insurance p for hereunder, Sukoon shall p benefit due as a result of the a to their heirs according to the ter conditions hereof.

4. Sukoon shall abide by any set between the Insured and the Third Party if it is done with its consent.

5. The insurance provided for unc Chapter shall be extended, to the terms and conditions to the liability of every licensed

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Chapter Three: Obligations of the Insured

1. In case of any accident that gives rise to a claim according to the provisions of this Policy, the Insured or the Motor Vehicle Driver shall notify the concerned official authorities and the Insurer within a reasonable period of time after occurrence of the accident and furnish all documents and details pertaining to the accident, unless the delay is attributed to an acceptable excuse. The Insured shall furnish Sukoon as soon as possible a copy of every claim, notice or judicial document once they receive them.

2. The Insured or the Motor Vehicle Driver shall notify Sukoon as soon as practically possible once they become aware of any lawsuit, investigation or findings concerning the accident, unless the delay is attributed to an acceptable excuse. In case of theft or any other criminal act which may give rise to a claim according to this Policy, the Insured shall promptly notify the concerned authorities and Sukoon as soon as practically possible and cooperate with Sukoon in that regard.

3. Neither the Insured nor any person acting on their behalf may declare acceptance of liability, offer, promise or payment of any amount without the written consent of Sukoon.

Chapter Four: Exclusions

This Insurance does not cover the Third Party Liability arising or emerging from accidents that are caused by the Insured Motor Vehicle in the following cases:

1. The accidents that occur outside the borders of the State.

2. The accidents that have occurred, caused, resulted or are related directly or indirectly to natural disasters such as floods, tornadoes, hurricanes, volcanoes, earthquakes or quakes.

3. Invasion, foreign enemy hostilities or warlike operations, whether war is declared or not, civil war, strike, riot, civil commotion, mutiny, rebellion, revolution, insurrection, or ionising radiation contamination by radioactivity from any nuclear fuel, power usurpation, confiscation or nationalisation, radioactive substances and radioisotopes, atomic or nuclear explosions, or any element related directly or indirectly with the above mentioned causes.

4. The accidents that occur to the Insured, the Motor Vehicle Driver or the persons employed by the Insured if they are injured during and because of work, unless they have obtained additional coverage under a rider or another policy.

Chapter Five: Recourses again Insured

Sukoon may have recourse to the I the Motor Vehicle Driver or the responsible for the Accident, as th may be, within the limit of the am compensation paid in the following c

1. If it is proven that the insuran concluded based upon the In misrepresentation or non-disclo material facts that affect the acc by Sukoon to cover the ri determination of the Premium.

2. If the Motor Vehicle is pro have been used for purposes than those set out in the Ins Application attached to this Po the maximum number of pass is exceeded or the Motor Vehic overloaded or its loading wa secured correctly or exceeds th of permissible width, length or provided that this is proven to proximate cause of the accident

3. If it is proven that the Motor was used in a speed race or impermissible cases), provided t is proven to be the proximate c the accident.

4. If following payment of the compe it is proven that there is a viola the laws, if the violation involves felony or misdemeanor, as def the UAE's applicable penal code

5. If it is proven that the Motor was driven without obtaining the license for the type of Motor according to the Traffic Law Regulations and the provisions

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Chapter Six: Policy Termination

1. Neither Sukoon nor the Insured may terminate this Policy during its term as long as the Motor Vehicle license is valid.

2. However, the Policy may be terminated before its expiration on the grounds of:

   a. Cancellation of the Motor Vehicle license;

   b. Submission of a new policy due to change of the Motor Vehicle details; or

   c. Transfer of the Motor Vehicle title by virtue of a certificate issued by the concerned authority.

   d. In this case, Sukoon must refund to the Insured the paid Premium after deducting a portion in proportion to the period during which the Policy has remained in effect according to the Short Rate Schedule No. (3) set out in this Policy, provided that there are no paid claims or outstanding claims where the Insured has caused the accident.

3. This Policy shall be considered terminated in case of a total loss to the Motor Vehicle, provided that its registration is deleted with a report issued by the Road and Traffic Department confirming that it is unroadworthy, and Sukoon and the Insured shall remain bound by its provisions before termination.

Chapter Seven: General Provisions

1. Sukoon shall include all details in Schedule (5) of this Policy, and this Schedule shall be part of this Policy.

2. Any lawsuits arising from this Policy may not be filed after the lapse of three years from the date of the accident or the Injured Party and related parties become aware of the damage and the person liable for it.

3. The courts of the State shall be competent to determine any dispute arising in connection with this Policy.

Schedule No. (1)

Depreciation Percentages for Pa of Private Motor Vehicles

Year	Percenta
First	-
Second	5%
Third	10%
Fourth	15%
Fifth	20%
Sixth and above	30%

Schedule No. (3)

Short Rate Schedule – Percentag

Policy Validity Period
A period not exceeding one month
A period exceeding one month to th
A period exceeding four months to
A period exceeding six months to th
A period exceeding eight months

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Schedule No. (4)
List of the parts damaged by a traffic accident which must be replaced for new ones without deduction of any depreciation
Glass
Brake master cylinders
Brake wheel cylinders
Brake calipers
Brake cables (conduit type)
Brake hoses
Brake diaphragms
Steering boxes
Steering rakes
Steering ball joints and swivels
Seat belts

The Unified Motor Vehicle Insu Policy Against Loss and Da issued pursuant to the Regulat Unified Motor Vehicle Insu Policies according to Insu Authority Board of Dire Decision No. (25) of 2016.

Whereas the Insured has applied to S for the insurance set herein below, a agreed that the application is consid the basis for and integral part of this and has paid or agreed to pay the ap Premium, and Sukoon has accepte represented to pay compensation Insured in case of any damage to the Vehicle subject to this insurance, wh emerges from the use or parking of the Vehicle in the UAE during the ins period, whether the Insured caus accident or was an injured party;

Therefore, this Policy was entere to cover the damages that befall Insured Motor Vehicle in the UAE du insurance period according to the conditions and exclusions in or appen this Policy.

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5. Sukoon and the Insured may agree, using riders in return for an additional Premium and within the scope of the terms and conditions herein, that Sukoon shall insure against the other damages not provided for in this Policy, in particular:

   a. Insurance against the damages to the properties of the Insured or the Motor Vehicle Driver at the time of the accident or the properties kept with them in trust, or in their guardianship or possession under a rider to this Policy or a separate policy.

   b. Coverage of the damages or risks which occur outside the roads.

6. Notwithstanding the terms and conditions of this Policy, Sukoon may not refuse to compensate the Insured as a result of late notification of the accident, if the delay is attributed to an acceptable excuse.

7. With respect to a fleet insurance policy or any Motor Vehicle insured under this Policy, Sukoon may not enter into any external agreement that may reduce the coverage provided under this Policy or depriving the Insured or the Beneficiary of this Policy from exercising the right to claim for compensation hereunder, including depriving a claim for compensation for any reason not related to the accident such as age, gender, or otherwise, or the agreement will be deemed void.

8.
   a. If the Insured Motor Vehicle is a total loss, and Sukoon compensates the Insured on that basis, the salvage will be deemed property of Sukoon. The Insured may not be charged any expenses related to the transfer of the Motor Vehicle title or issuance of a certificate of ownership of the Motor Vehicle.

   b. The Insured shall be liable to pay the dues arising on the vehicle before receiving the compensation and to submit the required papers and power of attorney and attend before the competent departments, if necessary in order to transfer the ownership of the motor vehicle to Sukoon.

   Whereas, in case there is mortgage, Sukoon shall undertake without delay the communication with the competent entity (the owners of mortgages) to obtain a non-objection letter to transfer the ownership of the salvage of the vehicle to Sukoon.

9. Sukoon may, at its expense, assume the judicial and settlement proceedings to represent the Insured or the Motor Vehicle Driver through an attorney in any investigation or interrogation and before any court in any lawsuit or intervention in any phase of the lawsuit in relation to a claim or accident for which Sukoon may be held liable under this Policy and which may give rise to the payment of compensation according to this Policy. Sukoon may settle or enter into a reconciliation for such claim. The Insured shall provide every possible cooperation with Sukoon by a power of attorney to the atto otherwise to enable Sukoon to any proceedings.

10. For the purpose of verifying the of the Insured Motor Vehicle, all in Schedule (5) of this Policy sha integral part hereof.

11. No lawsuit arising from this Poli be filed after the elapse of thre after the occurrence which has rise to the lawsuit or the related become aware of its occurrence

12. The courts of the United Arab E shall be competent to determi disputes arising from this Policy.

13. In case of the entitlement to t of benefit allowance (substitute vehicle) and the Affected Third has insurance against loss and c and Third Party Liability, he s entitled, for the purpose of ob the loss of benefit allowance (su motor vehicle) to claim directly his company, which has the claim the for same amount paid insurance company of the i who caused the accident an insurance against Third Party Lia accordance with the rules spec the Third Party Liability policy.

14. If the motor vehicle “chassis” w can be replaced or irreplace damaged or the durable parts, s pillars are damaged and need tightening or welding as a resul accident, the Motor Vehicle s considered a Total Loss and S

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a. Repair the Motor Vehicle or any of its parts, accessories, or spare parts and restore the vehicle to its pre-accident condition.

b. Pay the amount of loss or damage in cash to the Insured if this is agreed on with the Insured.

c. Replace the damaged Motor Vehicle in case of a total loss, unless the Insured requests Sukoon topay them the amount in cash. In this case, Sukoon shall respond to the Insured's request.

3. If the Insured requests that new original parts are to be installed in lieu of the parts damaged during the accident or are to be paid for in cash, the Insured will bear the Depreciation Percentage set in Schedule (1)of the final value of the purchase invoice. In case of taxi vehicles, public transport vehicles and rental vehicles, the Insured will bear the Depreciation Percentage set in Schedule(2).

4. The Insured may assume the repair of damages that occur to the Motor Vehicle as a result of an insured accident hereunder, provided that the estimated repair costs do not exceed the value of repair agreed upon in writing with Sukoon.

5. If the Insured Motor Vehicle is lost, proves to be irreparable, or that costs of repair exceed 50% of the Motor Vehicle value before the accident, the insured value of the Motor Vehicle agreed upon between the Insurer and the Insured on signing of the Insurance Policy will be the basis of calculation of the compensation of loss and dam age insured hereunder after deduction of the Depreciation Percentage of 20% from the insured value, and taking into account the fraction of insurance period (i.e., the proportion of the period from the commencement date of the insurance period to the date of the accident to the total insurance period).

6. If the Motor Vehicle becomes unroadworthy due to loss or damage insured hereunder, Sukoon will bear the necessary costs of safeguarding and transporting the Motor Vehicle to the nearest repair shop, in order to deliver it to the Insured after repair.

7. If the damaged Motor Vehicle is repaired with repair shops approved by Sukoon, Sukoon shall insure that the Motor Vehicle is repaired properly, carefully and professionally and that the work is warranted by the repair shops. Sukoon shall ensure that the Insured is enabled to have the Motor Vehicle checked by any approved motor vehicle examination agency in the UAE to make sure that the Motor Vehicle has been properly repaired without affecting the technical examination of the damaged Motor Vehicle at the concerned official authorities. If it is found that the repairs are below required and recognised technical standards, Sukoon shall address the issue(s) with the repair shop until the Motor Vehicle is professionally repaired and delivered to the Insured.

8. In case of any conflict between Sukoon and the insured concerning the value of damages or the amount of compensation, the Authority shall appoint a licensed and registered Surveyor and Loss Adjuster, spe in this matter, to determine th of the damages or the amo compensation at Sukoon's expe the purpose of resolving the disp

9. In the case of the Insured wishes time of concluding the contract t the motor vehicle inside the A workshops after the lapse of t three years of using the motor on the road, Sukoon may re to the request and then determ appropriate Premium not exceed maximum tariff limit.

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5. Sukoon shall be notified as soon as practically possible once they become aware of any lawsuit, investigation or detections concerning the accident. In case of theft or any other criminal act which may give rise to a claim according to this Policy, the Insured shall notify the police and Sukoon promptly and as soon as practically possible and cooperate with Sukoon in this respect.

6. The Insurer may charge the Insured that has caused the accident with a deductible amount to be deducted from the due amount of compensation due with respect to any accident which is caused by them personally or by the person authorised by them to drive the Motor Vehicle or cases that are deemed committed by an unknown person, according to Schedule (3).

7. In addition to the deductible amounts set in Schedule (3), the Insured may charge the Insured who caused an accident an additional deductible as follows:

   a. Maximum 10% of the amount of compensation if the Motor Vehicle Driver is below the age of 25 years.

   b. Maximum 10% of the amount of compensation in case of taxi and public transport vehicles.

   c. Maximum 15% of the amount of compensation of sports cars and modified vehicles.

   d. Maximum 20% of the amount of compensation of vehicles modified outside the factory.

   e. Maximum 20% of the amount of compensation of rental vehicles.

8. For application of paragraph (7) of this Chapter, application of Deductible Percentages shall apply the highest percentage in the case of several deductibles for one accident.

9. In case of Total Loss of the Motor Vehicle, the Deductible Percentages shall not be applied.

Chapter Four: Exclusions

Sukoon will not pay any compensation for the following issues:

1. Indirect losses that occur to the Insured or devaluation of the Motor Vehicle as a result of its use, breakdown, defect or breakage of the mechanical or electrical devices.

2. The damage arising as a result of overload or excess of the limits of permissible width, length or height or the excess of the number of passengers beyond the licensed number, provided that it is proved that this is the proximate cause of damage.

3. The damage of tires if it does not occur at the same time as damage to the Insured Motor Vehicle.

4. The loss or damage which occurs to the Motor Vehicle with respect to accidents resulting from:

   a. Use of the Motor Vehi purposes other than mentioned in the Ins Application attached to this

   b. Violation of laws if the v implies an intentional or misdemeanor accordi the definition mentioned applicable Federal Penal Co

5. If it is proven that the Motor Vehi been used or utilised in a spee or test, provided that this is pro be the proximate cause of the ac

6. The damage to the Motor from the accidents which occur the Motor Vehicle being opera a driver who is not licensed t according to the Traffic Laws or obtaining a driving license for th of the Motor Vehicle according Traffic Laws and Regulations a provisions of this Policy, or the holding an expired Driver's Licen fails to renew it within thirty day the date of the accident, or the granted to them has been susp by the court or competent aut or according to the Traffic Regu This exclusion shall not apply i the motor vehicle is intended for as long as the leasing cont concluded with a person who h valid driving license.

7. Loss or damage that occurs Motor Vehicle, or any part t with respect to accidents wh Motor Vehicle is being driven the influence of narcotics, alco drugs that undermine the driver'

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12. Loss or damage that occurs to the Motor Vehicle off the road, as defined, unless a rider is issued extending coverage to drive outside the road.

Chapter Five: Recourses against the Insured

Sukoon may have recourse to the Insured or the Motor Vehicle Driver or both, as the case may be, in the amount of compensation paid in the following cases:

1. If it is proven that the insurance was concluded based upon the Insured's misrepresentation and non-disclosure of material facts that affect the acceptance by Sukoon to cover the risks or insurance rate.

2. If following payment of compensation, it is proven that the Motor Vehicle was used for purposes other than those set out in the Insurance Application attached to this Policy, or the maximum number of passengers was exceeded, or the Motor Vehicle was overloaded, or its loading was not secured correctly or exceeds the limits of permissible width, length or height, provided that this is proven to be the proximate cause of the accident.

3. If following payment of the compensation it is proven that there is a violation of the law, if the violation involves a willful felony or misdemeanor, as defined in the UAE's applicable penal code.

4. If it is proven that loss or damage that occurred to the Motor Vehicle, or any part thereof, arose from driving the motor vehicle by a person who is not authorised to drive in accordance with the Traffic Law or without obtaining a driving license, or his driving license has expired, or the Insured or any other person allowed to drive it is driving under the influence of narcotics, alcohol or drugs that undermine the driver's ability to control the Motor Vehicle, if this is proven to the concerned authorities or confessed by the Motor Vehicle Driver. In case of rental vehicles, recourse will be against the Motor Vehicle Driver (renter).

5. If the accident is proven to have occurred intentionally by the Insured or the Motor Vehicle Driver.

6. If the trailer, half-trailer or semi-trailer causes an accident, and the Insured has not agreed with Sukoon on the existence of such a trailer.

7. If loss or damage that occurs to the Motor Vehicle is a result of theft or robbery, recourse will be against the thief.

Chapter Six: Policy Termination

1. Sukoon may terminate this Policy condition that there are serious g for termination during the Policy by a notice in writing to be s the Insured via e-mail, facsimile delivery or registered letter thir prior to the fixed date of termina the latest address of the Insured by Sukoon. The Insurance A shall be advised of the grounds termination. In this case, Sukoo refund to the Insured the paid P after deducting a portion in pro to the period during which the has remained in effect.

2. The Insured may terminate this P a notice in writing to be sent to S via e-mail, facsimile, hand deli registered letter seven days prio fixed date of termination. In this Sukoon shall refund to the Insu paid Premium after deducting a in proportion to the period during the Policy has remained in effect to the Short Rate Schedule N provided that there is no compe paid to the Insured or pending in relation to this Policy duri period of time the Policy is valid Insured has caused the accide cases that are deemed commi unknown persons.

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Schedule No. (3)	
Deductibles	
Motor Vehicle	Deductible
Private vehicles where the permissible number of passengers of which does not exceed (9) passengers and its value does not exceed AED 50,000	Maximum AED 350 per each accident
Private vehicles where the permissible number of passengers of which does not exceed (9) passengers and value of which exceeds AED 50,000 and not exceeding AED 100,000	Maximum AED 700 per each accident
Private vehicles where the permissible number of passengers of which does not exceed (9) passengers and value of which exceeds AED 100,000 and not exceeding AED 250 ,000	Maximum AED 1,000 per each accident
Private vehicles where the permissible number of passengers of which does not exceed (9) passengers and value of which exceeds AED 250,000	Maximum AED 1,200 per each accident
Private vehicles where the permissible number of passengers of which does not exceed (9) passengers and value of which exceeds AED 500,000	Maximum AED 1,400 per each accident
Private vehicles where the permissible number of passengers of which does not exceed (9) passengers and value of which exceeds AED (12) passengers	Maximum AED 1,500 per each accident
Private vehicles the permissible number of passengers of which exceeds (12) passengers, rental vehicles, and trucks where the tonnage of which exceeds (3) tons	Maximum AED 1,700 per each accident
Trucks where the tonnage of which exceeds (3) tons and passenger buses and industrial vehicles for construction and agricultural works	Maximum AED 4,500 per each accident

Schedule No. (4)
Short Rate Schedule – Percentag
Policy Validity Period
A period not exceeding one month
A period exceeding one month and
A period exceeding four month and
A period exceeding six month and
A period exceeding ten months

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SECTION 3
ADDITIONAL BENEFITS

The following Additional Benefits only apply if specified in your Policy Schedule, subject otherwise to the same terms, conditions, exclusions and limitations of the said Policy. For avoidance of doubt, if your Policy relates to Section 1 (Third Party Liability) then each of the below stated Additional Benefit will remain subject to and read together with all the terms and conditions as stated within Section 1 (Third Party Liability) all of which stands repeated in full against and continues to apply to each of the applicable Additional Benefits. For avoidance of doubt, if your Policy relates to Section 2 (Loss & Damage) then each of the below stated Additional Benefit will remains subject to and be read together with the terms and conditions as stated within Section 2 (Loss and Damage), and all such terms and conditions as stated within Section 2 (including Chapter 1 General Conditions, Chapter 3 Obligations of Insured, Chapter 4 Exclusions) stands repeated in full against and continues to apply to each of the Additional Benefits as stated below.

3.1 Courtesy Benefits

i. Courtesy Car (Cash Benefit)

The following cover will only apply if listed on your Schedule.

Sukoon will pay the courtesy car (cash benefit) as per the limit set out in the Schedule for maximum up to 7 days subject to the following specific conditions:

When the Insured's Vehicle meets with an accident and needs repair under insurance claim with Sukoon approved garage and such claim is approved by Sukoon, the Insured shall be provided with courtesy car (cash benefit) under the following terms and conditions:

a. Should Sukoon consider the vehicle a write-off or Total Loss, this benefit does not apply.

b. The eligibility of compensation will be calculated from the day the Vehicle is handed over to the garage for accident repair.

c. Only private and individual owned Vehicle of non commercial purpose shall be covered.

d. The company registered vehicles provided for the use of their staff will be included under this Policy only if the company gives an undertaking that the Vehicle is used by single person only.

e. The period of courtesy car (cash benefit) shall be limited and the Insured shall be entitled to avail a maximum of 7 days in one or multiple occurrences during the Policy period, maximum of 2 claims in a Policy year.

ii. Rent-A-Car Benefit

The following benefit will only apply if listed on your Policy's Schedule. In the event of an Accident covered under the Policy, Sukoon shall arrange for the Insured, a rental car service subject to the following terms and conditions:

a. This rental car benefit can be availed for a period which is the earlier of (i) actual repair duration of the Insured Motor Vehicle, or (ii) a total of 10 calendar days (consecutive or non-consecutive) within the entire Policy period, which earlier. For avoidance of doub clarified that irrespective of nur Claims/Accidents/actual repair the rental car benefit can only be for a total period of 10 calenda within the entire Policy perio usage of rental car beyond a tota calendar days within the Policy shall be billed to you and shal your own costs and expense.

b. If the insured Motor Vehicle is d a total loss due to damage or th benefit will cease upon (i) expir calendar days as described in (a or (ii) immediately upon Sukoon an offer to settle your claim, wh is earlier.

c. Only private insured Motor V of non-commercial nature sh covered.

d. The rental car will only be provi use to the Insured and/or spo the Insured. For company reg private non-commercial insured Vehicles, this limitation will not ap

e. The rental car must be driven the United Arab Emirates only.

f. Only a standard saloon car up years old with an engine size b 1.3 to 2.0 Liters will be provide rental car.

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discretion will calculate cash allowance payable under this benefit based on the type of Vehicle insured under the Policy, subject always to a maximum payable cash allowance of AED 75 per day. Maximum time limitation as described in (a) above will apply.

k. The rental car will be provided by a third-party rental car service provider as appointed by Sukoon. Sukoon assumes no liability and/or responsibility in relation to the rental car and/or the rental car service provider. Sukoon hereby expressly disclaims all associated liabilities and obligations.

3.2 Off Road Coverage (SUV with off-road capability only)

The following cover will only apply if listed on your Schedule. The Policy is extended to cover loss or damage to the covered vehicle while driven off-road.

Specific Conditions

a. Private use SUV vehicles with AWD (all wheel-drive) capability only are eligible for this extension of cover

b. The Insured shall bear an Excess of double the standard policy Excess stated in the Policy Schedule in the event of an admissible off-road claim.

Specific Exclusions

The following are considered out of scope for off-road extension of cover and Sukoon will bear no liability to pay claims for losses and/or damages originating by them:

a. Commercial type vehicles
b. Vehicles driven for business purposes
c. Competitive events and/or racing

3.3 Personal Accident

The following cover will only apply if listed on your Schedule.

It is hereby understood and agreed that in consideration of the payment of an additional Premium, Sukoon undertakes to pay compensation on the scale provided hereunder for death or **Bodily Injury** sustained by the **Insured** &/ or any **Licensed Driver** driving any **Vehicle** described in the Policy Schedule hereto while mounting into or dismounting from or traveling in the Insured Vehicle caused by violent accidental external and visible means, which independently of any other cause (except medical or surgical treatment consequent upon such injury) shall within three calendar months of the occurrence of such injury result in:

S.No	Description
1.	Death or permanent total dis
2.	Total and irrecoverable loss
3.	Total Loss by physical severa wrist or ankle of both hands together with one foot
4.	Total loss by physical severa wrist of ankle of one hand o the total and irrecoverable lo
5.	Total and irrecoverable loss
6.	Total loss by physical severa wrist or ankle of one hand o
7.	Permanent partial disableme the table herein–above

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Specific Limitations

a. Compensation shall be payable under one item only of items (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 Sukoon shall not in the aggregate exceed the sum of AED 200,000 during any one period of insurance.
b. No weekly compensation shall become payable until the total amount shall have been ascertained and agreed.
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.

d. Compensation shall be payable only with the approval of the Insured and directly to the injured person or to his legal personal representatives whose receipt shall be a full discharge in respect of the injury to such person.
e. Number of Vehicle passengers at the time of accident should not exceed the maximum number of persons including the driver, as stipulated by the Vehicle model.
f. Temporary total disablement which prevents the injured person from engaging in any occupation for benefit is not covered.

3.4 Emergency Medical Expenses

The following cover will only apply if listed on your Schedule.

Sukoon will pay to the Insured the medically necessary and reasonable cost of medical expenses incurred in connection with any accidental Bodily Injury to the Insured and the Driver of the Motor Vehicle that has caused the Accident and the passengers employed by the Insured if they are injured during and because of work while they are inside, getting in or out of the covered Motor Vehicle ,as the direct and immediate result of an Accident to the covered Motor Vehicle provided that:

The liability of Sukoon shall not exceed AED 5,000 in respect of any claim or total claims arising from one Accident, unless otherwise specified in Your Policy Schedule.

3.5 Personal Injury

The following cover will only apply if listed on your Schedule.

Unless otherwise specified in your Policy Schedule, We will pay AED 30,000 to the Insured and/or spouse (or in the event of their death, to their legal personal representatives) if the Insured and/or spouse while getting into or getting out of the Insured Vehicle shall accidentally sustain Bodily Injury which independently of any other cause within three calendar months of the accident results in:

a. Death;
b. Total irrecoverable loss of sight in one or both eyes;
c. Total loss by physical severance of one or more limbs at or before the wrist or ankles or permanent loss of one or both hands or legs.

Specific Exclusions

This benefit applies only in respect of Vehicles insured in the name of an in and does not cover:

a. Death or injury arising from sui attempted suicide;
b. Anyone who is over 70 years of the time of the accident;
c. If anyone claiming is convic connection with the accident of driving offence or of driving un influence of any drugs.

3.6 Geographical Expansion (Oman & Qatar)

The following cover will only apply if li your Schedule.

Subject otherwise to the same conditions, exclusions and limitations said Policy, the geographical area for 2 (Loss or Damage) is extended to the Sultanate of Oman and Qatar. Co under Section 1 (Third Party Liab extended to include the Sultanate o and Qatar only if an Orange Card ha issued by Sukoon prior You enter countries. Orange Card is available request only.

3.7 Natural Disaster, Strike, R Civil Commotion

The following cover will only apply if li your Schedule.

The cover under Section 2 (Loss or D is extended to cover the Insured in of loss of or damage to the Motor caused by:

a. Strike, Riot, or Civil Com provided such event does not a

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v. fail to take actions which could have reduced the loss or damage.

This benefit will only apply if the underlying claim is not already covered under any other insurance (example property insurance, comprehensive general liability cover, garage keeper insurance etc.)

B. all reasonable precautions must be taken to keep and protect the Insured Motor Vehicle from loss or damage and maintain the same in a good working condition. In case of any accident or breakdown of the Motor Vehicle the Insured may not leave the Motor Vehicle or any part thereof without taking necessary precautions to prevent aggravation of damages. If the Insured Motor Vehicle is driven before making necessary repairs by the insured or the motor Vehicle Driver every increase of damage or every damage to the Insured Motor Vehicle arising from the same will not be the responsibility of Sukoon pursuant to this Policy.

C. full compliance to weather advisory guidelines eg. if there is a general weather advisory cautioning citizens and residents to work from home or stay at home then the Insured Motor Vehicle Driver must work from home and/or stay at home unless necessitated due to an emergency or mandated public service work.

3.8 Personal Belongings

The following cover will only apply if listed on your Schedule.

We will pay you for the value of loss or damage caused to personal belongings by fire, theft or accident while the belongings are in your insured Vehicle. 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.

Specific Exclusions

Sukoon shall not be liable in respect of:

a. Theft of any property carried in an open or convertible Vehicle unless in a locked boot or locked glove compartment.
b. Any such property insured under any other insurance Policy.
c. Loss of damage to money stamps tickets documents or securities.
d. Goods or samples carried in connection with any trade.

3.9 Windscreen Damage (No Excess)

The following cover will only apply if listed on your **Schedule.**

In the event of breakage of the window or windscreen of the **Insured Vehicle** where this is the only damage to the Insured **Vehicle** other than scratching of bodywork resulting from the breakage, **Sukoon** will indemnify the **Insured** for the cost of replacement of such window or windscreen and any payment in respect thereof shall not be subject to any **Excess**.

Specific Limitations

Provided that the liability of **Sukoon** shall not exceed AED 3,000 (unless otherwise stated in the Policy **Schedule**) in respect of any one accident, no **Excess** payable, unless exceeding the defined limit.

3.10 Replacement of Locks

The following cover will only apply if listed on your Schedule.

If the Insured Vehicle's keys or lock transmitter are lost or stolen, Sukoon shall pay up to AED 1,000 (unless otherwise stated in the Policy Schedule) for replacement of:

a. The door locks and boot lock;
b. The ignition and steering lock; and
c. The lock transmitter and central locking system.

Specific Limitations

Sukoon shall not pay the cost of rep
any alarms or other security devices
connection with the **Insured Vehicle**

3.11 Valet Parking Theft

The following cover will only apply if li
your Schedule.
Sukoon shall indemnify the **Insured**
to the **Insured Vehicle** while in the
or control of Hotels or Shopping Mall
the **Insured** does not own and wh
Insured Vehicle has been parked
authorised driver.

Specific Conditions

This benefit shall be payable provide
a. Customer files a case against the Shopping Mall.
b. The **Vehicle** is handed over onl authorised person after due veri
c. The authorised person **Licensed Driver.**
d. This benefit is not covered by an Insurance Policy.

Specific Limitations

This benefit is limited to one claim pe
year.

3.12 Dealer Repairs

If Dealer Repair is shown on your
Schedule, the cover is extended to
accidental damage repairs of your
Vehicle at the manufacturer's aut
dealers within the UAE.

This cover is automatically includ
of registration or if the age of the
Vehicle is less than or up to 12 mon

If You do not have this cover sho
your Policy Schedule or if you do n
We shall select one of Our own ap
garages to undertake the repairs.

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3.13 Auto Gap

The following cover will only apply if listed on your Schedule.

If the **Insured Vehicle** is under 1st hand ownership, purchased from an authorised dealer and less than 6 months old, based on year of manufacture (unless otherwise specified in your Policy **Schedule**) and is declared a total loss, **Sukoon** shall pay for either a brand new replacement model or for the original purchase value, whichever is lower.

Specific Limitations

This shall apply for brand new **Vehicles** only subject to one claim per Policy year.

3.14 Roadside Assistance

The following cover will only apply if listed on your Schedule.

Benefit Table

Services Offered	TPL/Basic	Silver	Gold	Platinum
Accident towing service	Within same city	Within same city	Inter Emirate	Inter Emirate
Breakdown towing service	Within same city	Within same city	Within same city	Within same city
Battery boosting service	Yes	Yes	Yes	Yes
Flat tire service	Yes	Yes	Yes	Yes
Locked out	Yes	Yes	Yes	Yes
Fuel delivery service	Yes	Yes	Yes	Yes
Removal & extraction (AED, Up to)	No	400	500	800
Car renewal registration service	No	No	Once a year	Once a year
Off road recovery service	No	No	Yes	Yes
Pickup & drop for regular vehicle servicing	No	No	No	Once a year
Usage limit	Thrice a year	Thrice a year	Unlimited	Unlimited
Geographical coverage (UAE issued policies)	UAE	UAE	UAE & Oman	UAE & GCC

Benefits

a. **Vehicle Accident Towing Servi**
there is an accident, Service P
will tow the vehicle to the
workshop or to the nearest
in Sukoon's panel as per cus
eligible package. A valid police r
mandatory to avail this service
of an accident.

b. **Mechanical Breakdown Towing S**
In case of a mechanical pr
Service Provider will tow the ve
the dealer's workshop or to the
garage in Sukoon's panel a
customer's eligible package

c. **Battery Boost Service:** If the v
battery is dead for whatever
Service Provider will jump-sta
vehicle to enable the custor
carry on with their journey (n
battery and /or replacement of
provided), or Service Provider
the vehicle to the dealer's works
to the nearest garage in Sukoon
as per customer's eligible packa

d. **Flat Tire Service:** Service Provi
change the flat tire with a sparet
spare tire is available with cu
then Service Provider will tow the
to nearest workshop or to the
garageor to the nearest tire repa
No new tire and/or replacement
provided.

e. **Lock Out Services:** If the ke
locked inside the vehicle,
Provider will make attempts t
access to key to enable the custo
carry on with their journey. The
completion depends on the ma

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collected only from the city in which they are registered, and the renewal service is applicable for a single attempt only. In the case of failure in passing the car on inspection, the car will be returned with the comments from the inspection office. The vehicle registration renewal service does not apply to export sale or transfer of vehicles nor does it apply to any commercial vehicles or motorcycles.

i. **Off-Road Assistance:** Off road recovery will be provided to eligible customer. Off-road recovery is only provided if case of break down, accident or vehicle gets stuck during the normal course of driving. If vehicle cannot be driven due to an accident or mechanical breakdown, Service Provider will tow the vehicle to the nearest service center. The time required to reach the customer for off road recovery depends on the location and accessibility to the location of the vehicle. Vehicles participating in any desert event or rally are excluded. The off-road recovery service is restricted to 4x4 vehicles only. Off-road recoveries will be done only during daylight hours for safety reasons and does not cover commercial vehicles and customers working in oil fields. Off-Road Assistance includes sandy or off-road areas pull-out, desert pull-out & basement parking pullout.

j. **Pickup & drop for regular Vehicle Servicing:** Eligible customers to be provided free Pickup & Drop for regular Vehicle Servicing. This service is limited to one time in a year with 48 hours prior booking.

k. **Geographical Coverage:** Extended roadside assistance would be provided to customers in UAE and to other GCC countries based on their eligibility. The extended coverage outside UAE will be free for the first hundred 100 kms from point of recovery and every additional kilometer would be charged at AED 3.00 to the customer. All the vehicles will be towed to the nearest garage within that country, hence no free Inter country transfer is permitted.

l. **Membership Usage and Validity:** Roadside Assistance program for all customers is valid for 13 months from the date of activation of the insurance policy with no extension allowed.

m. **Eligible Vehicle Type:** The Roadside Assistance services will be limited to all vehicles weighing up to 3 tons in total body weight. The above services not permitted for motorcycles, industrial use equipment's like Bob Cats, Forklifts, Golf carts etc and similar vehicles.

n. **Intercity/Intracity:** Third Party and Silver Package all towing's will be restricted to Intracity, vehicles will be towed only to nearest garage/dealer workshop within the same city limits and not within the same emirate.

Gold/Platinum Package, accident towing will be provided from one city/ Emirate to another city/Emirate.

Breakdown towing will be restricted to Intracity, vehicles will be towed only to nearest garage/dealer workshop within the same city limits and not wit same emirate

Abu Dhabi is classified as three cities

1. Abu Dhabi town and pertaining a
2. Al Ain
3. Western Region

Exclusions

Service Provider will not be liable to p Roadside Assistance services in resp

a. Services to any other vehicle th Insured Vehicle.
b. Towing of the Insured Vehicle repairer to another repairer or t destinations.
c. The provision of which would en the lives of those persons inter provide the Service.
d. An intercity towing service reque the same spot or area where Provider had previously dropp vehicle.
e. Gold and Platinum - Though the limit is unlimited, in the event of a of service, the Road Side Ass cover will be cancelled with a n 30 days.

General Terms

This assistance program is provid The Service Provider. Sukoon assur liability and/or responsibility towar performance/non-performance of Service Provider. Sukoon hereby ex disclaims all associated liabilitie obligations. By availing any of the se benefits as described in this docume hereby agree to indemnify Sukoon fr costs, damages and/or liabilities rel and/or arising from You availing any o services.

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d. Competitive driving - in other words, Races, Rallying and/or speed trials or on timed runs with motor propelled vehicles of any kind and/or their organisation.
e. Consumable items such as tires, oils, linings etc.
f. Extra costs involved in repairing specialised paintwork and logos unless specifically agreed.
g. Damage to the interior of the car caused as a direct result of airbag deployment.
h. Loss or damage to the car whilst being driven by any person other than those registered for the track event.

Other Exclusions

We will not pay claims arising from:

a. Any fraudulent, dishonest or criminal act.
b. Damage due to wear and tear or gradual deterioration. This includes minor cosmetic damage.
c. All other personal property (excluding Personal Protective Equipment - PPE otherwise insured under this Policy) which is not a fixture or fitting of the vehicle or used for race/ test day events.
d. Loss or damage which is insured by any other existing insurance including and not limited to motor or household insurances.
e. Loss of use, delay or consequential loss of any description including confiscation or abandonment.
f. Loss of computer logging systems.
g. Loss of or damage to the car whilst being worked upon.
h. Loss from any form of mechanical or electrical breakdown or damage, ingress of water, rust, oxidization, or latent defect or inherent vice.
i. Loss or damage to overalls, race suit, leathers, helmet, boots or gloves.
j. PA to Driver and Passengers.
k. Diminution of the market value following repairs.

3.16 Special Paints/Stickers/ Graphics

The Following cover will only apply if listed on your Schedule.

In the event of loss or damage to the Insured vehicle Insurers agree to indemnify the Insured for the reasonable cost of repairing, replacing or re-writing Special Paintwork, Stickers, Logos, Graphics Advertising etc., subject to providing the sum insured separately at the time of insurance.

Excluding advertising stickers.

3.17 Accessories & Enhancement Cover etc.

The Following cover will only apply if listed on your Schedule

In the event of loss or damage to the Insured vehicle Insurers agree to indemnify the Insured for the reasonable cost of repairing, replacing or re-writing Accessories & Enhancement etc., subject to providing the sum insured separately at the time of insurance.

3.18 Tool of Trade Extension

The following cover will only apply if listed on your Schedule.

It is hereby understood and agreed that notwithstanding anything to the contrary contained in this Policy the cover provided under Section II of this policy is extended in respect of Mixers and Trucks mounted with Crane and / or equipment whilst the motor vehicle or equipment is working as a tool of trade provided that Sukoon shall be no liability under Section II in resp liability arising out of:

a. subsidence flooding or water po
b. vibration or the removal or weake support of any property land or b
c. the explosion of any vessel pressure being part of plant attac or forming part of the Motor Veh
d. damage to pipes or cables wh Motor Vehicle and/or equipment attached plant is being operate tool of trade.

The Insurers shall not be responsible first AED 4500 of any claim or num claims from one cause under this ext but this shall not apply to liability in of which any road traffic legislation r insurance or security.

Tool of Trade Exclusion

It is hereby understood and agree there will be no cover in place while the vehicles Insured are used as a Trade.

3.19 Loading and Unloading

The Following cover will only apply on your Schedule.

The policy is extended to cover lo or damage to the insured vehicle oc during loading/unloading operation breakage (or) failure of the Jack but ex the damage to the Jack itself due t breakage (or) failure.

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WE OFFER A WIDE RANGE OF INSURANCE PRODUCTS FOR TOTAL PEACE OF MIND

MOTOR

TRAVEL

HOME

LIFE

ACCIDENT

HEALTH

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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
Head Office: P.O. Box 5209, Dubai, UAE
Tel: +971 4 233 7777, SUKOON.COM

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