

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/-

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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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: BOMLAHAD

Intermediary Details

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

Transaction Details

Sr. No	Description	Qty	Unit price (AED)	Taxable Amount (AED)	Tax rate (%)	Tax Amount (AED)	Total Amount (AED)
1	Gross Premium Written Motor POLICY NO : 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.