

REF: DNIRC/MOTOR/2025

The Manager  
EMIRATESNBD

Date : 01-SEP-25

MOTOR POLICY NO : 09/601/65S/2025/38816  
CERTIFICATE NO. - MT-2025-2628538  
INSURED : Anoopdas Lakshminivas Haridas

#### ENDORSEMENT FOR HIRE PURCHASE AGREEMENT

It is hereby declared and agreed that :

- 1.The EMIRATESNBD (hereinafter referred to as the Owners) are the owners of the vehicle described in the Schedule of this policy and that the said vehicle is the subject of a Hire Purchase Agreement made between the owners of the one part and the Insured of the other part.
- 2) The said owners are the Assignee/Beneficiary under the above policy and are interested in any monies which, but for this endorsement, would be payable to the Insured under this policy in respect of the loss of or damage to the said vehicle (which loss or damage is not made good by repair, reinstatement or replacement)
- 3) The owners of the vehicle and their respect of such loss or damage save as by this endorsement expressly agreed nothing herein shall modify or affect the rights or liabilities of the Insured or the Company respectively under or in connection with this policy or any term, provision or condition thereof.
- 4) The Insured shall arrange for the payment of the premium for the period mentioned in the Policy. Non payment of the premium as on the date of accident shall not jeopardize the interest of the owners under this policy.
- 5) This policy will not be cancelled during the validity of its tenor without the written consent of the owners.

FOR DUBAI NATIONAL INSURANCE AND REINSURANCE (P.S.C)

