

**THE NEW INDIA ASSURANCE COMPANY LIMITED**

P.O. Box : 5701, Dubai, U.A.E. Tel: +971 4 3525563, Fax : +9714 3518544

E-mail : newindia@nia-dubai.com Website : www.nia-dubai.com

(Registered in the Insurance Companies Register under Federal Law (8) of 2007)

**ذی نیو انڈیا اشورنس کومپنی لمیٹڈ**

ص.ب. : ۵۷۰۱، دبئی، ا.ع.م.، هاتف : +۹۷۱ ۴ ۳۵۲۵۵۶۳، فاكس : +۹۷۱ ۴ ۳۵۱۸۵۴۴

بريد الكتروني: newindia@nia-dubai.com الموقع: www.nia-dubai.com

(مسجلة في سجل شركات التأمين بموجب القانون الاتحادي رقم (٨) ب ٢٠٠٧ م)

شهادة تأمين**CERTIFICATE OF INSURANCE**

We hereby certify that a policy of insurance covering the liabilities by the Traffic Law in the U.A.E. has been issued as follows:

بهذا نشهد ان بوليصة التأمين قد اصدرت لتغطي متطلبات ومسؤوليات قانون السير و المرور لدولة المارات العربية المتحدة و تفاصيلها كما يلي :

Name of the Policy Holder	FRESCA TRADING LLC	اسم المؤمن :
Policy No.	813/C/951561	رقم البوليصة : ٩٥١٥٦١/٠/٨١٣
Date of Commencement of Insurance:	16/10/2025	تاريخ ابتداء التأمين : ١٦/١٠/٢٠٢٥
Date of Expiry:	15/11/2026	تاريخ انتهاء التأمين : ١٥/١١/٢٠٢٦
Vehicle/s Covered:		السيارة / السيارات التي تغطيها البوليصة
TOYOTA HIACE HI ROOF BASE / Freezer /2022		????
Chassis No	JTFHX02PXN0127720	رقم الشاسي : JTFHX02PXN0127720
Engine No	2TR2449865	رقم المحرك : 2TR2449865
Colour of Vehicle	WHITE	لون السيارة : WHITE
Veh. Number Plate	DUBAI 82448	رقم السيارة : DUBAI 82448
Type of Insurance	MOTOR COMPREHENSIVE+P.A	نوع التأمين : MOTOR COMPREHENSIVE
Benefits Included		
No. of Seats	Driver + 2	عدد المقاعد : السائق + ٢
Geographical Area	United Arab Emirates	الحدود الجغرافية : الإمارات العربية المتحدة
Repair Type:	Agency Repair Not Allowed	

FOR The New India Assurance Co., Ltd.

Date : 16/10/2025

P.S. In the event of any change of ownership or change of Vehicle, this Certificate must be returned to the company within seven days from the date of such change.

*Rals Hassan Saadi*

ع / ذی نیو انڈیا اشورنس کومپنی لمیٹڈ

التاری : ۲۰۲۵/۱۰/۱۶

ملحوظة : في حالة تغيير ملكية السيارة ، يجب اعادة هذه البوليصة في خلال اسبوع من تاريخ تغيير الملكية .

Response from RTA unedited

3001: Your Insurance policy information has been successfully uploaded to RTA. The vehicle chassis number is JTFHX02PXN0127720 with plate number 82448 Private Y. The policy details are- PolicyNo: 813/C/951561, insuranceType: Comprehensive, policyStartDate: 16-10-2025, policyExpiryDate: 15-11-2026, ModelYear: 2022. Please print and attach this Message to the Insurance Policy.

Garage Repair Warranty Disclaimer

The repair work carried out at The New India empanelled Garage is done at the choice and discretion of the insured. Neither Garage nor The New India Assurance Company Limited shall be held liable for any loss, damage, or indemnity that may result in voiding or invalidation of the vehicle manufacturer's warranty. By choosing to have repairs performed at Garage, the insured acknowledges that the work may affect the terms of the vehicle dealer's warranty, and any consequences arising from such an effect are the responsibility of the insured.

This is a computer generated document, Hence it does not need physical signature

/ 16-10-2025 / 12:37:15

DUBAI



Rals Hassan Saadi Insurance Agents L.L.C. : Chief Agent for Dubai & Northern Emirates

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(ممسجلة في سجل شركات التأمين بموجب القانون الاتحادي رقم (٦) ب ٢٠٠٧ م)

Schedule No. (5)**Schedule of Details of the Insured Motor Vehicle in the Insurance Policy against Motor Comprehensive**

جدول بيانات المركبة المؤمن عليها في وثيقة تأمين الفقد والتلف، والمسؤولية المدنية

813/C/951561

Name Of Insured		FRESKA TRADING LLC		اسم المؤمن له :	
Details of Motor Vehicle					
بلد صنع المركبة Country of Manufacture	رقم اللوحة Plate Number	نوع المركبة Make & Model	لون السيارة Colour	فئة المركبة Motor Vehicle Classification	
	82448	TOYOTA- HIACE HI ROOF BASE	WHITE	Freezer	
صفة التسجيل Registration Type	صفة الإستعمال Purpose of use	سنة الصنع Manufacturing Year	الحمولة / الوزن Tonnage/ Weight	سعة المقاعد Cubic Capacity	عدد الركاب مع السائق Seating Capacity
	GOODS CARRY (Comm.)	2022			2+1
رقم الشاسية Chassis No.	JTFHX02PXN0127720	رقم المحرك Engine No.	2TR2449865		
The Insured Estimate Value of the Vehicle UAE DIRHAMS 74,630.00					
تقدير المؤمن لقيمة السيارة :					
Vehicle Value : UAE DIRHAMS 66,130.00					
FREEZER Value : UAE DIRHAMS 8,500.00					
Geographical Area: UNITED ARAB EMIRATES					
الحدود الجغرافية :					
Limit of Liability:					
1. The Company's maximum liability in respect of paragraph (a) of Clause 1 of Chapter Two in respect of any claim or total claims arising from one accident is the value judicially awarded without any limit whatsoever.					
2. The Company's maximum liability in respect of paragraph (c) of clause 1 of Chapter Two in respect of any claim or total claims arising from one accident is Dhs. 2,000,000.00					
1- الحد الأقصى لمسؤولية الشركة بالنسبة للفقرة (أ) من البند (1) من الفصل الثاني عن أية مطالبة أو جملة مطالبات نشأت عن الحادث واحد هو قيمة ما يحكم به قضائياً مهما بلغت قيمته.					
2- الحد الأقصى لمسؤولية الشركة بالنسبة للفقرة (ج) من البند (1) من الفصل الثاني عن أية مطالبة أو جملة مطالبات نشأت عن الحادث واحد بمبلغ 2,000,000.00 درهم					
Licensed Driver:					
The Insured or any person driving with his permission provided that the person driving holds a licence for that vehicle in accordance with the traffic laws and regulations and has not had his licence withdrawn by order of a court of law or traffic regulations.					
المؤمن له أو أي شخص يقود السيارة بآذن أو أمر المؤمن له بشرط أن يكون السائق مرخصاً له بقيادة السيارة وأن يكون الترخيص الممنوح له قد ألغى بأمر من المحكمة أو بمقتضى قوانين و لوائح المرور					
Limitation of Use:					
The Insured must not use the vehicle except the purpose for which it is licenced.					
يجب على المؤمن له ألا يستعمل السيارة إلا للغرض					
Special Conditions:					
The Insured or his representative shall bear Dhs.700.00 out of the indemnity due in accordance with the terms & conditions of Section One of this policy. FREEZER EXCESS DHS. 1700.					
المؤمن له أو ممثل المؤمن له أو من يحل محله مبلغ Dhs. 700.00 من قيمة التعويض المستحق بموجب أحكام الفصل الأول من هذه الوثيقة					
Subject To: Policy conditions attached herewith. Natural Calamity Cover, PA Cover Attached					
Policy Subject to Driver below 25 Years of Age shall bear an Additional Excess of 10% of the Total Claim Amount.					
Remarks : 1) Agency Repair Not Allowed 2) Offroad Cover Not Allowed					
3) Loading And Unloading Not Covered					
The New India Assurance Co. Ltd declares that the Motor Vehicle detailed above in this schedule is insured with it according to the provisions of the Policy.					
Issued By : ADMIN					
Issuance Date : 16/10/2025					



Validation Link

<https://www.insdubai.com/internal/uploaded-policies/68f0af369218e-951561.pdf>

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Benefits Summary (813/C/951561)			
Insurance Cover (Motor Comprehensive)			
Loss & Damage Cover	Yes	Third Party Liability	Yes
Agency Repair	No	24-Hr Road Assistance	No
Emergency Medical Expenses	No	Loss Of Personal Belongings	No
Personal Accident(Passenger)	Yes Upto AED 200,000/-	Personal Accident (Driver)	Yes Upto AED 200,000/-
Extensions			
Off Road Cover	No	Natural Calamity Cover	Yes
Third Party Property Damage	AED 2,000,000/-	Geographical Extension : Oman	No
Rent A Car (7 Days)	No	Rent A Car (5 Days)	No
RAC 5 Days Once In A Policy Period	No	Excess Waiver for Windscreen Damage upto AED. 3,000	
The term of insurance begins at 12:35 on 16/10/2025, and expires at 23:59 on 15/11/2026			
Agreed upon Premium : AED 2468.38/-		Issuance Date: 16/10/2025	
Insured's Details		Company's Details	
Insured's Name	FRESCA TRADING LLC	Company's Name	The New India Assurance Co. Ltd.
Address	DUBAI,	Address	Rais Hassan Saadi Building, Al Mankhool, Dubai, UAE
E-mail	MOTOR15@NSIB.AE	E-mail	newindia@nia-dubai.com
Postal Address	233640	Postal Address	P.O. Box 5701
Emirates ID/Trade License No			
Contact No		Contact No	+971 4 3525563 / +971 4 3522539
Name and Signature of the Insured or their representative:		Signature and Stamp of the Company	
Disclaimer 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 mis matching or incomplete or un-updated information has formed the basis of underwriting and issuance of this Insurance Policy, then The New India Assurance Company Limited 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 cover Conditions as per standard Motor Policy approved by Central Bank of UAE.			
Garage Repair Warranty Disclaimer The repair work carried out at The New India empanelled Garage is done at the choice and discretion of the insured. Neither Garage nor The New India Assurance Company Limited shall be held liable for any loss, damage, or indemnity that may result in voiding or invalidation of the vehicle manufacturer's warranty. By choosing to have repairs performed at Garage, the insured acknowledges that the work may affect the terms of the vehicle dealer's warranty, and any consequences arising from such an effect are the responsibility of the insured.			
Pre-existing Damage Exclusion The New India Assurance Company Limited 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 insurance cover of The New India Assurance Company Limited. Otherwise, claims will be rejected.			

/ 16-10-2025 / 12:37:13



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TAX INVOICE

الفاتورة الضريبية

Code	: 41003708-NEW SHIELD INSURANCE BROKERS	NIA TRN	: 100049137100003
الرمز	LLC - ONLINE MOTOR POLICY A/C (NEW) (009506)	رقم التسجيل الضريبي لذي نيو انديا اشورانس	
Name	: FRESKA TRADING LLC		
الاسم			
Address	: DUBAI,	Client TRN	: 1
العنوان		رقم التسجيل الضريبي للعميل	
Tax Invoice No	: 81331251001001895P	Emirate	: المرات
رقم الفاتورة الضريبية		Date	: 16/10/2025
		تاريخ الفاتورة	

PARTICULARS - التفاصيل

Description		Qty.	Unit Price	Amount Before VAT	Discount	Tax Rate %	Tax Amount	Total Amount
الوصف		كمية	سعر الوحدة	المبلغ بدون ضريبة القيمة المضافة	خصم	سعر ضريب %	مبلغ الضريبة	المبلغ الاجمالي
Policy No. : 813/C/951561	Premium	1	As per Schedule	2,351	0	5.00	118	2,468
رقم البوليصة	قسط تأمين							
Policy Type : MOTOR COMPREHENSIVE								
نوع البوليصة								
Policy Period : 16-Oct-25 to 15-Nov-26								
مدة التأمين								
Total								
UAE DIRHAMS (amount in words)				Exchange Rate		1.00		
(DIRHAMS TWO THOUSAND FOUR HUNDRED SIXTY-EIGHT AND FILS THIRTY-EIGHT ONLY)				سعر الصرف				
				Amount Before VAT (AED)		2350.84		
				المبلغ بدون ضريبة القيمة المضافة (بالدرهم)				
				Discount (AED)		0		
				الخصم (بالدرهم)				
				Taxable Amount (AED)		2,350.84		
				المبلغ الخاضع للضريبة (بالدرهم)				
				VAT Amount (AED)		117.54		
				مبلغ ضريبة القيمة المضافة (بالدرهم)				
				Total (AED)		2,468.38		
				المجموع (بالدرهم)				

For The New India Assurance Company Ltd

Authorised Signatory



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ISURANCE BROKERS LLC - ONLINE MOTOR POLICY A/C (NEW) (009506)

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