



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 اسطوانات المحرك 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				
تحديد المسؤولية :					
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holds a licence for that vehicle in accordance with the traffic laws and regulations and has not had his licence withdrawn by order of a court of law or traffic regulations.				
السايق المرخص له :					
Limitation of Use:	The Insured must not use the vehicle except the purpose for which it is licenced.				
قيود الإستعمال :					
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.				
شروط خاصة :					
Subject To: Policy conditons 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					



THE NEW INDIA ASSURANCE COMPANY LIMITED

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(Registered in the Insurance Companies Register under Federal Law (6) of 2007)



ذی نیواندیا اشورنس کومپنی لیمٹڈ

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

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

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 mismatching 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.

