orient اورينت

Paid Up Capital: Dhs. 500,000,000

Registered under Federal Law No. (6) of 2007
Certificate No. 14 dated 29th December 1984
Commercial Registration 51814

س المال المدفوع: ٥٠٠,٠٠٠,٠٠٠ درهم
سجلة طبقاً للقانون الإتحادي رقم (٦) لسنة ٢٠٠٧م
هادة رقم ١٤ بتاريخ ١٩٨٤/١٢/٢٩م
م السجل التجاري ٥١٨١٤

TAX INVOICE

TRN : 100069559100003

To :
DESIGNER ENGINEERING CONSULTANT LLC

A/c no	:	140080-BGP2099582
Invoice No	:	DUW01-2025423219
Date of Issue	:	21/10/2025
Branch	:	DUBAI H.O.
Department	:	Motor - Own Damage+Thi Party
Product	:	Motor OD+TP - Private

Source	:	NEW SHIELD INSURANCE BROKERS LLC
Customer ref no	:	DESIGNER ENGINEERING CONSULTANT LLC
Policy no	:	P/01/3700/2025/28942
Policy Period	:	**From** : 21/10/2025 **To** : 20/11/2026
Invoice Currency	:	AED

We have DEBITED your account with the following amount :

Description	Vat Code	Vat %	Amount (AED)
Being Premium for P/01/3700/2025/28942			928.00
Being Premium for P/01/3700/2025/28942			675.00
Being VAT at 5 % for P/01/3700/2025/28942	PRMOV01	5.00	80.15
		Total	**1,683.15**

AED One Thousand Six Hundred Eighty-Three And Fils Fifteen Only

Cheques/DD to be drawn in favor of "Orient Insurance P J S C" and crossed "A/c payee only". If the premium is paid cash, the Company's official printed receipt must be obtained. Payment without such a receipt is not valid.

PREMIUM AED 1683 - VALIDATION LINK ON TOP

Paid Up Capital: Dhs. 500,000,000
Registered under Federal Law No. (6) of 2007
Certificate No. 14 dated 29th December 1984
Commercial Registration 51814

رأس المال المدفوع: ٥٠٠,٠٠٠,٠٠٠ درهم
مسجلة طبقاً للقانون الإتحادي رقم (٦) لسنة ٢٠٠٧م
شهادة رقم ١٤ بتاريخ ١٩٨٤/١٢/٢٩م
رقم السجل التجاري ٥١٨١٤

POLICY SCHEDULE No (5)

Schedule of Details of the Insured Vehicle in the Insurance Policy against Civil Liability

Policy Number : P/01/3700/2025/28942 **Certificate Number** : 01/1320768

Type of Policy : Motor Vehicle Policy Against Civil Liability

Policy Form : As per Unified Vehicle Insurance Policy against Civil Liability as attached

Details of Insured Vehicle

Country of Manufacture	Plate Number	Vehicle Make & Model	Vehicle Colour	Year of Manufacture	Seating Capacity including Driver
	65479	TOYOTA-RAV-4	WHITE	2015	5

Registration Type	Vehicle Classification Type	Use	Cubic Capacity	Weight/Tonnage
PRIVATE	SUV	PRIVATE	0	NOT APPLICABLE

Engine Number : F055513 **Chassis Number** : JTMBF9EV8FD142341

Geographical Area : United Arab Emirates

Limitation of Use : The Insured must not use the vehicle except for the purpose for which it is licensed

THIRD PARTY PROPERTY DAMAGE LIMIT UPTO AED 3,500,000.00 PER OCCURRENCE

Extentions

1 CONSEQUENCES OF NON-COMPLIANCE CLAUSE

Exclusions

2 **COMMUNICABLE DIESEASE EXCLUSION(CASUALITY TREATY REINSURANCE)**
3 **CYBER AND DATA TOTAL EXCLUSION ENDORSEMENT**
4 **SANCTIONS / EMBARGOES CLAUSE**
5 **POLITICAL RISK EXCLUSION CLAUSE**

PREMIUM AED 1685 - VALIDATION LINK ON TOP

The term of insurance begins at 13:20 on 21/10/2025 and expires at 23:59 on 20/11/2026.(Both days inclusive).

Premium (Excl. VAT) :AED 675.00(AED SIX HUNDRED SEVENTY-FIVE ONLY)

Company's Details			Insured's Details		
Company's Name	:	ORIENT INSURANCE P J S C	Insured's Name	:	DESIGNER ENGINEERING CONSULTANT LLC
E-mail	:	orient@alfuttaim.com	E-mail	:	Taha.ze@outlook.com
Postal Address	:	P.O. Box 27966, Dubai	Postal Address	:	P.O Box 1212
Address	:	Orient Building,Al Badia Business Park Dubai Festival City	Address	:	RAK
Phone	:	+97142531300	Phone	:	971508463424

ORIENT INSURANCE P J S C declares that the Vehicle detailed above in this Schedule is insured with it according to the provisions of this Policy

Signature and stamp of the ORIENT INSURANCE P J S C	Name and signature of the Insured or the person acting on his/her behalf:
Issuance Date : 21/10/2025	**Date :**

PREMIUM AED 1683 - VALIDATION LINK ON TOP

Consequences of Non-Compliance Clause

Failure to comply with the terms of this insurance policy (including without limitation its warranties, conditions and conditions precedent) may result in significant consequences, including but not limited to:

a. Denial of Claims: Any claims made under this policy may be denied if it is determined that any of the terms of this insurance policy (including without limitation its warranties, conditions, and conditions precedent) were not adhered to by the insured.

b. Policy Cancellation: The insurer reserves the right to cancel the policy if it is determined that any of the terms of this insurance policy (including without limitation its warranties, conditions, and conditions precedent) were not adhered to by the insured.

c. Reduction in Coverage: Non-compliance with any of the terms of this insurance policy (including without limitation its warranties, conditions, and conditions precedent) may lead to a reduction in the coverage provided by the policy.

d. Legal Action: The insurer may pursue legal action to recover any losses incurred due to a breach of any of the terms of this insurance policy (including without limitation its warranties, conditions, and conditions precedent).

It is therefore crucial that you adhere to all of the terms of this insurance policy (including without limitation its warranties, conditions, and conditions precedent) to ensure the validity and effectiveness of your insurance coverage.

COMMUNICABLE DISEASE EXCLUSION (CASUALTY TREATY REINSURANCE)

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1. NOTWITHSTANDING ANY PROVISION TO THE CONTRARY WITHIN THIS REINSURANCE AGREEMENT, THIS REINSURANCE AGREEMENT EXCLUDES ALL ACTUAL OR ALLEGED LOSS, LIABILITY, DAMAGE, COMPENSATION, INJURY, SICKNESS, DISEASE, DEATH, MEDICAL PAYMENT, DEFENCE COST, COST, EXPENSE OR ANY OTHER AMOUNT INCURRED BY OR ACCRUING TO THE REINSURED, DIRECTLY OR INDIRECTLY AND REGARDLESS OF ANY OTHER CAUSE CONTRIBUTING CONCURRENTLY OR IN ANY SEQUENCE, ORIGINATING FROM, CAUSED BY, ARISING OUT OF, CONTRIBUTED TO BY, RESULTING FROM, OR OTHERWISE IN CONNECTION WITH A COMMUNICABLE DISEASE OR THE FEAR OR THREAT (WHETHER ACTUAL OR PERCEIVED) OF A COMMUNICABLE DISEASE.

2. AS USED HEREIN, A COMMUNICABLE DISEASE MEANS ANY DISEASE WHICH CAN BE TRANSMITTED BY MEANS OF ANY SUBSTANCE OR AGENT FROM ANY ORGANISM TO ANOTHER ORGANISM WHERE:
2.1. THE SUBSTANCE OR AGENT INCLUDES, BUT IS NOT LIMITED TO, A VIRUS, BACTERIUM, PARASITE OR OTHER ORGANISM OR ANY VARIATION THEREOF, WHETHER DEEMED LIVING OR NOT, AND
2.2. THE METHOD OF TRANSMISSION, WHETHER DIRECT OR INDIRECT, INCLUDES BUT IS NOT LIMITED TO, AIRBORNE TRANSMISSION, BODILY FLUID TRANSMISSION, TRANSMISSION FROM OR TO ANY SURFACE OR OBJECT, SOLID, LIQUID
OR GAS OR BETWEEN ORGANISMS, AND
2.3. THE DISEASE, SUBSTANCE OR AGENT CAN CAUSE OR THREATEN BODILY INJURY, ILLNESS, EMOTIONAL DISTRESS OR DAMAGE TO HUMAN HEALTH, HUMAN WELFARE OR PROPERTY DAMAGE.

LMA5399
06 MAY 2020

CYBER AND DATA TOTAL EXCLUSION ENDORSEMENT
(FOR ATTACHMENT TO INTERNATIONAL LIABILITY FORMS)

1 NOTWITHSTANDING ANY PROVISION TO THE CONTRARY WITHIN THIS POLICY OR ANY ENDORSEMENT THERETO THIS POLICY DOES NOT APPLY TO ANY LOSS, DAMAGE, LIABILITY, CLAIM, FINES, PENALTIES, COST OR EXPENSE OF WHATSOEVER NATURE DIRECTLY OR INDIRECTLY CAUSED BY, CONTRIBUTED TO BY, RESULTING FROM, ARISING OUT OF OR IN CONNECTION WITH ANY:

PREMIUM AED 1683 VALIDATION LINK ON TOP

1.1 CYBER ACT OR CYBER INCIDENT INCLUDING, BUT NOT LIMITED TO, ANY ACTION TAKEN IN CONTROLLING, PREVENTING, SUPPRESSING OR REMEDIATING ANY CYBER ACT OR CYBER INCIDENT; OR

1.2 LOSS OF USE, REDUCTION IN FUNCTIONALITY, REPAIR, REPLACEMENT, RESTORATION, REPRODUCTION, LOSS OR THEFT OF ANY DATA, INCLUDING ANY AMOUNT PERTAINING TO THE VALUE OF SUCH DATA;

REGARDLESS OF ANY OTHER CAUSE OR EVENT CONTRIBUTING CONCURRENTLY OR IN ANY OTHER SEQUENCE THERETO.

2 IN THE EVENT ANY PORTION OF THIS ENDORSEMENT IS FOUND TO BE INVALID OR UNENFORCEABLE, THE REMAINDER SHALL REMAIN IN FULL FORCE AND EFFECT.

3 THIS ENDORSEMENT SUPERSEDES ANY OTHER WORDING IN THE POLICY OR ANY ENDORSEMENT THERETO HAVING A BEARING ON A CYBER ACT, CYBER INCIDENT OR DATA, AND, IF IN CONFLICT WITH SUCH WORDING, REPLACES IT.

4 IF THE UNDERWRITERS ALLEGE THAT BY REASON OF THIS ENDORSEMENT THAT LOSS SUSTAINED BY THE INSURED IS NOT COVERED BY THIS POLICY, THE BURDEN OF PROVING THE CONTRARY SHALL BE UPON THE INSURED.

DEFINITIONS

5 COMPUTER SYSTEM MEANS ANY COMPUTER, HARDWARE, SOFTWARE, COMMUNICATIONS SYSTEM, ELECTRONIC DEVICE (INCLUDING, BUT NOT LIMITED TO, SMART PHONE, LAPTOP, TABLET, WEARABLE DEVICE), SERVER, CLOUD OR MICROCONTROLLER INCLUDING ANY SIMILAR SYSTEM OR ANY CONFIGURATION OF THE AFOREMENTIONED AND INCLUDING ANY ASSOCIATED INPUT, OUTPUT, DATA STORAGE DEVICE, NETWORKING EQUIPMENT OR BACK UP FACILITY, OWNED OR OPERATED BY THE INSURED OR ANY OTHER PARTY.

6 CYBER ACT MEANS AN UNAUTHORISED, MALICIOUS OR CRIMINAL ACT OR SERIES OF RELATED UNAUTHORISED, MALICIOUS OR CRIMINAL ACTS, REGARDLESS OF TIME AND PLACE, OR THE THREAT OR HOAX THEREOF INVOLVING ACCESS TO, PROCESSING OF, USE OF OR OPERATION OF ANY COMPUTER SYSTEM.

7 CYBER INCIDENT MEANS:

7.1 ANY ERROR OR OMISSION OR SERIES OF RELATED ERRORS OR OMISSIONS INVOLVING ACCESS TO, PROCESSING OF, USE OF OR OPERATION OF ANY COMPUTER SYSTEM; OR

7.2 ANY PARTIAL OR TOTAL UNAVAILABILITY OR FAILURE OR SERIES OF RELATED PARTIAL OR TOTAL UNAVAILABILITY OR FAILURES TO ACCESS, PROCESS, USE OR OPERATE ANY COMPUTER SYSTEM.

8. DATA MEANS INFORMATION, FACTS, CONCEPTS, CODE OR ANY OTHER INFORMATION OF ANY KIND THAT IS RECORDED OR TRANSMITTED IN A FORM TO BE USED, ACCESSED, PROCESSED, TRANSMITTED OR STORED BY A COMPUTER SYSTEM.

LMA5468
4 NOVEMBER 2020

SANCTIONS / EMBARGOES CLAUSE

THIS POLICY DOES NOT PROVIDE COVERAGE RELATED TO ANY BUSINESS, INCLUDING BUT NOT LIMITED TO THIS INSURANCE AND FULFILLMENT OF ANY OBLIGATION THEREUNDER, TO THE EXTENT IT WOULD VIOLATE ANY APPLICABLE ECONOMIC OR TRADE SANCTIONS LAW OR REGULATIONS UNDER UNITED NATIONS RESOLUTIONS OR THE TRADE OR ECONOMIC SANCTIONS, LAWS OR REGULATIONS OF THE EUROPEAN UNION, UNITED KINGDOM OR UNITED STATES OF AMERICA.

POLITICAL RISK EXCLUSION CLAUSE

PREMIUM AED 1683 VALIDATION LINK ON TOP

NOTWITHSTANDING ANY PROVISION TO THE CONTRARY WITHIN THE INSURANCE AGREEMENT OR ANY ENDORSEMENT THERETO THIS AGREEMENT DOES NOT COVER LOSS OR DAMAGE OR COST OR EXPENSES OF WHATSOEVER NATURE DIRECTLY OR INDIRECTLY OCCASIONED BY, HAPPENING THROUGH OR IN CONSEQUENCE OF WAR, INVASION ACTS OF FOREIGN ENEMIES, HOSTILITIES OR WAR-LIKE OPERATIONS (WHETHER WAR TO BE DECLARED OR NOT), CIVIL WAR , MUTINY, CIVIL COMMOTION ASSUMING THE PROPORTIONS OF OR AMOUNTING TO A POPULAR RISING, MILITARY RISING, INSURRECTION, REBELLION, REVOLUTION, MILITARY OR USURPED POWER, MATERIAL LAW, CONFISCATION OR NATIONALIZATION OR REQUISITION OR DESTRUCTION OF DAMAGE TO PROPERTY BY OR UNDER THE ORDER OF ANY GOVERNMENT OR PUBLIC OR LOCAL AUTHORITY. IN ANY ACTION SUIT OR OTHER PROCEEDINGS WHERE THE INSURER ALLEGES THAT BY REASON OF THIS EXCLUSION A LOSS, DAMAGE, COST OR EXPENSES IS NOT COVERED BY THIS AGREEMENT, THE BURDEN OF PROVING THAT SUCH LOSS, DAMAGE, COST OR EXPENSE IS COVERED SHALL BE UPON THE INSURED.

PREMIUM AED 1683 - VALIDATION LINK ON TOP

Paid Up Capital: Dhs. 500,000,000

Registered under Federal Law No. (6) of 2007
Certificate No. 14 dated 29th December 1984
Commercial Registration 51814

رأس المال المدفوع: ٥٠٠,٠٠٠,٠٠٠ درهم

مسجلة طبقاً للقانون الإتحادي رقم (٦) لسنة ٢٠٠٧م
شهادة رقم ١٤ بتاريخ ١٩٨٤/١٢/٢٩م
رقم السجل التجاري ٥١٨١٤

شهادة تأمين

نشهد بأن المركبة المذكور أوصافها أدناه مؤمنه لدينا وتخضع لشروط وأحكام وثيقة التأمين الموحده والصادره عن هيئة التأمين بدولة الامارات

نوع الوثيقة : ضد الفقد والتلف والمسؤولية المدنية

رقم الوثيقه : 01/1320768

اسم المؤمن له : DESIGNER ENGINEERING CONSULTANT LLC

العنوان :

جهة الرهن :

مدة التامين : **من** 13:20 2025/10/21 **إلى** 23:59 2026/11/20

قيمة القسط شاملا ضريبة القيمة المضافة : **1,683.15** **درهم**

أوصاف السيارة المؤمن عليها

رقم التسجيل : 65479		**سنة الصنع**	: 2015
رقم الشاسية : JTMBF9EV8FD142341		**قوة المحرك بالأحصنة**	: 0
رقم المحرك : F055513		**سعة اسطوانات المحرك**	:
نوع السيارة : 4-تويوتا راف		**وزن السيارة بالكيلوجرام**	:
شكل الهيكل : SUV		**عدد الركاب بما فيهم السائق**	: 5
لون السيارة : ابيض		**الغرض من الترخيص**	: سيارة خصوصية

القيمة التأمينية للسيارة المتفق عليها بين المؤمن والمؤمن له : 60,835.00 درهم

الحدود الجغرافية : دولة الامارات العربية المتحدة

تحديد المسؤولية : أ- الحد الأقصى لتكاليف الإصلاح المصرح بها وفقا للبند (4) من الفصل الثاني من وثيقة الفقد والتلف ---------- درهم
أ) من البند (1) من الفصل الثانى عن أية مطالبة أو جملة مطالبات نشأت عن حادث) ب- الحد الأقصى لمسؤولية الشركة بالنسبة للفقرة واحد هو قيمة ما يحكم به قضائيا من تعويض مهما بلغت قيمته
ج) من البند (1) من الفصل الثانى عن أية مطالبة أو جملة مطالبات نشأت عن) ت- الحد الأقصى لمسؤولية الشركة بالنسبة للفقرة حادث واحد 3,500,000.00 درهم

السائق المرخص له : المؤمن له أو أي شخص يقود السيارة بإذن أو أمر المؤمن له بشرط أن يكون السائق مرخصا له بقيادة السيارة طبقا لقانون السير والمرور والقوانين واللوائح الأخرى وأن لا يكون الترخيص الممنوح له قد ألغي بأمر من المحكمة أو بمقتضى قوانين ولوائح المرور

قيود الاستعمال : يجب على المؤمن له ألا يستعمل السيارة إلا للغرض المرخص من أجله

شروط خاصة : يتحمل المؤمن له أو من يحل محله مبلغ 500.00 درهم من قيمة التعويض المستحق بموجب أحكام الفصل الثالث من وثيقة الفقد والتلف بالإضافة إلى تحمل إضافي نسبته 10% من قيمة التعويض المستحق عن الفقد والتلف والمسؤولية المدنية إذا ما ثبت أن عمر سائق السيارة في تاريخ الحادث أقل من خمسة وعشرون عاما

تاريخ الاصدار : 13:48 2025/10/21 عن / الشركة

PREMIUM AED 1683 - VALIDATION LINK ON TOP

Paid Up Capital: Dhs. 500,000,000
Registered under Federal Law No. (6) of 2007
Certificate No. 14 dated 29th December 1984
Commercial Registration 51814

رأس المال المدفوع: ٥٠٠,٠٠٠,٠٠٠ درهم
مسجلة طبقاً للقانون الإتحادي رقم (٦) لسنة ٢٠٠٧م
شهادة رقم ١٤ بتاريخ ١٩٨٤/١٢/٢٩م
رقم السجل التجاري ٥١٨١٤

POLICY SCHEDULE No (5)

Schedule of Details of the Insured Vehicle in the Insurance Policy against Loss and Damage

Policy Number : P/01/3700/2025/28942 **Certificate Number** : 01/1320768

Type of Policy : Motor Vehicle Policy Against Loss and Damage

Policy Form : As per Unified Vehicle Insurance Policy against Loss and Damage as attached

Details of Insured Vehicle

Country of Manufacture	Plate Number	Vehicle Make & Model	Vehicle Colour	Year of Manufacture	Seating Capacity including Driver
	65479	TOYOTA-RAV-4	WHITE	2015	5

Registration Type	Vehicle Classification Type	Use	Cubic Capacity	Weight/Tonnage
PRIVATE	SUV	PRIVATE	0	NOT APPLICABLE

Engine Number : F055513 **Chassis Number** : JTMBF9EV8FD142341

Estimated Vehicle Value : AED 60,835.00

Geographical Area : United Arab Emirates

Limitation of Use : The Insured must not use the vehicle except for the purpose for which it is licensed

Special Conditions : The Insured or his representative shall bear first AED as per Schedule No (3) out of the indemnity due in accordance with the Terms and Conditionsof Motor Vehicle Insurance Policy Against Loss & Damage.
The Vehicle will be repaired outside Agency Garage unless otherwise stated below.

PREMIUM AED 1661 VALIDATION LINK ON TOP

Extentions

1 Consequences of Non-Compliance Clause
2 NON AGENCY REPAIR
3 PAB DRIVER/PASSENGERS (AED 200,000/-)
4 COVER FOR NATURAL CALAMITIES
5 MOTOR PLUS (FOR INDIVIDUALS)
6 .
7 24 HOURS ROADSIDE ASSISTANCE

Exclusions

8 **COMMUNICABLE DIESEASE EXCLUSION(CASUALITY TREATY REINSURANCE)**
9 **CYBER AND DATA TOTAL EXCLUSION ENDORSEMENT**
10 **SANCTIONS / EMBARGOES CLAUSE**
11 **POLITICAL RISK EXCLUSION CLAUSE**

The term of insurance begins at 13:20 on 21/10/2025 and expires at 23:59 on 20/11/2026.(Both days inclusive).

Premium (Excl. VAT) : AED 928.00(AED NINE HUNDRED TWENTY-EIGHT ONLY)

Company's Details		Insured's Details	
Company's Name	ORIENT INSURANCE P J S C	Insured's Name	: DESIGNER ENGINEERING CONSULTANT LLC
E-mail	: orient@alfuttaim.com	E-mail	: Taha.ze@outlook.com
Postal Address	: P.O. Box 27966, Dubai	Postal Address	: P.O Box 1212
Address	: Orient Building,Al Badia Business Park Dubai Festival City	Address	: RAK
Phone	: +97142531300	Phone	: 971508463424

ORIENT INSURANCE P J S C declares that the Vehicle detailed above in this Schedule is insured with it according to the provisions of this Policy

Signature and stamp of the ORIENT INSURANCE P J S C	**Name and signature of the Insured or the person acting on his/her behalf:**
Issuance Date : 21/10/2025	**Date** :

PREMIUM AED 1683 - VALIDATION LINK ON TOP

Consequences of Non-Compliance Clause

Failure to comply with the terms of this insurance policy (including without limitation its warranties, conditions and conditions precedent) may result in significant consequences, including but not limited to:

a. Denial of Claims: Any claims made under this policy may be denied if it is determined that any of the terms of this insurance policy (including without limitation its warranties, conditions, and conditions precedent) were not adhered to by the insured.

b. Policy Cancellation: The insurer reserves the right to cancel the policy if it is determined that any of the terms of this insurance policy (including without limitation its warranties, conditions, and conditions precedent) were not adhered to by the insured.

c. Reduction in Coverage: Non-compliance with any of the terms of this insurance policy (including without limitation its warranties, conditions, and conditions precedent) may lead to a reduction in the coverage provided by the policy.

d. Legal Action: The insurer may pursue legal action to recover any losses incurred due to a breach of any of the terms of this insurance policy (including without limitation its warranties, conditions, and conditions precedent).

It is therefore crucial that you adhere to all of the terms of this insurance policy (including without limitation its warranties, conditions, and conditions precedent) to ensure the validity and effectiveness of your insurance coverage.

NON AGENCY REPAIR

With reference to your above Motor Policy it is understood and agreed that accident-related repairs arising out of an admissible motor claim will only be repaired at outside Agency Garages .

Subject otherwise to the terms and conditions of the Policy.

COVER FOR NATURAL CALAMITIES

Notwithstanding anything contained herein to the contrary, it is hereby understood and agreed that exclusion clause (9) appearing in Chapter Four stands deleted.

Subject otherwise to the terms and conditions of the Policy.

MOTOR PLUS (FOR INDIVIDUALS)

Notwithstanding anything contained herein to the contrary, it is hereby declared and agreed that the following additions and/or amendments shall be effective on the attached policy:

1. LOSS OR DAMAGE

i) Breakage of Glass

The insured shall not be called upon to pay any policy excess for the damage in respect of the cost of reinstating any glass in the windscreen or in the windows of the motor vehicle following accidental breakage (provided there is no further damage other than body work scratches directly caused by the breakage)

ii) Clothing and Personal Effects:

If personal clothing or effects are lost or damaged whilst in the insured vehicle by fire or accident the Company will indemnify the Insured by payment in cash of the amount of loss or damage up to a maximum of Dhs.4,000/- provided that the Company shall not be liable in respect of:

a. Loss or damage to money, stamps, tickets, documents or securities.
b. Theft of any property carried in an open or convertible or unlocked vehicle.

(Police/Civil Defence Report as appropriate to be obtained for a claim to be paid hereunder)

iii) Flood and other specified perils

Notwithstanding anything contained herein to the contrary, it is hereby understood and agreed that exclusion clause (9) appearing in Chapter Four stands deleted.

iv) Repairs at Agency Workshop

Accident-related Repairs to the insured Vehicle will be carried out at the Dealer/Agency Workshop in respect of any accident occurring within the first year of the insured vehicle's first registration as new or as more specifically mentioned in the Policy Schedule provided the claim is otherwise admissible.

v) Off Road Cover

Cover for loss of or damage to the Insured vehicle while being driven off road provided that the vehicle has four wheel drive capabilities and not participating in a competitive event or race of any kind.

2. APPLICABLE TO ALL SECTIONS OF THE POLICY

i) Geographical Extension

The geographical area shall include the Sultanate of Oman in addition to the United Arab Emirates.

ii) Emergency Medical Expenses

The Company will pay up to Dhs.3,500/- per person per accident for actual Emergency Medical Expenses incurred as a result of injuries suffered by passengers/driver in an accident while in the insured vehicle.

PREMIUM AED 1683 - VALIDATION LINK ON TOP

iii) Personal Injury Cover (Only for Insured & Spouse) up to AED 20,000/-
The company will pay AED 20,000 to the insured and/or spouse (or in the event of death, to their legal personal representatives) if the Insured and/or spouse, whilst getting into
or getting out of the Insured vehicle, shall accidently sustain bodily Injury which independently of any other cause within three calendar months of the accident results in:
- Death
- Total irrecoverable loss of sight in one or both eyes
- Total loss by physical severance of one or more limbs at or before the wrist or ankle by Physical severance
- Permanent loss of one or both hands or legs by physical severance

The benefit will only be paid once for death or injury to the insured or spouse for any one incident

Exclusions:
This applies only to private vehicles insured in the name of an individual and does not cover:
- Death or injury caused by Suicide or attempted suicide
- If the claimant is convicted in connection with the accident of the accident of a drunk-driving offence or of driving under the influence of drugs
- Anyone who is over 70 years of age at the time of accident

iv) Motor Garage and/or Valet Parking
If You have a comprehensive Policy, we will indemnify You for loss of or damage to the Insured Vehicle whilst in the custody or control of:
- A motor garage or other similar business, which the You do not own, which has the Insured Vehicle for the purpose of maintenance, repair, testing or servicing.
- A hotel, restaurant or similar business, which the You do not own, where the Insured Vehicle has been parked by their authorized drivers.

v) Taxi fares up to AED 350/-
The coverage under this Policy is extended to include an amount per accident, as specified in the Table of Benefits, for the cost of hiring a taxi in the UAE in order for you to
complete the journey to your destination or return to your residence, in the event of an accident causing loss or damage and making the Insured Vehicle not roadworthy.
In the event of a claim, you are required to provide Us with the receipt or invoice of the taxi with the date corresponding to the incident date.

Subject otherwise to the terms and conditions of the Policy

PREMIUM AED 1683 - VALIDATION LINK ON TOP

24 HOURS ROADSIDE ASSISTANCE

It is hereby understood and agreed that the following assistance services shall be provided under the Policy through Arabian Automobile Association (AAA) whose toll free number is 600508181:

MECHANICAL FIRST AID:

Mechanical First Aid includes minor adjustments at the point of disablement if parts or supplies are not needed to make the vehicle run on its own. Should the mechanical first aid be limited on account of reasons like modern engines that are technologically advanced, the vehicle will be towed in the same emirate to either the dealer's garage or to a garage of the policyholder's choice. No spare parts will be supplied or installed by AAA.

BATTERY SERVICE:
If the battery in your vehicle is dead for whatever reason, AAA will jump-start the battery so you can carry on with your journey. Should the problem still persist, then we will tow your vehicle to the nearest garage.

FUEL SERVICE:
An emergency supply of fuel will be delivered to a member's disabled vehicle enabling the member to reach the nearest open petrol station. Note, the service is free, but the member is responsible for the cost of the fuel at current market prices.

FLAT TYRE SERVICE:
If your vehicle's spare tire is inflated and serviceable, it will be installed to replace the flat one. Should there be no spare tire in the vehicle, then it will be towed to the nearest tire repair shop.

LOCKOUT SERVICE:
If your keys are locked inside the vehicle, service will be sent to try and retrieve the key. If this is not possible, then the vehicle will be towed to the nearest garage.

TOWING SERVICES:
When your vehicle cannot be rendered drivable after attending any of the emergency procedures provided, or in an accident situation or when in the service person's judgment, the vehicle is not in a safe driving condition, the vehicle will be towed in the same emirate to either the dealer's garage or to a garage of the policyholder's choice.

Note: One towing per disablement. When streets are impassable or when conditions make towing dangerous, a temporary suspension of towing may occur.

OFFROAD RECOVERY
In case you are stuck off-road, AAA will get you moving in no time. Off-road recovery will be provided up to 10 meters from tarred road.

TERRITORIAL SCOPE
UAE and OMAN

Subject otherwise to the terms and conditions of the Policy.

PREMIUM AED 1683 - VALIDATION LINK ON TOP

COMMUNICABLE DISEASE EXCLUSION (CASUALTY TREATY REINSURANCE)

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1. NOTWITHSTANDING ANY PROVISION TO THE CONTRARY WITHIN THIS REINSURANCE AGREEMENT, THIS REINSURANCE AGREEMENT EXCLUDES ALL ACTUAL OR ALLEGED LOSS, LIABILITY, DAMAGE, COMPENSATION, INJURY, SICKNESS, DISEASE, DEATH, MEDICAL PAYMENT, DEFENCE COST, COST, EXPENSE OR ANY OTHER AMOUNT INCURRED BY OR ACCRUING TO THE REINSURED, DIRECTLY OR INDIRECTLY AND REGARDLESS OF ANY OTHER CAUSE CONTRIBUTING CONCURRENTLY OR IN ANY SEQUENCE, ORIGINATING FROM, CAUSED BY, ARISING OUT OF, CONTRIBUTED TO BY, RESULTING FROM, OR OTHERWISE IN CONNECTION WITH A COMMUNICABLE DISEASE OR THE FEAR OR THREAT (WHETHER ACTUAL OR PERCEIVED) OF A COMMUNICABLE DISEASE.

2. AS USED HEREIN, A COMMUNICABLE DISEASE MEANS ANY DISEASE WHICH CAN BE TRANSMITTED BY MEANS OF ANY SUBSTANCE OR AGENT FROM ANY ORGANISM TO ANOTHER ORGANISM WHERE:
2.1. THE SUBSTANCE OR AGENT INCLUDES, BUT IS NOT LIMITED TO, A VIRUS, BACTERIUM, PARASITE OR OTHER ORGANISM OR ANY VARIATION THEREOF, WHETHER DEEMED LIVING OR NOT, AND
2.2. THE METHOD OF TRANSMISSION, WHETHER DIRECT OR INDIRECT, INCLUDES BUT IS NOT LIMITED TO, AIRBORNE TRANSMISSION, BODILY FLUID TRANSMISSION, TRANSMISSION FROM OR TO ANY SURFACE OR OBJECT, SOLID, LIQUID
OR GAS OR BETWEEN ORGANISMS, AND
2.3. THE DISEASE, SUBSTANCE OR AGENT CAN CAUSE OR THREATEN BODILY INJURY, ILLNESS, EMOTIONAL DISTRESS OR DAMAGE TO HUMAN HEALTH, HUMAN WELFARE OR PROPERTY DAMAGE.

LMA5399
06 MAY 2020

PREMIUM AED 1683 - VALIDATION NIL ON ITEM

Orient Insurance PJSC Orient P.O.Box 27965, Dubai UAE

CYBER AND DATA TOTAL EXCLUSION ENDORSEMENT
(FOR ATTACHMENT TO INTERNATIONAL LIABILITY FORMS)

1 NOTWITHSTANDING ANY PROVISION TO THE CONTRARY WITHIN THIS POLICY OR ANY ENDORSEMENT THERETO THIS POLICY DOES NOT APPLY TO ANY LOSS, DAMAGE, LIABILITY, CLAIM, FINES, PENALTIES, COST OR EXPENSE OF WHATSOEVER NATURE DIRECTLY OR INDIRECTLY CAUSED BY, CONTRIBUTED TO BY, RESULTING FROM, ARISING OUT OF OR IN CONNECTION WITH ANY:
1.1 CYBER ACT OR CYBER INCIDENT INCLUDING, BUT NOT LIMITED TO, ANY ACTION TAKEN IN CONTROLLING, PREVENTING, SUPPRESSING OR REMEDIATING ANY CYBER ACT OR CYBER INCIDENT; OR
1.2 LOSS OF USE, REDUCTION IN FUNCTIONALITY, REPAIR, REPLACEMENT, RESTORATION, REPRODUCTION, LOSS OR THEFT OF ANY DATA, INCLUDING ANY AMOUNT PERTAINING TO THE VALUE OF SUCH DATA;
REGARDLESS OF ANY OTHER CAUSE OR EVENT CONTRIBUTING CONCURRENTLY OR IN ANY OTHER SEQUENCE THERETO.

2 IN THE EVENT ANY PORTION OF THIS ENDORSEMENT IS FOUND TO BE INVALID OR UNENFORCEABLE, THE REMAINDER SHALL REMAIN IN FULL FORCE AND EFFECT.

3 THIS ENDORSEMENT SUPERSEDES ANY OTHER WORDING IN THE POLICY OR ANY ENDORSEMENT THERETO HAVING A BEARING ON A CYBER ACT, CYBER INCIDENT OR DATA, AND, IF IN CONFLICT WITH SUCH WORDING, REPLACES IT.

4 IF THE UNDERWRITERS ALLEGE THAT BY REASON OF THIS ENDORSEMENT THAT LOSS SUSTAINED BY THE INSURED IS NOT COVERED BY THIS POLICY, THE BURDEN OF PROVING THE CONTRARY SHALL BE UPON THE INSURED.
DEFINITIONS

5 COMPUTER SYSTEM MEANS ANY COMPUTER, HARDWARE, SOFTWARE, COMMUNICATIONS SYSTEM, ELECTRONIC DEVICE (INCLUDING, BUT NOT LIMITED TO, SMART PHONE, LAPTOP, TABLET, WEARABLE DEVICE), SERVER, CLOUD OR MICROCONTROLLER INCLUDING ANY SIMILAR SYSTEM OR ANY CONFIGURATION OF THE AFOREMENTIONED AND INCLUDING ANY ASSOCIATED INPUT, OUTPUT, DATA STORAGE DEVICE, NETWORKING EQUIPMENT OR BACK UP FACILITY, OWNED OR OPERATED BY THE INSURED OR ANY OTHER PARTY.

6 CYBER ACT MEANS AN UNAUTHORISED, MALICIOUS OR CRIMINAL ACT OR SERIES OF RELATED UNAUTHORISED, MALICIOUS OR CRIMINAL ACTS, REGARDLESS OF TIME AND PLACE, OR THE THREAT OR HOAX THEREOF INVOLVING ACCESS TO, PROCESSING OF, USE OF OR OPERATION OF ANY COMPUTER SYSTEM.

7 CYBER INCIDENT MEANS:
7.1 ANY ERROR OR OMISSION OR SERIES OF RELATED ERRORS OR OMISSIONS INVOLVING ACCESS TO, PROCESSING OF, USE OF OR OPERATION OF ANY COMPUTER SYSTEM; OR
7.2 ANY PARTIAL OR TOTAL UNAVAILABILITY OR FAILURE OR SERIES OF RELATED PARTIAL OR TOTAL UNAVAILABILITY OR FAILURES TO ACCESS, PROCESS, USE OR OPERATE ANY COMPUTER SYSTEM.
8. DATA MEANS INFORMATION, FACTS, CONCEPTS, CODE OR ANY OTHER INFORMATION OF ANY KIND THAT IS RECORDED OR TRANSMITTED IN A FORM TO BE USED, ACCESSED, PROCESSED, TRANSMITTED OR STORED BY A COMPUTER SYSTEM.

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4 NOVEMBER 2020

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SANCTIONS / EMBARGOES CLAUSE

THIS POLICY DOES NOT PROVIDE COVERAGE RELATED TO ANY BUSINESS, INCLUDING BUT NOT LIMITED TO THIS INSURANCE AND FULFILLMENT OF ANY OBLIGATION THEREUNDER, TO THE EXTENT IT WOULD VIOLATE ANY APPLICABLE ECONOMIC OR TRADE SANCTIONS LAW OR REGULATIONS UNDER UNITED NATIONS RESOLUTIONS OR THE TRADE OR ECONOMIC SANCTIONS, LAWS OR REGULATIONS OF THE EUROPEAN UNION, UNITED KINGDOM OR UNITED STATES OF AMERICA.

POLITICAL RISK EXCLUSION CLAUSE

NOTWITHSTANDING ANY PROVISION TO THE CONTRARY WITHIN THE INSURANCE AGREEMENT OR ANY ENDORSEMENT THERETO THIS AGREEMENT DOES NOT COVER LOSS OR DAMAGE OR COST OR EXPENSES OF WHATSOEVER NATURE DIRECTLY OR INDIRECTLY OCCASIONED BY, HAPPENING THROUGH OR IN CONSEQUENCE OF WAR, INVASION ACTS OF FOREIGN ENEMIES, HOSTILITIES OR WAR-LIKE OPERATIONS (WHETHER WAR TO BE DECLARED OR NOT), CIVIL WAR , MUTINY, CIVIL COMMOTION ASSUMING THE PROPORTIONS OF OR AMOUNTING TO A POPULAR RISING, MILITARY RISING, INSURRECTION, REBELLION, REVOLUTION, MILITARY OR USURPED POWER, MATERIAL LAW, CONFISCATION OR NATIONALIZATION OR REQUISITION OR DESTRUCTION OF DAMAGE TO PROPERTY BY OR UNDER THE ORDER OF ANY GOVERNMENT OR PUBLIC OR LOCAL AUTHORITY. IN ANY ACTION SUIT OR OTHER PROCEEDINGS WHERE THE INSURER ALLEGES THAT BY REASON OF THIS EXCLUSION A LOSS, DAMAGE, COST OR EXPENSES IS NOT COVERED BY THIS AGREEMENT, THE BURDEN OF PROVING THAT SUCH LOSS, DAMAGE, COST OR EXPENSE IS COVERED SHALL BE UPON THE INSURED.

PREMIUM AED 1683 - VALIDATION LINK ON TOP

Orient Insurance PJSC
Orient
P.O.Box 27965, Dubai, UAE

ATTACHED TO AND FORMING PART OF MOTOR POLICY NO. P/01/3700/2025/28942

Compensation for Accident to insured and/or Person Driving and/or employees of the insured.
It is hereby understood and agreed in consideration of payment of an additional premium , notwithstanding anything contained in article No.1 (a) of Chapter Two - "The obligation of The Insurance company " of " The Unified Motor Vehicle Insurance Policy Against Third Party Liability , the Company undertakes subject to conditions of this attachment ,to pay compensation on the scale provided hereunder for death or bodily injury occurred to the driver it sustained in direct connection with any Motor Car described in the schedule hereto Within the geographical limits stipulated in this policy , caused by violent accidental external and visible means, which independently' of any other cause , shall within three calendar months from the date of the occurrence of such injury result in any of the injuries mentioned hereunder:-

	DESCRIPTION	SCALE OF COMPENSATION
1	Death	Dhs 200,000/-
2	a- Total and irrecoverable loss of all sight in both eyes b- Total loss by physical severance at or above wrist of both c- Total loss by physical severance at or above ankle of both feet	Dhs 200,000/-
3	Permanent Total Disablement for cases not mentioned in item (2)	Dhs 200,000/-
4	a- Total irrecoverable loss of all sight in one eye b- Total loss by physical severance at or above wrist of one hand c- Total loss by physical severance at or above ankle of one foot	Dhs 100,000/-
5	Permanent Partial Disablement- not mentioned in the table here-in above	As per percentage disability certified by the prescribed Medical Authority calculated on 100% capital sum insured (Dhs. 200,000/-)
6	Temporary total disablement which prevents the injured person from engaging in any occupation for benefits	Dhs. 150/- per week for a period not exceeding 26 consecutive weeks.

PREMIUM AED 1983 - VALIDATION LINK ON TOP

The maximum liability of the company for compensation in accordance with this attachment Dhs.200,000/- per person on one incident or incidents during the period of insurance.

Condition:

a - The benefits for the persons include under this attachment are not be accumulate with any court award for Diya Money and/or bodily injury any amount of such award will stand to be deducted.

Orient Insurance PJSC Orient P.O.Box 27965, Dubai UAE

b - Compensation shall be payable under item (5) is not be accumulate to compensation for injuries fall under item (4).

c- The company shall be liable only for compensation as listed in the limited cases stipulated in this attachment , and does not extended to cover the treatment or medical expenses or surgical expenses ,or any other loses & expenses resulting directly or indirectly from the accident

d- The payment of compensation to the injured directly or his legal representative, in the case of death,payment shall process to legal heirs only.

e. The company will pay Dhs 150/- as weekly compensation for temporary total disablement, preventing the injured person from engaging in his occupation should proof by official medical report confirming the disability and for a period not exceeding 26 consecutive weeks.

f- No compensation shall be payable in respect of death or injury directly or indirectly wholly or partially arising out of or resulting from or traceable to
* Intentional self-injury or attempted suicide, physical/ mental defect or infirmity or
* The accident occurred or injury result of any exclusion under this policy

g- Number of passengers including the driver should not exceed the seating capacity as attached in the schedule of the policy at the time of accident.

h- All other terms, conditions and exceptions as per the original policy issued to the Insured.

PREMIUM AED 1683 - VALIDATION LINK ON TOP

Forming part of Policy Number P/01/3700/2025/28942

Notwithstanding anything contained herein to the contrary; it is hereby declared and agreed that the below table supersedes the Schedule No (3) Deductibles in the Policy wording.

SCHEDULE NO. (3) - DEDUCTIBLES

Motor Vehicle	Deductibles - per each accident
Private vehicles where the permissible number of passengers of which does not exceed (9) passengers and its value does not exceed AED 50,000/-	AED 350/-
Private vehicles where the permissible number of passengers of which does not exceed (9) passengers and its value which exceeds AED 50,000/- and not exceeding AED 100,000/-	AED 500/-
Private vehicles where the permissible number of passengers of which does not exceed (9) passengers and its value which exceeds AED 100,000/- and not exceeding AED 250,000/-	AED 750/-
Private vehicles where the permissible number of passengers of which does not exceed (9) passengers and its value which exceeds AED 250,000/-	AED 1,200/-
Private vehicles where the permissible number of passengers of which does not exceed (9) passengers and its value which exceeds AED 500,000/-	AED 1,400/-
Private vehicles where the permissible number of passengers of which exceeds (9) passengers and does not exceed (12) passengers	AED 1,500/-
Private vehicles where the permissible number of passengers of which exceeds (12),rental vehicles, and trucks where the tonnage of w	**Private vehicles :** Exceeding 12 vehicles.....AED 1,000/- Pickups/Trucks below 3 tons...AED 1,000/- Rental ..... TBA
Trucks where the tonnage of which does not exceeds (3) tons and passenger buses and industrial vehicles for construction and agricultural works	Trucks over 3 tons .....AED 2,500/- **Passenger Buses/Vans :** upto 14 pax .....AED 1,000/- 15 - 29 pax .....AED 1,500/- over 29 pax .....AED 2,500/- Constructional/Agricultural .....AED 3,500/-

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