

**SCHEDULE / CERTIFICATE
LOSS DAMAGE & CIVIL LIABILITY****الجدول / شهادة التأمين
الفقد والتلف / والمسؤولية المدنية**

Policy No.	رقم الوثيقة	RTA No.	رقم الوثيقة	Policy Period	مدة التأمين
09/601/60D/2026/30181		2660D30181		23/01/26 11:10 to 22/02/27 23:59	
INSURED DETAIL					
بيانات المؤمن له					
Name of Insured	AL QAED INTERNATIONAL GENERAL TRADING L.L.C			اسم المؤمن له	
Address	Dubai, 0			العنوان	
Owner TCN	50036176			الرمز المبروري للمالك	
E-Mail/Phone No	khalid@relianceins.ae/0508463424			البريد الإلكتروني	
Bank Name				جهة الرهن	
Identification No	500473			رقم الهوية الاماراتية	
VEHICLE DETAILS					
بيانات المركبة					
Chassis No	Engine No.	Plate No.	Registration Type	Engine Capacity	
JTFLMFCP2P6007589	7GM160261	Z 49138	PRIVATE	قوة المحرك	
Vehicle Classification	Country of Manufacture	Body Type	Manufacturing Year	No of Passenger + Driver	
Heavy Vehicle	بلد صنع المركبة	شكل الهيكل	سنة الصنع	دد الركاب + السائق	
Purpose of use	Tonnage / Weight	Make & Model & Color			
CORPORATE	3,000 KGS	TOYOTA HIACE	White		
Vehicle's Insured value	AED 75,000.00/-			قيمة المركبة	
Total Agreed Premium	AED 2,510.00/- + VAT (125.50) = AED 2,635.50/- (Subject to Value Added Tax clause)			المتفق التأمين قسط اجمالي	
Geographical Coverage Area	United Arab Emirates Only			الغطية حدود	
Third Party Property Damage Limit	AED 2,000,000/-			تصيب الاشياء والممتلكات - درهم حدود تغطية الاضرار التي	
CONDITIONS/RIDERS					
بيانات المؤمن له					
Loading & Unloading (Cargo) Excluded No Agency Repair Personal Accident Driver Personal Accident Passengers (Individuals working for the Insured) Theft Cover Tool Of Trade Exclusion Clause TPL Hwy Comm Condition UNDERNEATH CABLES ARE NOT COVERED Wind Screen Breakage					
DEDUCTIBLES					
التحمل					
Basic Deductible	AED 750/- + Spare parts depreciation if applicable			التحمل الاساسي	
Ancillary Deductible	10% of Claim amount (If Drivers age is less than 25)			التحمل الإضافي	
Additional Deductible is applicable as depreciation on new original parts replaced in lieu of damaged parts in case insured is at fault during accident as per the table of depreciation according to date of first registration of use, except Taxi, Public Transport, Rental Vehicles for which a separate set of deductible applies. This is in accordance with unified motor policy					
		Year	Percentage		
		First	-		
		Second	5%		
		Third	10%		
		Fourth	15%		
		Fifth	20%		
		Sixth & above	30%		
يحتسب مبلغ تحمل إضافي عبارة عن نسب استهلاك قطع الغيار الأصلية الجديدة المستبدلة في السيارة المؤمنة في حال كان سائق السيارة المؤمنة متسبباً في الحادث وذلك بحسب جدول الاستهلاك حسب تاريخ أول تسجيل، فيما عدا مركبات الأجرة والمركبات العمومية ومركبات التأجير حيث تطبق نسب استهلاك مخ					
Dubai National Insurance & Reinsurance P.S.C company declares that the Motor Vehicle detailed above in this Schedule is insured with it according to the provisions of this Policy.					
فر شركة دبي الوطنية للتأمين وإعادة التأمين بأن المركبة الواردة بياناتها في هذا الجدول مؤمنة لديها وفقاً لأحكام هذه الوثيقة					
I read all the terms, conditions and exclusions of the policy and have agreed to it. REFER TO POLICY WORDINGS FOR FULL COVERAGE & EXCLUSIONS issued pursuant to the Regulation of Unifying Motor Vehicle Insurance Policies according to Insurance Authority Board of Directors' Decision No. (25) of 2016 dated 22.09.2016					
طلعت على كافة شروط واستثناءات وثيقة التأمين الرجاء مراجعة بنود واحكام التغطية والاستثناءات الواردة في بيانات الوثيقة الصادرة بموجب نظام توحيد وثائق التأمين على المركبات سندا " اقرار مجلس إدارة هيئة التأمين رقم (25) لسنة 2016 م. ع 22.09.2016 و وافقت عليها					
Issued by & Issue date		BR2595 23/01/26 11:10		ر وتاريخ مركز	
Signature & Company Stamp				التوقيع والختم عن الشركة اسم وتوقيع المؤمن له	
Name & Signature of Insured					

دبي الوطنية للتأمين وإعادة التأمين ش.م.ع. Dubai National Insurance & Reinsurance P.S.C.

P.O. Box: 1806 Dubai, UAE, T: 04 596 9666, F: 04 295 6711, E: info@dni.ae, W: www.dni.ae

RESTRICTEDسجلت في سجل شركات التأمين طبقاً للقانون الاتحادي رقم (٦) لسنة ٢٠٠٧ وتعديلاته، شهادة قيد رقم ٦ بتاريخ ١٩٩٢
Registered in the Insurance Companies Register Under Federal Law No. (6) of 2007 (As Amended), Certificate No. 64 Dated 6th January 1992

**Policy Specific Conditions****MT0621 - Loading & Unloading (Cargo) Excluded**

Notwithstanding anything contained herein to the contrary, it is hereby understood and agreed that the Company shall be under no liability under this Policy in respect of loss or damage to the insured vehicle and/or liability incurred by the insured arising out of loading and unloading activities which are not covered under this policy.

MT0004 - No Agency Repair

Notwithstanding anything contained herein to the contrary, it is hereby declared and agreed that in the event of a claim the company is under no obligation to repair the vehicle insured under the within-written policy at the Dealers workshop.

MT0033 - Personal Accident Driver

It is hereby understood and agreed that in consideration of the payment of an additional premium the company undertakes to pay compensation on the scale provided hereunder for death or bodily injury as hereinafter defined sustained by The Insured And/Or any licensed driver in direct connection with any motor car described in the schedule hereto whilst mounting into or dismounting from or traveling in the insured car caused by violent accidental external and visible means , which independently of any other cause (excepting medical or surgical treatment consequent upon such injury) shall within three calendar months of the occurrence of such injury result in :

No.	Description	Scale of compensation
1.	Death or permanent total disablement	Dh.200,000 /-
2.	Total and incurable loss of all vision in both eyes	Dh.200,000 /-
3.	Total loss by physical severance at or above the wrist or ankle of both hands or both feet or of one together with one foot	Dh.200,000 /-
4.	Total loss by physical severance at or above the wrist or ankle of one hand or one foot together with the total and incurable loss of one eye vision	Dh.200,000 /-
5.	Total and incurable loss of one eye vision	Dh.100,000 /-
6.	Total loss by physical severance at or above the wrist or ankle of one hand or one foot	Dh.100,000 /-
7.	Permanent partial disability not mentioned in the table hereinabove: The value of compensation will be specified for the person on the basis of percentage for the permanent partial disability approved by medical board multiplied by insurance amount	Dh.200,000 /-

Conditions:

- Compensation shall be payable under one item only of item (1) to (6) for item (7) separately in addition to items (5) or (6) above in respect of each person arising out of one occurrence and the total liability of the company shall not in the aggregate exceeding the sum of Dhs. 200,000/- during any one period of insurance.
- the legal representative for the dead person And/Or the injured person undertake to provide the company with the death certificate or final disability report issued by governmental hospital in addition to the required traffic penal documents.
- No compensation shall be payable in respect of death or injury indirectly or directly wholly or partially arising out of or resulting from or traceable to :
 - Intentional self-injury or attempted suicide, physical and/or mental defect or infirmity.
 - An accident happening whilst such person is under the influence of intoxicating liquor or drugs.
 - Number of vehicle passengers at the time of the accident exceed the authorized seating of the vehicle capacity.
- Compensation shall be payable only with the approval of the insured and directly to the injured person or to his legal personal representative whose receipt shall be a full discharge in respect of injury to such person.
- Total number of passengers including the driver shall not exceed the authorized seating capacity of the vehicle at the time of accident.

Subject otherwise to the same terms, conditions exceptions and limitations of the side policy.

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**MT0044 - Personal Accident Passengers (Individuals working for the Insured)**

It is hereby understood and agreed that in consideration of the payment of an additional premium the company undertakes to pay compensation on the scale provided hereunder for death or bodily injury as hereinafter defined sustained by The Individuals working for the Insured who under his sponsorship in direct connection with any motor car described in the schedule hereto whilst mounting into or dismounting from or traveling in the insured car caused by violent accidental external and visible means, which independently of any other cause (excepting medical or surgical treatment consequent upon such injury) shall within three calendar months of the occurrence of such injury result in:

No.	Description	Scale of compensation
1	Death or permanent total disablement	Dh.200,000 /-
2	Total and incurable loss of all vision in both eyes	Dh.200,000 /-
3	Total loss by physical severance at or above the wrist or ankle of both hands or both feet or of one together with one foot	Dh.200,000 /-
4	Total loss by physical severance at or above the wrist or ankle of one hand or one foot together with the total and incurable loss of one eye vision	Dh.200,000 /-
5	Total and incurable loss of one eye vision	Dh.100,000 /-
6	Total loss by physical severance at or above the wrist or ankle of one hand or one foot	Dh.100,000 /-
7	Permanent partial disability not mentioned in the table hereinabove The value of compensation will be specified for the person on the basis of percentage for the permanent partial disability approved by medical board multiplied by insurance amount	Dh.200,000 /-

Conditions:

a) Compensation shall be payable under one item only of item (1) to (6) for item (7) separately in addition to items (5) or (6) above in respect of each person arising out of one occurrence and the total liability of the company shall not in the aggregate exceeding the sum of Dhs. 200,000/- during any one period of insurance.

b) The legal representative for the dead person And/Or the injured person undertake to provide the company with the death certificate or final disability report issued by governmental hospital in addition to the required traffic penal documents, They also undertake to provide the company with the legal documents proving that they are working for the insured at the time of the accident.

c) No compensation shall be payable in respect of death or injury indirectly or directly wholly or partially arising out of or resulting from or traceable to:

1. Intentional self-injury or attempted suicide, physical and/or mental defect or infirmity.
2. An accident happening whilst such person is under the influence of intoxicating liquor or drugs.
3. Number of vehicle passengers at the time of the accident exceed the authorized seating of the vehicle capacity.

d) Compensation shall be payable only with the approval of the insured and directly to the injured person or to his legal personal representative whose receipt shall be a full discharge in respect of injury to such person.

e) Total number of passengers including the driver shall not exceed the authorized seating capacity of the vehicle at the time of the accident. Subject otherwise to the same terms, conditions exceptions and limitations of the side policy.

MT0620 - Theft Cover

Notwithstanding anything contained herein to the contrary, it is agreed that theft of trailers are not covered hereunder unless the trailer head is also stolen at the same time or trailers are parked in a secured place and theft is followed by forcible and violent means. Also, if the trailer is not attached with the head no claim will payable for Own Damage

MT0618 - Tool Of Trade Exclusion Clause**TOOL OF TRADE EXCLUSION CLAUSE:**

It is hereby understood and agreed that the Company shall be under no liability under this Policy in respect of loss or damage and/or liability incurred by the insured arising out of the operation of the motor vehicle or of plant forming part of such motor vehicle or attached thereto as a tool of trade.

MT0401 - TPL Hvy Comm Condition

1. Tool of Trade is not covered.
2. Accident within the site is not covered.
3. Loading & Unloading is not covered.

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MT0500 - UNDERNEATH CABLES ARE NOT COVERED

UNDERNEATH CABLES ARE NOT COVERED

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Registered in the Insurance Companies Register Under Federal Law No. (6) of 2007 (As Amended), Certificate No. 64 Dated 6th January 1992

Validation Link

<https://www.insdubai.com/internal/uploaded-policies/69731f9dc1293-30181.pdf>



MT0053 - Wind Screen Breakage

Notwithstanding anything contained herein to the contrary, it is hereby noted and agreed that the coverage under this policy is extended to include the following:

Any claim up to Dh.2000/- for the cost of reinstating the Wind Screen / Windows, forming a portion of the motor vehicle in the schedule hereto, as a result of accidental breakage where no other damage is caused to the insured vehicle with a Nil deductible. Any payment under this section shall not constitute a claim within the meaning of the "No Claim Record" provided that this concession shall not apply to the breakage of Windscreen / Windows arising from an incident in which other damage is sustained to the vehicle.

PREMIUM AED 2635 - VALIDATION LINK ON TOP

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Proforma Invoice

To:

7308099 - AL QAED INTERNATIONAL GENERAL TRADING L.L.C

0508463424

Branch of issue : DUBAI / 09

Department : Motor

Our TRN : 100013320500003

Insured TRN :

Policy / Cert No. : 09/601/60D/2026/30181

Policy From Date : 23/01/2026 11:10

Date : 2026-01-22 18:19:07.523

Policy To Date : 22/02/2027 23:59

Broker Code/Name : BR2595/RELIANCE INSURANCE BROKER

Line of Business Class : Motor

VEHICLE DETAILS :

Registration No. : 49138

Engine No. : 7GM160261

Vehicle Make : TOYOTA HIACE

Chassis No. : JTFLMFCP2P6007589

We would like to inform you that your account has been DEBITED with the following transaction(s):

Description	Amount in AED
Being Insurance Premium on COMPREHENSIVE, Line Of business 60D. Policy No.09/601/60D/2026/30181.	2,510.00
Tax Code: SR-OT	-
Taxable Amount	2,510.00
VAT Rate	5%
VAT Amount	125.50
Total Amount	2,635.50

In Words: Two Thousand Six Hundred and Thirty Six Dirham

This is not a valid tax invoice and cannot be used to claim input VAT. Decree-Law No (8) of 2017 on Value Added Tax and the related Executive Regulations will be sent to you within 14 days

Approved By



E & O.E

Authorized Signatory

دبي الوطنية للتأمين وإعادة التأمين ش.م.ع. Dubai National Insurance & Reinsurance P.S.C.

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Registered in the Insurance Companies Register Under Federal Law No. (1) of 2007 (As Amended), Certificate No. 64 Dated 6th January 1992