



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														
09/601/65S/2026/31589		2665S31589		28/01/26 12:15 to 27/02/27 23:59															
INSURED DETAIL					بيانات المؤمن له														
Name of Insured	MUHANNAD ABDELBASIT BASHIR MOHAMED				اسم المؤمن له														
Address	Dubai, 0				العنوان														
Owner TCN	16189737				الرمز المروري للمالك														
E-Mail/Phone No	khalid@relianceins.ae/0508463424				البريد الإلكتروني														
Bank Name	EMIRATESNBD				جهة الرهن														
Identification No	784200019240868				رقم الهوية الإماراتية														
VEHICLE DETAILS					بيانات المركبة														
Chassis No رقم الهيكل / الشاسي	Engine No. رقم المحرك	Plate No. رقم اللوحة	Registration Type صفة التسجيل	Engine Capacity قدرة المحرك															
JTDZ13FV0MD080908	A25AR684955	A 0000	PRIVATE	2.5 L															
Vehicle Classification فئة المركبة	Country of Manufacture بلد صنع المركبة	Body Type شكل الهيكل	Manufacturing Year سنة الصنع	No of Passenger + Driver دد الركاب + السائق															
Light Vehicle		2WD	2021	4+ 1															
Purpose of use صفة الاستعمال	Tonnage / Weight الحمولة / الوزن	Make & Model & Color نوع المركبة ولوتها																	
PRIVATE		TOYOTA RAV 4		White															
Vehicle's Insured value Total Agreed Premium	AED 72,000.00 /- AED 1,800.00 /- + VAT (90.00) = AED 1,890.00 /- (Subject to Value Added Tax clause)				هـ المركبة قيمة هـ المتفق التأمين قسط إجمالي														
Geographical Coverage Area	United Arab Emirates + OMAN (Only for Own Damage, Orange card required for outside UAE)				ـ التغطية حدود														
Third Party Property Damage Limit	AED 3,000,000 /-				ـ تقييـم الأشـيـاء والـمـمـلكـات - درـهم حدـود تـعـطـيـة ـ الأـصـارـاتـ الـتـيـ														
CONDITIONS/RIDERS					بيانات المؤمن له														
Geographical Ext. (Oman-LD) HP Clause Medical Exp.(Limit AED 5000) No Agency Repair Personal Accident Driver Personal Accident Passengers (Individuals working for the Insured) Personal Effects (OD) (Limit AED 4000) Personal Effects (OD) (Limit AED 5000) ROAD SIDE ASSISTANCE-IMC GOLD COVER (UNLIMITED SERVICES- INTERCITY LIMIT) ROAD SIDE ASSISTANCE-IMC GOLD COVER (UNLIMITED SERVICES- INTERCITY LIMIT) Storm, Flood, Riot and Strike Extension Windscreen (Limit AED 3500)																			
DEDUCTIBLES																			
Basic Deductible	AED 200/- + Spare parts depreciation if applicable				التحمل الأساسي														
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			<table border="1"> <thead> <tr> <th>Year</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>First</td> <td>-</td> </tr> <tr> <td>Second</td> <td>5%</td> </tr> <tr> <td>Third</td> <td>10%</td> </tr> <tr> <td>Fourth</td> <td>15%</td> </tr> <tr> <td>Fifth</td> <td>20%</td> </tr> <tr> <td>Sixth & above</td> <td>30%</td> </tr> </tbody> </table>			Year	Percentage	First	-	Second	5%	Third	10%	Fourth	15%	Fifth	20%	Sixth & above	30%
Year	Percentage																		
First	-																		
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Third	10%																		
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Fifth	20%																		
Sixth & above	30%																		
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.			قرـشـرةـ دـبـيـ الوـطـنـيـ للـتـأـمـيـنـ وـإـعـادـةـ التـأـمـيـنـ بـأـنـ المـرـكـبـةـ الـوـارـدـةـ بـيـانـهـاـ فـيـ هـذـاـ جـدـولـ مـؤـمـنـةـ لـدـيـهـاـ وـقـدـ لـأـحـكـامـ هـذـهـ الـوـثـيقـةـ																
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			طلـعـتـ عـلـىـ كـافـيـةـ شـرـطـ وـاسـتـنـتـاءـاتـ وـثـيقـةـ التـأـمـيـنـ الـرـجـاءـ مـرـاجـعـةـ بـنـودـ وـاحـكـامـ التـغـطـيـةـ وـالـإـسـتـنـتـاءـاتـ الـوـارـدـةـ فـيـ بـيـانـاتـ الـوـثـيقـةـ الصـادـرـةـ بـمـوـجـبـ نـظـامـ تـوحـيدـ وـثـائقـ التـأـمـيـنـ عـلـىـ الـأـيـرـيـكـيـاـنـ لـسـنـداـ"ـ لـقـرارـ مـلـسـ إـدـارـةـ هـيـةـ التـأـمـيـنـ رـقـمـ 25ـ (ـالـسـنـةـ بـتـارـيخـ شـ.ـمـ.ـعـ 2016ـ 22.09.2016ـ وـاـفـقـتـ عـلـيـهـاـ																
Issued by & Issue date	BR2595 28/01/26 12:15		رـوـاتـرـاجـ مـرـكـزـ																
Signature & Company Stamp Name & Signature of Insured	 Dubai National Insurance & Reinsurance P.S.C.																		

دبي الوطنية للتأمين وإعادة التأمين ش.م.ع

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

سجل في سجل شركات التأمين طبقاً للقانون الاتحادي رقم (٦) لسنة ٢٠٠٧ وتعديلاته، شهادة قيد رقم ٦٤ بتاريخ ٦ يناير ١٩٩٢
Registered in the Insurance Companies Register Under Federal Law No. (6) of 2007 (As Amended), Certificate No. 64 Dated 6th January 1992

RESTRICTED



Policy Specific Conditions

MT0006 - Geographical Ext. (Oman-LD)

Notwithstanding anything contained herein to the contrary, it is hereby declared and agreed that the geographical area stated in the Schedule of the Policy is amended to cover United Arab Emirates and Sultanate of Oman from the effective date of the Policy endorsement up to the expiry of the original period.

1. Liability of the company shall be extended to Own Damage ONLY.

2. The insurer shall not be liable for the first AED 1,500/- (One Thousand Arab Emirates Dirhams) or equivalent amount in other currency in respect of own damage for any accident occurring outside the United Arab Emirates.

MT0001 - HP Clause

Notwithstanding anything contained herein to the contrary, It is hereby declared and agreed that the under mentioned (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 on the one part and the insured on the other part. It is further declared and agreed that the said owners are interested in any moneys 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 such loss or damage is not made good by repair, reinstatement or replacement) and such moneys shall be paid to the said owners as long as they are the owners of the vehicle and the respect of such loss or damage. Save as by this endorsement it is 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. Owners name (Bank, Finance Co. or any other) as mentioned in the schedule of the policy.

MT6738 - Medical Exp.(Limit AED 5000)

Notwithstanding anything contained herein to the contrary, it is hereby declared and agreed that the coverage under this policy is extended to include Emergency Medical Expenses following Car Accident as below:

The driver and / or any passenger of the motor vehicle describe in the schedule hereto shall in direct connection with such motor vehicle sustain bodily injury by violent accidental external and visible means, the company will pay him / them the medical expenses in connection with such injury excluding any amounts recoverable from any medical aid society up to Dhs.5000/- in respect of each person injured.

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.

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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.

MT6736 - Personal Effects (OD) (Limit AED 4000)

Notwithstanding anything contained herein to the contrary, it is hereby noted and agreed that the coverage granted under this policy is extended to include the following: Loss of or damage to rugs, clothing and personal effects whilst such property is in the insured vehicle where such a loss or damage is occasioned by fire, lightning or external explosion or theft by violent and forcible means or accident external means, provided that:

1. The maximum amount payable under this benefit shall not exceed AED 4,000/- in respect of any one claim or series of claims resulting from one accident.
2. The company shall not be liable in respect of:
 - a. Any such property carried in open, top or convertible vehicle or any vehicle incapable of being securely locked or unlocked vehicle or open to the elements
 - b. Any such property insured under any other insurance policy
 - c. Jewelry and articles of gold, silver and the like
 - d. Money, stamps, tickets, securities, documents, cards of every kind and description
 - e. Goods or samples carried in connection with any trade or business

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MT6736 - Personal Effects (OD) (Limit AED 5000)

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1. The maximum amount payable under this benefit shall not exceed AED 5,000/- in respect of any one claim or series of claims resulting from one accident.
2. The company shall not be liable in respect of:
 - a. Any such property carried in open, top or convertible vehicle or any vehicle incapable of being securely locked or unlocked vehicle or open to the elements
 - b. Any such property insured under any other insurance policy
 - c. Jewelry and articles of gold, silver and the like
 - d. Money, stamps, tickets, securities, documents, cards of every kind and description e. Goods or samples carried in connection with any trade or business

MT6742 - ROAD SIDE ASSISTANCE-IMC GOLD COVER (UNLIMITED SERVICES- INTERCITY LIMIT)

This policy includes road sides assistance cover and additional benefits as per the list below provided by a third party service provider "International Motoring Club" (IMC) for the Insured vehicle including the following:

1. Free Accidental Towing Service
2. Free Mechanical Breakdown Towing Service
3. Free Battery Boosting Service
4. Free Flat Tyre Fixing
5. Free fuel Delivery Service
6. Free Lock-out Service
7. Free Car Registration Service (1/year)
8. Free Off Road Assistance (Limited to 3 times a year)
9. Discounted International Driving License
10. Geographical Coverage - United Arab Emirates
11. Onsite battery replacement service

Dubai National Insurance and Reinsurance has appointed "IMC" to provide the above services as optional for the insured. It is hereby understood and agreed that the insured will have the right to accept or reject any of these service benefits before utilizing the same under his own personal responsibility. Dubai National Insurance and Reinsurance should not be held responsible or liable for any losses, damages or any sort of inconveniences as a result of utilizing any of the IMC services benefits.

To avail these services, the insured should contact IMC directly on 600 575751

MT6742 - ROAD SIDE ASSISTANCE-IMC GOLD COVER (UNLIMITED SERVICES- INTERCITY LIMIT)

This policy includes road sides assistance cover and additional benefits as per the list below provided by a third party service provider "International Motoring Club" (IMC) for the Insured vehicle including the following:

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2. Free Mechanical Breakdown Towing Service
3. Free Battery Boosting Service
4. Free Flat Tyre Fixing
5. Free fuel Delivery Service
6. Free Lock-out Service
7. Free Car Registration Service (1/year)
8. Free Off Road Assistance (Limited to 3 times a year)
9. Discounted International Driving License
10. Geographical Coverage - United Arab Emirates & GCC
11. Onsite battery replacement service
12. Automobile related Discount Offers
13. Automobile Service (2/year)

Dubai National Insurance and Reinsurance has appointed "IMC" to provide the above services as optional for the insured. It is hereby understood and agreed that the insured will have the right to accept or reject any of these service benefits before utilizing the same under his own personal responsibility. Dubai National Insurance and Reinsurance should not be held responsible for any losses, damages or any sort of inconveniences as a result of utilizing any of the IMC services benefits.

To avail these services, the insured should contact IMC directly on 600 575751



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MT0213 - Storm, Flood, Riot and Strike Extension

Notwithstanding anything contained herein to the contrary, it is hereby declared and agreed that the cover under Section 1(Loss or Damage) is extended to cover the Insured in respect of loss of or damage to the Insured Vehicle caused by:

- a) Strike and Riot which does not assume the proportion of, or amounts to a popular uprising.
- b) Storm and Flood (provided the Vehicle is not driven)

MT6727 - Windscreen (Limit AED 3500)

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 Dhs.3500/- 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.



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