

Validation Link<https://www.insdubai.com/internal/uploaded-policies/697b50be05910-957741.pdf>**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 (6) of 2007)

**ذى نيو انديا اشورنس كومبني ليمند**

عن ب. ٥٧١، دبي، ا.ع.م.، هاتف: +٩٧١ ٤ ٣٥٢٥٥٦٢، فاكس: +٩٧١ ٤ ٣٧٨٠٦٢
 بريد الكتروني: newindia@nia-dubai.com موقع: www.nia-dubai.com
 (مسجلة في سجل شركات التأمين بموجب القانون الاتحادي رقم (٦) بـ ٢٠٠٢)

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:

بهدف تشهد ان بوليصة التأمين قد أصدرت لتنطوي متطلبات ومسؤوليات قانون المسير والمرور لدولة الإمارات العربية المتحدة وتفاصيلها كما يلي:

Name of the Policy Holder	Al Falaj Gardens Agricultural Materials Trading	اسم المؤمن :
Policy No.	813/C/957741	رقم البوليصة :
Date of Commencement of Insurance:	29/01/2026	تاريخ انتهاء التأمين :
Date of Expiry:	27/02/2027	تاريخ انتهاء التأمين :
Vehicle/s Covered:		
NISSAN URVAN MID / VAN /2024		
Chassis No	JN6BE6CS2R9435084	رقم الشاسي :
Engine No	QR25828606Q	رقم المحرك :
Colour of Vehicle	WHITE	لون السيارة :
Veh. Number Plate	UMM AL QUWAIN 37112	رقم السيارة :
Type of Insurance	MOTOR COMPREHENSIVE+PA	نوع التأمين :
Benefits Included		
No. of Seats	Driver + 2	عدد المقاعد :
Geographical Area	United Arab Emirates	الحدود الجغرافية :
Repair Type:	Agency Repair Not Allowed	الإمارات العربية المتحدة

FOR The New India Assurance Co., Ltd.

Date : 29/01/2026

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.



ع / ذى نيو انديا اشورنس كومبني ليمند

التاري : ٢٠٢٦/٠١/٢٩

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

Sher. Ahsan.

Response from RTA unedited

The Insurance policy added successfully. Plate(37112/UMM AL QUWAIN/A/PRIVATE) Chassis No(JN6BE6CS2R9435084) TCF No(5210001561)

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.

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1/29/2026 / 16:17:56

UM AL QUWAIN,



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

SHARJAH OFFICE : P.O. Box : 45722, Sharjah, U.A.E. Tel: +9716 5560312, Fax : +9716 5561862

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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/957741

بيانات المركبة					اسم المؤمن له :
Name Of Insured	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	
	37112	NISSAN- URVAN MID	WHITE	VAN	
صفة التسجيل Registration Type	صفة الاستعمال Purpose of use	سنة الصنع Manufacturing Year	الحمولة / الوزن Tonnage/ Weight	سعة المقطورات المحرك Cubic Capacity	عدد الركاب مع المسائق Seating Capacity
	GOODS CARRY (Comm.)	2024			2+1
رقم الشاسيه Chassis No.	JN6BE6CS2R9435084	رقم المحرك Engine No.		QR25828606Q	تقدير المؤمن لنقيمة السيارة :

The Insured Estimate Value of the Vehicle UAE DIRHAMS 67,150.00

Vehicle Value : UAE DIRHAMS 67,150.00

Geographical Area: UNITED ARAB EMIRATES**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

الحدود الجغرافية :
 ١- الحد الأقصى لمسؤولية الشركة بالنسبة للقرة (أ) من

البلد (١) من الفصل الثاني عن أية مطالبة أو مبلغ مطالبات ثابت من الحادث واحد هو قيمة ما يحكم به قاضياً فيما يليق قدره.

٢- الحد الأقصى لمسؤولية الشركة بالنسبة للقرة (ج) من

البلد (١) من الفصل الثاني عن أية مطالبة أو مبلغ

مطالبات ثابت من الحادث واحد بمبلغ

٢,٠٠٠,٠٠٠.٠٠ 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.

المسائق المرخص :
 المؤمن له أو أي شخص يقود السيارة يلتزم أن

أمر المؤمن له بفرض أن يكون السائق مرخصاً له

بقيادة السيارة وأن يكون الترخيص المنحى له

قد ألغى بالأمر من المحكمة وبمقتضى قوانين و

لوائح المرور.

ويجب على المؤمن له أن يستعمل السيارة إلى

الغرض :

الغرض من أجله أو من يحل محله بمبلغ

Dhs. 2,000,000.00 درهم من قيمة التعبير المستحق بموجب

أحكام الفصل الأول من هذه الوثيقة.

Limitation of Use:

The Insured must not use the vehicle except the purpose for which it is licensed.

قيود المستعمال :
 الغرض من أجله

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..

شروط خاصة :

Dhs. 700.00 اتحمل المؤمن له أو من يحل محله بمبلغ

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.

عن الشركة :

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 : 29/01/2026

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/ 29-01-2026 / 16:17:55



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**ذی نیو انڈیا اشورنس کومنی لیمٹڈ**

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 بريد الالكتروني: newindia@nia-dubai.com الموقع: www.nia-dubai.com
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Benefits Summary (813/C/957741)**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	No

The term of insurance begins at 16:16 on 29/01/2026, and expires at 23:59 on 27/02/2027

Agreed upon Premium : **AED 1890/-****Issuance Date: 29/01/2026****Insured's Details****Company's Details**

Insured's Name	Al Falaj Gardens Agricultural Materic	Company's Name	The New India Assurance Co. Ltd.
Address	UM AL QUWAIN,	Address	Rais Hassan Saadi Building, Al Mankhool, Dubai, UAE
E-mail	motor15@nsib.ae	E-mail	newindia@nia-dubai.com
Postal Address	0	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.

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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 damage claimed under subsequent insurance must clearly have arisen during the insurance cover of The New India Assurance Company Limited. Otherwise, claims will be rejected.

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TAX INVOICE

الفاتورة الضريبية

Code الرمز	41003708-NEW SHIELD INSURANCE BROKERS LLC - ONLINE MOTOR POLICY A/C (NEW) (009506)	NIA TRN رقم التسجيل الضريبي الذي نيو انديا اشورانس
Name الاسم	Al Falaj Gardens Agricultural Materials Trading	
Address العنوان	UM AL QUWAIN,	Client TRN رقم التسجيل الضريبي للعميل ٠٠
Tax Invoice No رقم الفاتورة الضريبية	81331260101003484P	Date تاريخ الفاتورة 29/01/2026
PARTICULARS التفاصيل		

Description الوصف	Qty. كمية	Unit Price سعر الوحدة	Amount Before VAT المبلغ بدون ضريبة القيمة المضافة	Discount خصم	Tax Rate % سعر ضريبة %	Tax Amount مبلغ الضريبة	Total Amount المبلغ الاجمالي
Policy No. رقم保单号	813/C/957741	Premium قسط تأمين	1 As per Schedule	1,800	0 5.00	90	1,890
Policy Type نوع保单	MOTOR COMPREHENSIVE						
Policy Period مدة التأمين	29-Jan-26 to 27-Feb-27						
Total							
UAE DIRHAMS (amount in words) (DIRHAMS ONE THOUSAND EIGHT HUNDRED NINETY AND FILS ZERO ONLY)				Exchange Rate سعر الصرف 1.00			
				Amount Before VAT(AED) المبلغ بدون ضريبة القيمة المضافة (بالياره)			
				1800.00			
				Discount(AED) الخصم (بالياره)			
				0			
				Taxable Amount(AED) المبلغ الخاضع للضريبة (بالياره)			
				1,800.00			
				VAT Amount(AED) مبلغ ضريبة القيمة المضافة (بالياره)			
				90.00			
				Total(AED) المجموع (بالياره)			
				1,890.00			

For The New India Assurance Company Ltd

Authorised Signatory



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29-01-2026/16:17:56

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

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