

**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 (8) of 2007)

**ذی نیو انڈیا اشورنس کمپنی لمیٹڈ**

ص.ب. : ۵۷۰۱، دبئی، ا.ع.م. هاتف : +۹۷۱ ۴ ۳۵۲۵۵۶۳، فاكس : +۹۷۱ ۴ ۳۵۱۸۵۴۴

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

(مسجلة في سجل شركات التأمين بموجب القانون الاتحادي رقم (٨) ب ٢٠٠٧ م)

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:

بهذا نشهد ان بوليصة التأمين قد اصدرت لتغطي متطلبات ومسؤوليات قانون السير و المرور لدولة الامارات العربية المتحدة و تفاصيلها كما يلي :

Name of the Policy Holder	Al Falaj Gardens Agricultural Materials Trading	اسم المؤمن :
Policy No.	813/C/957741	رقم البوليصة : ٩٥٧٧٤١/٨١٣
Date of Commencement of Insurance:	29/01/2026	تاريخ ابتداء التأمين : ٢٩/٠١/٢٠٢٦
Date of Expiry:	27/02/2027	تاريخ انتهاء التأمين : ٢٧/٠٢/٢٠٢٧
Vehicle/s Covered:		السيارة / السيارات التي تغطيها البوليصة
NISSAN URVAN MID / VAN /2024		????? ??????
Chassis No	JN6BE6CS2R9435084	رقم الشاسي : JN6BE6CS2R9435084
Engine No	QR25828606Q	رقم المحرك : QR25828606Q
Colour of Vehicle	WHITE	لون السيارة : WHITE
Veh. Number Plate	UMM AL QUWAIN 37112	رقم السيارة : UMM AL QUWAIN 37112
Type of Insurance	MOTOR COMPREHENSIVE+PA Benefits Included	نوع التأمين : MOTOR COMPREHENSIVE
No. of Seats	Driver + 2	عدد المقاعد : السائق + ٢
Geographical Area	United Arab Emirates	الحدود الجغرافية : الإمارات العربية المتحدة
Repair Type:	Agency Repair Not Allowed	

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 / ذی نیو انڈیا اشورنس کمپنی لمیٹڈ

التاری : ٢٠٢٦/٠١/٢٩

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

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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/ 29-01-2026 / 16:17:56

UM AL QUWAIN.



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

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

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					
Name Of Insured					اسم المؤمن له :
Al Falaj Gardens Agricultural Materials Trading					
Details of Motor Vehicle					بيانات المركبة
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 الإستعمال Purpose of use	سنة الصنع Manufacturing Year	الحمولة / الوزن Tonnage/ Weight	سعة المقاعد Cubic Capacity	عدد الركاب مع السائق Seating Capacity
	GOODS CARRY (Comm.)	2024			2+1
رقم الشاسية Chassis No.	JN6BE6CS2R9435084		رقم المحرك Engine No.	QR25828606Q	
The Insured Estimate Value of the Vehicle UAE DIRHAMS 67,150.00					تقدير المؤمن لقيمة السيارة :
Vehicle Value : UAE DIRHAMS 67,150.00					
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.		1- الحد الأقصى لمسؤولية الشركة بالنسبة للفقرة (أ) من البند (1) من الفصل الثاني عن أية مطالبة أو جملة مطالبات نشأت عن الحادث واحد هو قيمة ما يحكم به قضائياً مهما بلغت قيمته.		
	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		2- الحد الأقصى لمسؤولية الشركة بالنسبة للفقرة (ج) من البند (1) من الفصل الثاني عن أية مطالبة أو جملة مطالبات نشأت عن الحادث واحد بمبلغ 2,000,000.00 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.		المؤمن له أو أي شخص يقود السيارة بآذن أو أمر المؤمن له بشرط أن يكون السائق مرخصاً له بقيادة السيارة وأن يكون الترخيص الممنوح له قد ألغى بأمر من المحكمة أو بمقتضى قوانين و لوائح المرور		
Limitation of Use:	The Insured must not use the vehicle except the purpose for which it is licenced.		يجب على المؤمن له ألا يستعمل السيارة إلا للغرض		
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..		المؤمن من أجله Dhs.700.00 يتحمل المؤمن له أو من يحل محله مبلغ درهم من قيمة التعويض المستحق بموجب أحكام الفصل الأول من هذه الوثيقة		
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.					
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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Validation Link

<https://www.insdubai.com/internal/uploaded-policies/697b50be05910-957741.pdf>


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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 mis matching 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 empaneled 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.			

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نيو انديا اشورنس كومبني ليمتيد

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

TAX INVOICE

الفاتورة الضريبية

Code	: 41003708-NEW SHIELD INSURANCE BROKERS	NIA TRN	: 100049137100003
الرمز	LLC - ONLINE MOTOR POLICY A/C (NEW) (009506)	رقم التسجيل الضريبي لذي نيو انديا اشورانس	
Name	: Al Falaj Gardens Agricultural Materials Trading		
الاسم			
Address	: UM AL QUWAIN,	Client TRN	: 00
العنوان		رقم التسجيل الضريبي للعميل	
Tax Invoice No	: 81331260101003484P	Emirate	: AJMAN
رقم الفاتورة الضريبية		المارات	
		Date	: 29/01/2026
		تاريخ الفاتورة	

PARTICULARS - التفاصيل

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

For The New India Assurance Company Ltd

Authorised Signatory



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

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