



Validation Link

<https://www.insdubai.com/internal/uploaded-policies/697cd25d1d063-03624.pdf>



طوكيو مارين اند نيشيدو فاير  
انشورانس كومباني ليميت

مكتب دبي:

ص ب: بريد ١٥٢، دبي، الإمارات العربية المتحدة

+٩٧١ ٤ ٣٥٠٢٧٧٧ هاتف: +٩٧١ ٤ ٣٥٠٢٨٨٨ فاكس:

مكتب أبوظبي:

ص ب: بريد ٥١٥٣١، أبوظبي، الإمارات العربية المتحدة

+٩٧١ ٢ ٦٤٣٢٢٩٤ هاتف: +٩٧١ ٢ ٦٤٣٢٢٩٠ فاكس:

<http://www.tmnf.ae>



TOKIO MARINE  
NICHIDO

**TOKIO MARINE & NICHIDO  
FIRE INSURANCE CO., LTD.**

**Dubai Office:**

P.O. BOX 152, Dubai, UAE

Tel: +971-4-3502 777, Fax: +971-4-3502 888

**Abu Dhabi Office:**

P.O. Box 51531, Abu Dhabi, UAE

Tel: +971-2-6432 290, Fax: +971-2-6432 294

<http://www.tmnf.ae>

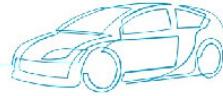
(Incorporated in Japan, registered in the Insurance Companies register under Regn. No. 45 dated 29th December 1984)  
AGENTS FOR UNITED ARAB EMIRATES: AL FUTTAIM DEVELOPMENT SERVICES CO. LLC.

Insurance Policy.

PREMIUM AED 1999 - VALIDATION LINK ON TOP

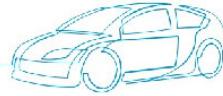
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## Motor Insurance Proposal Form

Customer Details							
Insured Name	Mr. Ms. M/s. RIYAS ELLATH MOIDU						
Address	DBAI				Emirate		
Mobile Number	0508463424	Land Line No		Email	maaz@avoninsure.com		
Personal Details							
Date of Birth	20/04/1987		Place of Birth				
Broker Name & Address		AVON INSURANCE BROKERS (LLC)					
Driving License No.				License date of issue			
Emirates ID No/ Trade License No	784-1987-0527910-0			Profession	Accountant		
Claims History of Main Driver							
Number of Accident-free years ( Excluding claims which were fully recovered from a Third Party )					3		
Vehicle Details							
Make	NISSAN	Model	PATROL	Body Type	SUV	Usage	OTHERS
Manufactured Year	2017	Color	WHITE	Seats	8	Engine No.	VKS6179231A
Plate No.		Chassis No.	JN8AY2NY7H9301884	Frist date of Registration as new	08/11/2017	Financed by	
Sum Insured (AED)	AED 99,500.00	Sum Insured details (AED)					
Has the engine or body modified from the manufacturer's standard specification?						NO	
Documents Required							
<ul style="list-style-type: none"> <li>Driving license</li> <li>Trade License</li> <li>Emirates ID (Both sides)</li> </ul>			<ul style="list-style-type: none"> <li>Regn.Card copy(Both sides)/ Vehicle customs certificate (VCC)</li> <li>Vehicle Test Certificate issued by Traffic Authorities</li> </ul>				
Insurance Details							
Policy Type	Tokio Must			Policy Start Date	30/01/2026	Policy End Date	27/02/2027
Total Premium (with VAT) AED	AED 1,999.20	Excess (AED)	AED 350	Rent a Car (Applicable for Private vehicles)	YES		
Personal Accident Benefit to Driver	YES	Personal Accident Benefit to Passengers	YES	AAA Roadside Assistance	YES		
Disclaimer (Please Read Carefully)							

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## Motor Insurance Proposal Form

It is hereby declared and agreed that with the acceptance of premium payment, the Policy Holder / Insured named in this Policy unconditionally confirms that he/she has read the Motor Proposal Form, understood & accepted the Terms & Conditions of the 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 mismatching or incomplete or un-updated information has formed the basis of underwriting an issuance of the Quotation and subsequently the issuance of this Policy, then Tokio Marine & Nichido Fire Insurance Co., LTD 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 there be any issue arise out of the above, please refer to the Terms and Conditions that form part of this insurance policy and shall prevail in case of dispute.

Terms and Conditions should be thoroughly reviewed to understand the full scope of the available covers.



I Agree Terms & Conditions.

Broker Name/Insured Name: Mr. Ms. M/s. RIYAS ELLATH MOIDU

Please note that we reserve the right to ask for any additional information, impose special terms or decline. The liability of the Company does not commence until the acceptance of the Proposal has been intimated by the Company or official cover note issued.

It is recommendation to the applicant to keep the documents and his/her correspondence with the Company.

**Tokio Marine & Nichido Fire  
Insurance Co. Ltd.**

Agents For UAE: Al Futtaim Development  
Services Co.LLC

DUBAI OFFICE	ABU DHABI OFFICE	TOLL FREE: 800TMNF (800-8663)
P.O.Box 152, Office # 302-305, Single Business Tower, Business Bay, Sheikh Zayed Road, Dubai, UAE	Unit-101, ADCP Building (opp. Al Masraf H.O) Hamdan Street, Abu Dhabi, UAE	Email: genclaim@tmnf.ae • Web: www.tmnf.ae Get Social: @TokioMarineUAE

Incorporated in Japan, registered in the Insurance Companies register under Regn. 45 dated 29th December 1984.

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## MOTOR INSURANCE POLICY SCHEDULE

Tokio Must



Scan the QR code to  
report an accident  
إرجو مسح برمز QR لـ تبليغ  
عن حادث

POLICY SCHEDULE		جدول ال保険	
POLICY NO	P-100-1006-2026-03624	تغطية	保険番号
PERIOD OF INSURANCE	30/01/2026 27/02/2027	زمن التغطية	保険期間
FROM TO	30/01/2026 27/02/2027	زمن اصدار	発行期間
Policy Type	Tokio Must	نوع ال保険	保険種別
Quote Issue	30/01/2026	ثمن اصدار	报价発行日
Premium	1,904.00	القيمة	保険料
VAT 5%	95.2	ضريبة القيمة المضافة 5%	消費税 5%
Total payable (AED)	1,999.20	اجمالي المبلغ (د.إ)	支払額 (AED)
Excess	350	مبلغ التحمل	自己負担額

KNOW YOUR CUSTOMER (KYC) DETAILS		تقديرات العميل
INSURED NAME	RIYAS ELLATH MOIDU	اسم المؤمن عليه
Date Of Birth	20/04/1987	تاريخ الميلاد
Claim Free Years	3	سنوات الخلو من المطالبات او الحوادث
PO Box / Emirate	صتنوف البريد / الإمارات	عنوان البريد / الإمارات
Email	maaz@avoninsure.com	البريد الإلكتروني
Phone	0508463424	رقم الهاتف
Residential Address	DBAI	عنوان الإقامة
Place Of Birth	مكان الولادة	مكان الولادة
Nationality	Indian	الجنسية
Emirates ID/ Trade Lic No	784-1987-0527910-0	بطاقة الهوية الإماراتية

VEHICLE DETAILS		تفاصيل المركبة
MAKE & MODEL		النوع
Color	WHITE	اللون
Engine Capacity	5.6 L	المحرك سعة
No. of Cylinders	8 Cylinder	مطروقات ا عدد
Seating Capacity	8	عدد الركاب بما فيهم السائق
Manufacture Year	2017	سنة الصنع
Date of First Reg.	08/11/2017	تاريخ أول تسجيل
Place of Reg.	DUBAI	مكان تسجيل
Chassis No.	JN8AY2NY7H3301884	رقم الشاسيه
Engine No.	VK56179231A	رقم المحرك
Plate No.		رقم اللوحة
TCF No.	11908741	رمز المروري
Vehicle Trim	LE PLATINUM CITY	الإصدار
Vehicle Type		نوع السيارة
Vehicle Use	OTHERS	الاستخدام
Hire Purchase		الشراء بالتقسيط (الرهن)
Body Type	SUV	هيكل السيارة
Insured Value (AED)	AED 99,500.00	قيمة التأمين (د.إ)

Scan the QR code to  
report an accident  
رجاءً مسح برمز QR لـ تبليغ  
عن حادث



ROADSIDE  
ASSISTANCE  
HELPLINE 600  
50 8181

TABLE OF BENEFITS (PLEASE REFER TO THE MOTOR POLICY WORDINGS FOR MORE INFORMATION)					
Third Party Limit for Property Damage	3,000,000	Third Party Limit for Property Damage	✓	Off Road Cover for 4WD Vehicles (Excluding Safari Activities/ Dune Bashing etc..)	Off Road Cover for 4WD Vehicles (Excluding Safari Activities/ Dune Bashing etc..)
Excess Deductible in case of Flood/Rain/Water/Earthquake/Hail storm damage: Maximum amount as per Unified Motor Policy Wordings of UAE of Schedule No.(3) will apply	✓	Excess Deductible in case of Flood/Rain/water/Earthquake/Hail storm damage: Maximum amount as per Unified Motor Policy Wordings of UAE of Schedule No.(3) will apply	✓	Third Party Liability to Non Owned Cars	Third Party Liability to Non Owned Cars
Fire and Theft Cover		Fire and Theft Cover	✓	Unauthorised Driver for Own Damage	Unauthorised Driver for Own Damage
Emergency Medical Expenses	3,000	Emergency Medical Expenses	✓	Loss or Damage to the Insured Vehicle (As per the Insured Value)	Loss or Damage to the Insured Vehicle (As per the Insured Value)
Loss of Personal Belongings	2,500	Loss of Personal Belongings	✓	Motor Garage and/or Valet parking	Motor Garage and/or Valet parking
Self Authorisation Repairs	1,000	Self Authorisation Repairs	✓	Geographical Area	Geographical Area
New Car replacement (Brand new vehicles only)	X	New Car replacement (Brand new vehicles only)	✓	Geographical Area for Oman (Own Damage)	Geographical Area for Oman (Own Damage)
24hrs Roadside Side Assistance: AAA cover : 600 50 8181	✓	24hrs Roadside Side Assistance: AAA cover : 600 50 8181	✓	Personal Accidents Benefits - Driver (As per Endorsement No.1)	Personal Accidents Benefits - Driver (As per Endorsement No.1)
Waiver of Excess for Windscreen Damage	WAVIED ONCE	Waiver of Excess for Windscreen Damage	✓	Personal Accidents Benefits - Passengers (As per Endorsement No.1)	Personal Accidents Benefits - Passengers (As per Endorsement No.1)

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## MOTOR INSURANCE POLICY SCHEDULE

Tokio Must



Scan the QR code to report an accident

#### SPECIAL TERMS & CONDITIONS

1. Young and Novice Drivers — Drivers below the age of 25 or with less than 12 monthsdriving experience need to be declared on the proposal form.
2. Repairs at Tokio Marine Approved Panel Garages — We will pay for your vehicle to be repaired at one of our approved workshops within the UAE following an accident covered under your policy. (Not applicable for Tokio Third Party Policy).
3. Vehicle Specification — Your vehicle is in good condition, as per GCC specifications and first purchased from an UAE local authorized dealer. The vehicle has not been modified from the manufacturer original specifications. The vehicle do not have any Chassis repairs and damage remarks mentioned on the Vehicle Inspection Report (Issued by the UAE Traffic Authorities).
4. Additional Excess (Not applicable for Tokio Third Party Policy): a. Young Driver: If the Driver at the time of the accident is below 25 years, an additional deductible of 10% of the claim amount shall be paid by the Driver or the Insured over and above the excess stated on the Policy Schedule. b. Factory Modified Vehicles: The Insured or the Driver shall pay the first 15% of the claim amount in addition to the standard policy excess stated on the Policy Schedule. c. Non Factory Modified Vehicles: The Insured or the Driver shall pay the first 20% of the amount of compensation in addition to the standard policy excess stated on the Policy Schedule. d. Sports Car (including any vehicle with 8 or more cylinders): The Insured or the Driver shall pay the first 15% of the claim amount in addition to the standard policy excess stated on the Policy Schedule. This is not applicable to 4WDs.
5. Value Added Tax (VAT) Clause — The insured accepts and agrees to pay any taxes due under this policy including tax on the policy excess where applicable, in compliance with the laws and regulations applicable in the United Arab Emirates, including, but not limited to, value added tax ("VAT"), within ten working days of the date of any tax invoice sent from or on behalf of Tokio Marine or its approved agent, to the Insured or, as per agreed credit terms. In the event of the applicable tax arising from the policy not being paid on time, the Insurer may cancel the Policy, provided such cancellation is in accordance with any laws or regulations in place from time to time. Cancellation of the Policy is at the discretion of the Insurer.
6. No Claim Discount — Proof of No Claim Letter from the previous Insurance Company to be provided at the time of purchasing the policy with no claim discounts.
7. Tool of Trade — Use or operation of a vehicle and/or any attachment, equipment, tool or apparatus which forms part of the vehicle, but only whilst engaged in and undertaking its designated activity.

YOURS FAITHFULLY,

AL-FUTTAIM DEVELOPMENT SERVICES COMPANY (AGENTS)  
TOKIO MARINE NICHIDO & FIRE INSURANCE CO., LTD.



**AUTHORIZED SIGNATORY**

**DUBAI OFFICE**  
P.O.Box 152, Office #302-305,  
Single Business Tower, Business Bay,  
Sheikh Zayed Road, Dubai, UAE  
Tel: +971 4 3502 777



**ABU DHABI OFFICE**  
Unit-101, ADCP Building  
(opp. Al Masraf H.O)  
dan Street, Abu Dhabi, UAE  
Tel: +971 2 6432 290

Tokio Marine & Nichido Fire Insurance Co., Ltd.

Al Futtaim Development Services Co.LLC  
Agents for UAE

Tokio Marine reserve the right to decline any Proposal

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طوكيو مارين اند نيتتشيدو فاير انشوراس  
كومباتي ليمتد  
مكتب دبي  
ص: بريد ١٥٢، دبي، الإمارات العربية المتحدة  
هاتف: +٩٧١ ٤ ٣٥٠٢ ٧٧٧، فاكس: +٩٧١ ٤ ٣٥٠٢ ٨٨٨  
مكتب أبوظبي  
ص: بريد ٥١٥٣١، أبوظبي، الإمارات العربية المتحدة  
هاتف: +٩٧١ ٢ ٦٤٣٢ ٢٩٤، فاكس: +٩٧١ ٢ ٦٤٣٢ ٢٩٤  
http://www.tmnf.ae

**TOKIO MARINE & NICHIDO FIRE  
INSURANCE CO., LTD.**

**Dubai Office:**  
P.O. BOX 152, Dubai, UAE  
Tel: +971-4-3502 777, Fax: +971-4-3502 888  
**Abu Dhabi Office:**  
P.O. Box 51531, Abu Dhabi, UAE  
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(Incorporated in Japan, registered in the Insurance Companies register under Regn. No. 45 dated 29th December 198  
AGENTS FOR UNITED ARAB EMIRATES: AL FUTTAIM DEVELOPMENT SERVICES CO. LLC.

**TAX INVOICE**

RIYAS ELLATH MOIDU  
DUBAI  
DUBAI

**REF:-**

**TRN No.** : NA  
**A/c No.** : 0010676801  
**Policy / Cert. No.** : P-100-1006-2026-03624  
**Period From** : 30/01/2026      **To** : 27/02/2027  
**A/c No.** : 1305 - 0090036  
**TRN No.** : 100032879700003

**Please note that we have DEBITED your account as follows :**

Description	Amount in AED
Being policy premium for COMPREHENSIVE TOKIO MUST Policy No. P-100-1006-2026-03624	1,904.0
VALUE ADDED TAX @ 5%	95.2
<b>TOTAL</b>	<b>1,999.2</b>

**In Words** : AED ONE THOUSAND NINE HUNDRED NINETY-NINE AND FILS TWENTY ONLY

**TOKIO MARINE & NICHIDO FIRE INSURANCE CO TRN NO** : **100289623900003**

*All cheques to be prepared in favour of TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.*

*AED Direct Bank transfers:- Citi Bank N.A. A/c No.0500008008 Swift Code:CITIAEAD. IBAN NO : AE920211000000500008008*

*USD Direct Bank transfers:- Citi Bank N.A. A/c No.0500008024 Swift Code:CITIAEAD. IBAN NO : AE48021100000500008024*

*For collection request and account related queries, please write to finance@tmnf.ae.*

**E & O E.**



**Authorized Signature**

PREMIA