

THE NEW INDIA ASSURANCE COMPANY LIMITED

P.O. Box : 5701, Dubai, U.A.E. Tel: +971 4 3525563, Fax : +971 4 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 اشورانس كومبني ليمند

ص.ب. : ٥٧٠١، دبي، ا.ع.م.، هاتف : +٩٧١ ٤ ٣٥٢٥٥٦٢، فاكس : +٩٧١ ٤ ٣٥١٨٥٤٤

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

(مسجلة في سجل شركات التأمين بموجب القانون الاتحادي رقم (١) 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/957857

اسم المؤمن له :

KAREM EMAD SAYED ELWARDANY

Details of Motor Vehicle

بيانات المركبة

Name Of Insured	Details of Motor Vehicle			فئة المركبة Motor Vehicle Classification
بلد صنع المركبة Country of Manufacture	رقم اللوحة Plate Number	نوع المركبة Make & Model	لون السيارة Colour	
صفة التسجيل Registration Type	صفة الإستعمال Purpose of use	سنة الصنع Manufacturing Year	الحمولة / الوزن Tonnage/ Weight	عدد الركاب مع السائق Seating Capacity
	76449	MG- ZS	RED	SUV
	PRIVATE (Indiv./Comm.)	2023		4+1
رقم الشاسيه Chassis No.	LSJW74C99PZ209331	رقم المحرك Engine No.	L1Y230814324	

The Insured Estimate Value of the Vehicle UAE DIRHAMS 31,450.00

Vehicle Value : UAE DIRHAMS 31,450.00

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

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holds a licence for that vehicle in accordance with the traffic laws and regulations and has not had his licence withdrawn by order of a court of law or traffic regulations.

Limitation of Use:

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

Special Conditions:

The Insured or his representative shall bear Dhs.350.00 out of the indemnity due in accordance with the terms & conditions of Section One of this policy..

Subject To: Policy conditions attached herewith.24 Hour Road Side Assistance, Emergency Medical Expenses, Loss Of Personal Belongings, 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.
Road Side Assistance. TOLL FREE NO: 800-247772

Remarks : 1) Agency Repair Not Allowed 2) Offroad Cover Not Allowed

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

This is a computer generated document. Hence it does not need physical signature

الحدود الجغرافية :

تحديد المسؤولية :

1- الحد الأقصى لمسؤولية الشركة بالنسبة للفقرة (ا) من البند (1) من الفصل الثاني عن أي مطالبة أو جملة مطالبات ثانات عن الحادث واحد هو قيمة ما يحكم به قضائياً مهما بلغت قيمتها.

2- الحد الأقصى لمسؤولية الشركة بالنسبة للفقرة (ج) من البند (1) من الفصل الثاني عن أي مطالبة أو جملة مطالبات ثانات عن الحادث واحد بمبلغ 2,000,000.00 درهم

السائق المرخص :

المؤمن له أو أي شخص يقود السيارة باذن أو أمر المؤمن له بشرط أن يكون السائق مرخصاً له بقيادة السيارة وان يكون الترخيص المنح له قد انقضى بأمر من المحكمة أو بمقتضى قوانين ولوائح المرور.

قيود المستعمال :

يجب على المؤمن له ال يستعمل السيارة إلى للفرض

المؤمن له أو من يحل محله بمبلغ Dhs. 350.00 درهم من قيمة التعويض المستحق بموجب احكام الفصل الاول من هذه الوثيقة

شروط خاصة :

التأمين على المركبة



Issuance Date : 29/01/2026



THE NEW INDIA ASSURANCE COMPANY LIMITED

P.O. Box : 5701, Dubai, U.A.E. Tel: +971 4 3525563, Fax : +971 4 3518544

E-mail : newindia@nia-dubai.com Website : www.nia-dubai.com

(Registered in the Insurance Companies Register under Federal Law (6) of 2007)



ذی نیو انڈیا اشورنس کومنی لیمتد

ص.ب. : ٥٧٠١، دبی، ا.ع.، هاتف : +٩٧١ ٤ ٣٥٢٥٥٦٢، فاکس : +٩٧١ ٤ ٣٥١٨٥٤٤

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

(مسجلة في سجل شركات التأمين بموجب القانون الاتحادي رقم (١) ب (٢٠٠٧) م)

Benefits Summary (813/C/957857)

Insurance Cover (Motor Comprehensive)

Loss & Damage Cover	Yes	Third Party Liability	Yes
Agency Repair	No	24-Hr Road Assistance	Yes
Emergency Medical Expenses	Yes Upto AED 2000/-	Loss Of Personal Belongings	Yes Upto AED 1500/-
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	OD Covered & TP Not Covered
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	Yes

The term of insurance begins at 10:15 on 02/02/2026, and expires at 23:59 on 01/03/2027

Agreed upon Premium : **AED 1701/-**

Issuance Date: 29/01/2026

Insured's Details

Company's Details

Insured's Name	KAREM EMAD SAYED ELWARDAN	Company's Name	The New India Assurance Co. Ltd.
Address	DUBAI,	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	784199688990805		
Contact No	0508463424	Contact No	+971 4 3525563 / +971 4 3522539
Name and Signature of the Insured or their representative:		Signature and Stamp of the Company	 

Special Offer

Garage Name:

1. K.M. Garage - Umm Ramool - 04-2855099/055-1080928
2. Royal Cars Garage - Al Quoz - 04-2855099/052-9125395
3. Hatta Auto Repair - Sharjah - 04-2855099/090-8183978
4. K.M. Garage Branch - Abu Dhabi - 04-2855099/050-7756948

Service Offered:

1. 50% discount (Excluding Accident-related jobs) on normal maintenance jobs, such as AC service, Lube service, Wheel Alignment, Major Services, Vehicle polishing, Interior Detailing etc.
2. Free 20-point vehicle checkup.
3. Two free car washes in the policy period.

Special Offer

1. Ceramic Coating: Sedan AED 700 (Market price AED 1500)
SUV AED 1000 (Market price AED 2000)
Brand: System X - Lifetime warranty (USA)

2. PPF: Sedan AED 7000 (market price AED 10000)
SUV AED 9000 (market price AED 15000+)
Brand: Flexisheild - 7 years warranty (USA)

Call or whatsapp on 056-4400770 for any clarifications or confirmations

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.

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.

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.



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)



ذی نیو انڈیا اشورنس کومبئی لیمتد

ص.ب. : ٥٧١، دبی، ا.ع.م، هاتف : +٩٧١ ٤ ٣٥٢٥٥٦٣، فاکس : +٩٧١ ٤ ٣٥١٨٥٤٤

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

(مسجلة في سجل شركات التأمين بموجب القانون الاتحادي رقم (٦) 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:

بها نشهد ان بوليصة التأمين قد اصدرت لتنطوي مطالبات و مسؤوليات قانون السير و المرور لدولة المارات العربية المتحدة و تفاصيلها كما يلي :

Name of the Policy Holder	KAREM EMAD SAYED ELWARDANY	اسم المؤمن :
Policy No.	813/C/957857	رقم البوليصة :
Date of Commencement of Insurance:	02/02/2026	تاريخ ابتداء التأمين :
Date of Expiry:	01/03/2027	تاريخ انتهاء التأمين :
<u>Vehicle/s Covered:</u>		<u>السيارة / السيارات التي تغطيها البوليصة</u>
MG ZS / SUV /2023		
Chassis No	LSJW74C99PZ209331	رقم الشassi :
Engine No	L1Y230814324	رقم المحرك :
Colour of Vehicle	RED	لون السيارة :
Veh. Number Plate	DUBAI 76449	رقم السيارة :
Type of Insurance	MOTOR COMPREHENSIVE+P.A Benefits Included	نوع التأمين :
No. of Seats	Driver + 4	عدد المقاعد :
Geographical Area	United Arab Emirates	الحدود الجغرافية :
Geographical Extension :	OD Covered & TP Not Covered	سلطنة عمان (الحوادث على السيارات المؤمنة مشمولة والحوادث على السيارات أخرى (طرف الثالث) غير مشمولة
Oman		
Repair Type:	Agency Repair Not Allowed	

FOR The New India Assurance Co., Ltd.

Date : 02/02/2026

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 / ذي نيو انڈیا اشورنس کومبئی لیمتد

التاري : ٢٠٢٦/٠٢/٠٢

ملحوظة : في حالة تغيير ملكية السيارة ، يجب اعادة هذه

البوليصة في خلال اسبوع من تاريخ تغيير الملكية .



Rais. Arsh.

Response from RTA unedited

3001: Your insurance policy information has been successfully uploaded to RTA. The vehicle chassis number is LSJW74C99PZ209331 with plate number 76449 Private X. The policy details are- PolicyNo: 813/C/957857, insuranceType: Comprehensive, policyStartDate: 02-02-2026, policyExpiryDate: 01-03-2027, ModelYear: 2023. Please print and attach this Message to the Insurance Policy.

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.

This is a computer generated document, Hence it does not need physical signature

02-02-2026 / 10:20:33

DUBAI.



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

Regd. & Head Office : New India Assurance Bldg., 87 M.G. Road, Fort, Mumbai - 400 001, India.

