

**Validation Link**<https://www.insdubai.com/internal/uploaded-policies/69821047c49ec-958016.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 ٣٥٧٨٥٢٢  
 بريد الكتروني: newindia@nia-dubai.com موقع: www.nia-dubai.com  
 (مسجلة في سجل شركات التأمين بموجب القانون الاتحادي رقم (٦) بـ (٢٠٠٢) 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:

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

Name of the Policy Holder	AHMED ABDELAZIM AHMED	AHMED ABDELAZIM AHMED
Policy No.	813/C/958016	رقم البوليصة: ٩٥٨٠١٦/٣/٨
Date of Commencement of Insurance:	03/02/2026	تاريخ إصدار التأمين: ٠٣/٠٢/٢٠٢٦
Date of Expiry:	02/03/2027	تاريخ انتهاء التأمين: ٠٢/٠٣/٢٠٢٧
<u>Vehicle/s Covered:</u>		السيارة / السيارات التي تغطيها البوليصة
KIA SPORTAGE 1.6L / STATION /2023		
Chassis No	U5YPV81B5PL077988	رقم الشassi: U5YPV81B5PL077988
Engine No	G4FPNZ358608	رقم المحرك: G4FPNZ358608
Colour of Vehicle	WHITE	لون السيارة: WHITE
Veh. Number Plate	RAS AL KHAIMAH 6199	رقم السيارة: RAS AL KHAIMAH 6199
Type of Insurance	MOTOR COMPREHENSIVE+PA	نوع التأمين: MOTOR COMPREHENSIVE
Benefits Included		
No. of Seats	Driver + 4	عدد المقاعد: ٤+١
Geographical Area	United Arab Emirates	الحدود الجغرافية: الإمارات العربية المتحدة
Geographical Extension :	OD Covered & TP Not Covered	الحدود التمددية: سلطنة عمان (الحواف على السيارات المؤمنة مشمولة والمواد)
Oman		(على السيارات أخرى (طرف الثالث) غير مشمولة
Repair Type:	Agency Repair Not Allowed	

FOR The New India Assurance Co., Ltd.

Date : 03/02/2026

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 / ذى نيو انديا اشورنس كومبني ليمند

التاري : ٢٠٢٦/٠٢/٠٣

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

*Rais. Ahsan.***Response from RTA unedited**

The Insurance policy added successfully. Plate(6199/RAS AL KHAIMAH/M/PRIVATE) Chassis No(U5YPV81B5PL077988) TCF No(6080029492)

**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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.RAS AL KHAIMAH,



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

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

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## نيو انديا اش ورنس كومبني ليمن

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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	AHMED ABDELAZIM AHMED	
Address العنوان	.RAS AL KHAIMAH,	Client TRN رقم التسجيل الضريبي للعميل
Tax Invoice No رقم الفاتورة الضريبية	81331260201000341P	Emirate المارات Date تاريخ الفاتورة
<b>PARTICULARS التفاصيل</b>		

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/958016	Premium قسط تأمين	1 As per Schedule	1,440	0 5.00	72	1,512
Policy Type نوع保单	MOTOR COMPREHENSIVE						
Policy Period مدة التأمين	3-Feb-26 to 2-Mar-27						
<b>Total</b>							
<b>UAE DIRHAMS (amount in words)</b> (DIRHAMS ONE THOUSAND FIVE HUNDRED TWELVE AND FILS ZERO ONLY)				Exchange Rate سعر الصرف			
				1.00			
				Amount Before VAT(AED) المبلغ بدون ضريبة القيمة المضافة (باليارات)			
				1440.00			
				Discount(AED) الخصم (باليارات)			
				0			
				Taxable Amount(AED) المبلغ الخاضع للضريبة (باليارات)			
				1,440.00			
				VAT Amount(AED) مبلغ ضريبة القيمة المضافة (باليارات)			
				72.00			
				Total(AED) المجموع (باليارات)			
				1,512.00			

For The New India Assurance Company Ltd

Authorised Signatory



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

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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/958016

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	
	6199	KIA- SPORTAGE 1.6L	WHITE	STATION	
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
	PRIVATE (Indiv./Comm.)	2023			4+1
رقم الشاسيه Chassis No.	U5YPV81B5PL077988	رقم المحرك Engine No.		G4FPNZ358608	تقدير المؤمن لنقيمة السيارة :

The Insured Estimate Value of the Vehicle UAE DIRHAMS 81,925.00

Vehicle Value : UAE DIRHAMS 81,925.00

**Geographical Area: UNITED ARAB EMIRATES****Limit of Liability:**

- 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.
- 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 licensed.

**Special Conditions:**

The Insured or his representative shall bear Dhs.500.00 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

Issuance Date : 03/02/2026

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**Benefits Summary (813/C/958016)**

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 19:07 on 03/02/2026, and expires at 23:59 on 02/03/2027

Agreed upon Premium : **AED 1512/-**

Issuance Date: **03/02/2026**

Insured's Details		Company's Details	
Insured's Name	AHMED ABDELAZIM AHMED	Company's Name	The New India Assurance Co. Ltd.
Address	.RAS AL KHAIMAH,	Address	Rais Hassan Saadi Building, Al Mankhool, Dubai, UAE
E-mail	motor15@nsib.ae	E-mail	<a href="mailto:newindia@nia-dubai.com">newindia@nia-dubai.com</a>
Postal Address	4	Postal Address	P.O. Box 5701
Emirates ID/Trade License No	784198157651427	Contact No	+971 4 3525563 / +971 4 3522539
Contact No	0508463424	Signature and Stamp of the Company	
Name and Signature of the Insured or their representative:			

**Special Offer**

Garage Name:  
 1. K.M. Garage - Umm Ramool - 04-2855099/055-1080528  
 2. Royal Cars Garage - Al Quoz - 04-2855099/055-9125395  
 3. Hatta Auto Repair - Sharjah - 04-2855099/050-8183978  
 4. K.M. Garage Branch - Abu Dhabi - 04-2855099/050-7756948

## Service Offered:

- 50% discount (Excluding Accident-related jobs) on normal maintenance jobs, such as AC service, Lube service, Wheel Alignment, Major Services, Vehicle poling, Interior Detailing etc.
- Free 20-point vehicle checkup.
- 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)  
 Call or whatsapp on 056-4400770 for any clarifications or confirmations

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

## 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 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 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 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.

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