

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 اشورانس كومبني ليمند

ص.ب. : ٥٧٠١، دبي، ا.ع.م.، هاتف : +٩٧١ ٤ ٣٥٢٥٥٦٣، فاكس : +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

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/958170

اسم المؤمن له :

SIVARATHNAM GURUSAMY

Name Of Insured		Details of Motor Vehicle		بيانات المركبة	
بلد صنع المركبة Country of Manufacture		رقم اللوحة Plate Number		نوع المركبة Make & Model	
		69835		TOYOTA- COROLLA 1.6	
صفة التسجيل Registration Type	صفة الإستعمال Purpose of use	سنة الصنع Manufacturing Year	الحمولة / الوزن Tonnage/ Weight	سعة اسطوانات المحرك Cubic Capacity	عدد الركاب مع السائق Seating Capacity
	PRIVATE (Indiv./Comm.)	2015			4+1
رقم الشاسيه Chassis No.	RKLBL9HE8F5235121		رقم المحرك Engine No.	X494244	

The Insured Estimate Value of the Vehicle UAE DIRHAMS 22,695.00

تقدير المؤمن لقيمة السيارة :

Vehicle Value : UAE DIRHAMS 22,695.00

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

تحديد المسؤولية :

- 1- الحد الأقصى لمسؤولية الشركة بالنسبة للقرفة (ج) من البند (1) من الفصل الثاني عن آية مطالية أو جملة مطالبات ثانات عن الحادث واحد هو قيمة ما يحكم به قضائياً مهما بلغت قيمتها.
- 2- الحد الأقصى لمسؤولية الشركة بالنسبة للقرفة (ج) من البند (1) من الفصل الثاني عن آية مطالية أو جملة مطالبات ثانات 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holds a licence for that vehicle in accordance with the traffic laws and regulations and has not had his licence withdrawn by order of a court of law or traffic regulations.

السائق المرخص :

المؤمن له او اي شخص يقود السيارة باذن او أمر المؤمن له بشرط ان يكون السائق مرخصا له بقيادة السيارة وان يكون الترخيص المنح له قد انقضى بأمر من المحكمة او بمقتضى قوانين ولوائح المرور.

قيود الستعمال :

يجب على المؤمن له ال يستعمل السيارة الى الغرض المخصص من أجله Dhs. 350.00 او من يحل محله مبلغ درهم من قيمة التعويض المستحق بموجب احكام الفصل الاول من هذه الوثيقة.

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**

عن الشركة :

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 : 05/02/2026

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



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

Benefits Summary (813/C/958170)

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 19:01 on 05/02/2026, and expires at 23:59 on 04/03/2027

Agreed upon Premium : **AED 1417.5/-**

Issuance Date: **05/02/2026**

Insured's Details		Company's Details	
Insured's Name	SIVARATHNAM GURUSAMY	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	000	Postal Address	P.O. Box 5701
Emirates ID/Trade License No	784197468386541		
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 - 04-2855099/050-8183978
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.

/ 05-02-2026 / 19:18:52



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.