



## 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

|  |  |                                 |                                    |                                       |   |
|--|--|---------------------------------|------------------------------------|---------------------------------------|---|
| Name Of Insured  |  | SIVARATHNAM GURUSAMY            |                                    | اسم المؤمن له :                       |   |
| Details of Motor Vehicle   |  |                                 |                                    |                                       |   |
| بلد صنع المركبة<br>Country of Manufacture  | رقم اللوحة<br>Plate Number   | نوع المركبة<br>Make & Model     |                                    | لون السيارة<br>Colour                 | فئة المركبة<br>Motor Vehicle Classification |
|  | 69835  | TOYOTA- COROLLA 1.6             |                                    | WHITE                                 | SALOON                                      |
| صفة التسجيل<br>Registration Type   | صفة الإستعمال<br>Purpose of use  | سنة الصنع<br>Manufacturing Year | الحمولة / الوزن<br>Tonnage/ Weight | سعة اسطوانات المحرك<br>Cubic Capacity | عدد الركاب مع السائق<br>Seating Capacity    |
|  | PRIVATE (Indiv./Comm.)   | 2015                            |                                    |                                       | 4+1   |
| رقم الشاسية<br>Chassis No.   | RKLBL9HE8F5235121  |                                 | رقم المحرك<br>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  |  |                                 |                                    |                                       |   |
| الحدود الجغرافية :   |  |                                 |                                    |                                       |   |
| Limit of Liability:  | <p>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.</p> <p>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</p> |                                 |                                    |                                       |   |
| تحديد المسؤولية :  |  |                                 |                                    |                                       |   |
| Licensed Driver:   | <p>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.</p>  |                                 |                                    |                                       |   |
| السائق المرخص له :   |  |                                 |                                    |                                       |   |
| Limitation of Use:   | <p>The Insured must not use the vehicle except the purpose for which it is licenced.</p>   |                                 |                                    |                                       |   |
| قيود الإستعمال :   |  |                                 |                                    |                                       |   |
| Special Conditions:  | <p>The Insured or his representative shall bear Dhs.350.00 out of the indemnity due in accordance with the terms &amp; conditions of Section One of this policy..</p>  |                                 |                                    |                                       |   |
| شروط خاصة :  |  |                                 |                                    |                                       |   |
| <p>Subject To: Policy conditons attached herewith.24 Hour Road Side Assistance,Emergency Medical Expenses,Loss Of Personal Belongings,Natural Calamity Cover,PA Cover Attached</p> <p>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</p> <p>Remarks : 1) Agency Repair Not Allowed 2) Offroad Cover Not Allowed</p> <p>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.</p> <p>Issued By : ADMIN</p> <p>This is a computer generated document. Hence it does not need physical signature</p> |  |                                 |                                    |                                       |   |
| عن الشركة :  |  |                                 |                                    |                                       |   |
|  |  |                                 |                                    |                                       |   |
| Issuance Date : 05/02/2026   |  |                                 |                                    |                                       |   |



# THE NEW INDIA ASSURANCE COMPANY LIMITED

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



ذی نیواندیا اشورنس کومپنی لیمٹڈ

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 (٦) ب 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,<br>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   | 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 | <br> |

### 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)  
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 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

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