



Scan to Verify



Plan Name : WT MUMTAZ- NON AGENCY REPAIR PLAN (NB) : اسم الخطة  
Takaful Certificate No. : AU9226003670 : رقم الوثيقة  
Type of Cover : Mumtaz (2.0) : نوع التغطية  
Participant Name : NIJIL PARAMBANTAVIDA ACHUTHAN : اسم المشترك  
Address : DUBAI : العنوان  
Emirates ID : 784198675841401 : رقم بطاقة الهوية  
Email : motor15@nsib.ae : البريد  
Telephone No. : 0508463424 : رقم الهاتف  
Takaful Period : From 11/02/2026 5:24PM To 10/03/2027 11:59PM : مدة التكاليف  
Contribution : 1,680.00 AED : مبلغ الاشتراك  
Estimated : 44,600.00 AED : القيمة التقديرية للسيارة

It is hereby declared & agreed that the under-mentioned vehicle is  
Participant with us as per the terms and conditions of the Unified Takaful  
certificate in accordance with the ministerial order no. 25 for the year 2016  
صرح ويتفق بموجب هذا على أن السيارة المذكورة أعلاه هي مشتركة وفقا للشروط  
وأحكام شهادة التكافل الموحدة حسب القرار الوزاري رقم 25 لسنة 2016

| عدد إسطوانات المحرك<br>No. of Cylinder | التسجيل بإمارة<br>Regn. City | رقم المحرك<br>Engine No      | وزن السيارة<br>Weight           | رقم القاعدة<br>Chassis No                   | سنة الصنع<br>Mfg. Year   | رقم التسجيل<br>Registration No            |
|--|------------------------------|------------------------------|---------------------------------|---|--------------------------|---|
| V6                                     | Dubai                        | VQ35484124X                  | 0                               | 5N1DR2M5XJC601002                           | 2018                     | Z-67103                                   |
| الغرض من الترخيص<br>Use Of Vehicle     | الرمز المروري<br>TCF No      | لون المركبة<br>Vehicle Color | بلد المنشأ<br>Country of Origin | عدد الركاب مع السائق<br>Passengers & Driver | نوع المركبة<br>Body Type | طرز وتصنف المركبة<br>Vehicle Make & Model |
| Private                                | 13198781                     | WHITE                        |                                 | 6 + 1                                       | STATION                  | NISSAN PATHFINDER SV                      |

Geographical Area : United Arab Emirates : الحدود الجغرافية : الإمارات العربية المتحدة

#### Limit Of Liability as hereunder :

- 1.The Maximum authorized repair limit as per clause (3) of section one: Nil
- 2.The company's maximum liability in respect of paragraph(a) of clause (1) of section two in respect of any one claim or series of claims resulting from one accident is the sum awarded by the court whatever it may be.
- 3.The company's maximum liability in respect of paragraph(b) of clause (1) of section two in respect of any one claim or series of claims resulting from one accident is: AED (3,000,000).

**Licensed Driver:** The Participant or any person driving with his permission provided that the person driving holds a license for that vehicle in accordance with the traffic laws & regulations and not had his license withdrawn by order of a court of law or traffic regulations.

**Limitation Of Use:** The Participant must not use the vehicle except for the purpose for which it was licensed.

**Deductible Excess:** The Participant or his representative shall bear the amount of AED (300) of the amount of compensation payable in accordance with section one of the Takaful certificate.

**Repair Condition:** ( Non Agency Repair ) ( إصلاح كراج معتمد )

**Note:** ملاحظات:

**Special Conditions:** ملاحظات:

- Additional excess of 10% of claim amount if the age of the driver at that time of accident is below 25 years.
- Car Hire Participated to ( ) ( جهة الرهن )
- Depreciation on new spare parts shall apply according to section one, article 2 of the unified standard motor takaful certificate
- Refer Annexure 1 for Product Details & Benefits

Data Uploaded Date & Time : 11/02/2026 5:25:12PM : البيانات المحملة للتاريخ والوقت

For The Company : : عن الشركة

The Participant Signatur : : توقيع المشترك

This is a system generated document and does not require any signature from Watania Takaful General PJSC



## Annexure I - TERMS &amp; CONDITIONS included in the Takaful Certificate

|  |  |
|--|--|
| Comprehensive Cover  | التغطية الشاملة  |
| Emergency Repair Expenses up to AED 1,000/-                  | مصاريف الإصلاح الطارئ  |
| Personal Accident Benefit for Driver up to AED 200,000/-     | مصلحة للسائق في الحوادث الشخصية لحد أقصى 200,000 درهم                |
| Natural Calamity Cover Upto Vehicle Sum Covered              | تغطية الكوارث الطبيعية لحد أقصى قيمة المركبة                         |
| Riot, Strikes and Malicious Damage Upto Vehicle Sum Covered. | تغطية أعمال الشغب و الاضراب و الاضرار المتعمدة لحد أقصى قيمة المركبة |
| Waiver of Excess for Windscreen Damage                       | تغطية الزجاج الأمامي للمركبة في حالة الضرر                           |
| Fire & Theft cover   | تغطية الحريق والسرقة   |
| Child Car Seat Replacement up to AED 3,000/-                 | استبدال مقعد السيارة للأطفال   |
| Discounted International Driving License **                  | ** تخفيضات على رخصة القيادة الدولية                                  |
| Emergency Medical Expenses up to AED 5,000/-                 | المصاريف الطبية الطارئة لحد أقصى 5000 درهم                           |
| Personal Belongings up to 5,000/-                            | تغطية المتعلقات الشخصية لحد أقصى 5,000 درهم                          |
| Lock Replacement Coverage up to AED 5,000/-                  | تغطية استبدال القفل لحد أقصى 5000 درهم                               |
| Ambulance Services Upto AED 6,770/-                          | خدمة الاسعاف الوطني لحد أقصى 6,770 درهم                              |
| Auto Gap Takaful (new car replacement) for First 6 Months    | استبدال المركبة بمركبة جديدة- لأول 6 أشهر فقط                        |
| Vehicle Registration Renewal Service*                        | خدمة تجديد رخصة المركبة*   |
| Taxi Fares up to AED 300/-                                   | أجرة التاكسي لحد أقصى 300  |
| Road Side Assistance Service*                                | خدمة المساعدة على الطريق*  |
| Off-Road Cover - 4 WD Only                                   | التغطية خارج الطريق- مركبات الدفع الرباعي فقط                        |
| Courtesy Car Cash Benefit                                    | البذل النقدي للمركبة البديلة   |
| Personal Accident Benefit for Passengers up to AED 200,000/- | مصلحة للركاب في الحوادث الشخصية لحد أقصى 200,000 درهم                |
| Motor Garage and/or Valet Parking                            | خدمة صف المركبات   |

\* Applicable for Saloon, 4WD, Sports Cars & Coupes, Family Van private purpose only

\*\* To avail this service please contact the toll-free no. 600575751 or download the

Apps

\* ينطبق على مركبات الصالون، الإستیشن، السيارات الرياضية ذات الاستخدام الشخصي فقط

\*\* للحصول على أي من التغطيات المشار إليها يرجى الاتصال بالرقم المجاني 600575751 أو تحميل التطبيق

التالي

Download Roadside Assistance App from IMC



Kindly check the contents of this Takaful certificate and its enclosures carefully and revert if any changes required within 15 days of issue. In the absence of any comment and/or advice from you to the contrary, we consider that it reflects precisely your instructions and requirements

## Tax Invoice

Watania Takaful General P.J.S.C. TRN :100312473000003

**Branch** : WTG-Dubai **Invoice Date** : 11/02/2026  
**Document No.** : DN-GPD-02-26-006985 **National ID** :  
**Original Tax Invoice No.** : DN-GPD-02-26-006985 **Company Name** :  
**Client Number** : 02-26-001412909  
**Client Name** : NIJIL PARAMBANTAVIDA ACHUTHAN PARAMBANTAVIDA  
**Client Address** : DUBAI  
**Client TRN** :  
**Broker Name** : New Shield Insurance Brokers LLC(WTG)  
**Broker Address** : P.O. Box 233640,Dubai,UAE

**Please Note that we have Debited your account with the following:**

Being Contribution due in respect of our Takaful Certificate AU9226003670 for the period of 11/02/2026 to 10/03/2027

**Original Assured** : 01-28-001811673 NIJIL PARAMBANTAVIDA ACHUTHAN PARAMBANTAVIDA  
**TRN** :  
**Takaful Certificate Type** : Mumtaz (2.0)  
**Total Contribution** : 1,600.00 AED  
**Contribution Amount** : 1,600.00 AED  
**Due** :  
**VAT 5%** : 80.00 AED  
**Total** : **1,680.00 AED**

AU9226003670 / Premium

Only One Thousand And Six Hundred And Eighty Dirham (UAE)

| No. Of Installments | Document Number     | Currency | Due Date  | Due Amount      |
|---------------------|---------------------|----------|-----------|-----------------|
| 1                   | DN-GPD-02-26-006985 | AED      | 13-Mar-26 | 1,680.00        |
| <b>Grand Total</b>  |                     |          |           | <b>1,680.00</b> |

Dear Valued Customers,

Kindly note of Watania Takaful's bank account details for Bank Transfer Payment:

| Bank Name    | Currency | Account Title                | Branch              | Account Number | IBAN Number             | SWIFT Code |
|--------------|----------|------------------------------|---------------------|----------------|-------------------------|------------|
| Emirates NBD | AED      | WATANIA TAKAFUL GENERAL PJSC | AL-WATANI-AL ISLAMI | 0595773032612  | AE870260000595773032612 | EBILAEAD   |



Signed for and on behalf of

**Watania Takaful General PJSC**

Authorised Signatory

Date : 11/02/2026