

Validation Link

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MOTOR INSURANCE POLICY SCHEDULE

Tokio Must



Scan the QR code to report an accident
 يرجى مسح رمز QR لتبليغ عن حادث

| POLICY SCHEDULE جدول الوثيقة | | VEHICLE DETAILS تفاصيل المركبة | |
|--|--|--|----------------------------------|
| POLICY NO تسجيروة | P-100-1006-2026-04917 | MAKE & MODEL المرارة بئانصنفا | NISSAN PATROL |
| PERIOD OF INSURANCE رقة الةوئبسة | FROM 16/02/2026 TO 15/03/2027 | Color | GREY اللون |
| Policy Type | Tokio Must نوع الوثيقة | Engine Capacity | 5.6 L المحرك سعة |
| Quote Issue | 16/02/2026 تاريخ اصءار | No. of Cylinders | 8 Cylinder سطوانات ا عدد |
| Premium | 1,600.00 القسط | Seating Capacity | 8 عدد الركب بما فبم السائق |
| VAT 5% | 80 صءبسة الرقمة اصصافا 5% | Manufacture Year | 2016 مسة الصنع |
| Total payable (AED) | 1,680.00 اءمالي المءوعء (ء.ا.) | Date of First Reg. | 01/01/2016 تاريخ أول تسجل |
| Excess | 350 مبلغ الصءمل | Place of Reg. | DUBAI مكن تسجل |
| KNOW YOUR CUSTOMER (KYC) DETAILS تفصبل ءسمة والمءمل | | Chassis No. | JN8AY2NY4G9211736 رقم الشاسبسة |
| INSURED NAME | MUHAMMAD FAZIL MUCHIRIPPADAN اسم المؤمن علبه | Engine No. | VK56166801A رقم المحرك |
| Date Of Birth | 23/07/1998 تاريخ المبءاء | Plate No. | 51101 رقم اللوحة |
| Claim Free Years | 3 سنوات الءو من المءبءاء او الءواء | TCF No. | 13598720 الرمز المروري |
| PO Box / Emirate | صءءوق البوبء / الإماراء | Vehicle Trim | LE الإصدار |
| Email | MAAZ@AVONINSURE.COM البريد الءكترونبل | Vehicle Type | النوع الصارة |
| Phone | 0508463424 رقم الهءف | Vehicle Use | OTHERS الاسءءام |
| Residential Address | DUBIA عنوان الإقابة | Hire Purchase | الشراء بالءقسبب (الرهن) |
| Place Of Birth | سكان الولاءة | Body Type | SUV هبكل الصارة |
| Nationality | Indian الءنسبسة | Insured Value (AED) | AED 72,250.00 قبمة الصءمن (ء.ا.) |
| Emirates ID/ Trade Lic No | 784-1998-5952 068-8 بءاءة الءبوة الإماراءبسة | Scan the QR code to report an accident يرجى مسح رمز QR لتبليغ عن حادث | |
| TABLE OF BENEFITS (PLEASE REFER TO THE MOTOR POLICY WORDINGS FOR MORE INFORMATION) بالءوالءء | | ROADSIDE ASSISTANCE HELPLINE 600 50 8181 | |
| Third Party Limit for Property Damage | 3,000,000 | Off Road Cover for 4WD Vehicles (Excluding Safari Activities/ Dune Bashing etc..) | ✓ |
| Excess Deductible in case of Flood/Rain water/Earthquake/Hail storm damage: Maximum amount as per Unified Motor Policy Wordings of UAE of Schedule No.(3) will apply | ✓ | Third Party Liability to Non Owned Cars | ✓ |
| File and Theft Cover | File and Theft Cover | Unauthorised Driver for Own Damage | ✓ |
| Emergency Medical Expenses | 3,000 | Loss or Damage to the Insured Vehicle (As per the Insured Value) | ✓ |
| Loss of Personal Belongings | 2,500 | Motor Garage and/or Va let parking | ✓ |
| Self Authorisation Repairs | 1,000 | Geographical Area | UAE |
| New Car replacement (Brand new vehicles only) | X | Geographical Area for Oman (Own Damage) | ✓ |
| 24hrs Roadside Side Assistance: AAA cover : 600 50 8181 | ✓ | Personal Accidents Benefits - Driver (As per Endorsement No.1) | AED 200,000 |
| Waiver of Excess for Windscreen Damage | WAVED ONCE | Personal Accidents Benefits - Passengers (As per Endorsement No.1) | AED 200,000 |
| | | Off Road Cover for 4WD Vehicles (Excluding Safari Activities/ Dune Bashing etc..) | ✓ |
| | | Third Party Liability to Non Owned Cars | ✓ |
| | | Unauthorised Driver for Own Damage | ✓ |
| | | Loss or Damage to the Insured Vehicle (As per the Insured Value) | ✓ |
| | | Motor Garage and/or Va let parking | ✓ |
| | | Geographical Area | UAE |
| | | Geographical Area for Oman (Own Damage) | ✓ |
| | | Personal Accidents Benefits - Driver (As per Endorsement No.1) | AED 200,000 |
| | | Personal Accidents Benefits - Passengers (As per Endorsement No.1) | AED 200,000 |
| | | Hire Car Benefit (applicable if's stated in your schedule) - 15 Days during policy period with Max limit AED 100 per day | ✓ |
| | | No Claim Discount | ✓ |
| | | Unlimited Third Party Liability for Bodily Injury | ✓ |
| | | Legal Liability to Family Members and Passengers | ✓ |
| | | Natural Disaster cover as per Unified Motor Policy Wordings of UAE | ✓ |
| | | Robt, Strike and Civil Commotion | ✓ |
| | | National Ambulance | ✓ |
| | | Agency Repairs (from the date of first registration as Brand New) | X |
| | | Agency Repairs (from the date of first registration as Brand New) | ✓ |

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Table with 2 columns: English terms and conditions, and Arabic terms and conditions. Includes sections like 'SPECIAL TERMS & CONDITIONS' and 'شروط وأحكام خاصة'.

YOURS FAITHFULLY,

AL-FUTTAIM DEVELOPMENT SERVICES COMPANY (AGENTS) TOKIO MARINE NICHIDO & FIRE INSURANCE CO., LTD.



AUTHORIZED SIGNATORY

DUBAI OFFICE P.O.Box 152, Office #302-305, Single Business Tower, Business Bay, Sheikh Zayed Road, Dubai, UAE Tel: +97 14 3502 777

@TokioMarineUAE

ABU DHABI OFFICE Unit-101, ADCP Building (Opp. Al Masraf H.O) Hamdan Street, Abu Dhabi, UAE Tel: +97 12 6432 290

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طوكيو مارين اند نيتشيدو فاير
انشورانس كومباني ليميتد
مكتب دبي
ص ب: بريد ١٥٢، دبي، الإمارات العربية المتحدة
هاتف: ٧٧٧ ٣٥٠٢ ٩٧١ +، فاكس: ٣٥٠٢ ٨٨٨ ٩٧١ +
مكتب أبوظبي
ص ب: بريد ٥١٥٣١، أبوظبي، الإمارات العربية المتحدة
هاتف: ٢٩٠ ٦٤٣٢ ٩٧١ +، فاكس: ٢٩٤ ٦٤٣٢ ٩٧١ +
<http://www.tmnf.ae>

**TOKIO MARINE & NICHIDO
FIRE INSURANCE CO., LTD.****Dubai Office:**

P.O. BOX 152, Dubai, UAE
Tel: +971-4-3502 777, Fax: +971-4-3502 888

Abu Dhabi Office:

P.O. Box 51531, Abu Dhabi, UAE
Tel: +971-2-6432 290, Fax: +971-2-6432 294
<http://www.tmnf.ae>

(Incorporated in Japan, registered in the Insurance Companies register under Regn. No. 45 dated 29th December 1984)
AGENTS FOR UNITED ARAB EMIRATES: AL FUTTAIM DEVELOPMENT SERVICES CO. LLC.

CERTIFICATE OF INSURANCENo : **CE0542406**

شهادة تأمين رقم

شهد بهذا أننا قد اصدرنا بوليصة وفقاً لمقتضيات احكام المرور والمسير سنة ١٩٦٨ لابوظبي لتغطي الاخطار المشمولة قانونياً بموجب قانون التأمين الاجباري
سيارات الصادر في عام ١٩٧٣ في رأس الخيمة حسب المواصفات المذكورة أدناه

We hereby Certify that Policy of Insurance covering the liabilities required to be covered by the Traffic Law, 1968 Abu Dhabi and the Compulsory Motor Vehicles Insurance Ordinance 1973 (R.A.K) has been issued as follows :

| | | |
|---|--|---|
| Name of the Insured | MUHAMMED FAZIL MUCHIRIPPADAN | م حامل بوليصة التأمين |
| Mortgage | | رهن |
| Policy No. | P-100-1006-2026-04917 | تم بوليصة التأمين |
| Type of Cover | التأمين ضد الفقد والتلف والمسؤولية المدنية | ع التأمين |
| Make of Car | نيسان | سيارة المؤمن عليها |
| Year and Place of Manufacture | 2016 | ة ومكان الصنع |
| Color | رمادي | ون |
| Engine No. | VK56166801A | تم المحرك |
| Chassis No. | JN8AY2NY4G9211736 | تم الشاصي |
| Registration No. | 51101 | تم دفتر التسجيل |
| Commencement Date | 16/02/2026 14:39:00 | ريخ الاصدار |
| Expiry Date | 15/03/2027 23:59:00 | ريخ الانتهاء |
| Use of the Vehicle | خصوصي | سيارة للاستعمال |
| Seating Capacity Including Driver | 7+1 | دد الركاب بما فيهم السائق |
| Geographical Area : U.A.E and *SULTANATE OF OMAN (*Own Damage Cover only) | | 'امارات العربية المتحدة و*سلطنة عمان (*ضد فقد والتلف فقط |
| Total Premium(Inclusive of VAT): | AED 1,680.00 | جمالي الأقساط (مع قيمة لضريبه |

شركة الفطيم لخدمات التنمية ذ.م.م

Al-Futtaim Development Services Co. LLC**Authorized Signature**Date: **16/02/2026**

طوكيو مارين اند نيتشيدو فاير انشورانس كومباني ليميتد

تاريخ

Time: **02:02:00****TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.**

وقت

IMPORTANT**لاحظات هامة**

This Certificate and Policy are not transferable without prior reference to Insurers.
If Cancellation of this insurance is required the insured must provide the following:
1) Transfer of ownership as recorded with the police authorities OR
2) Proof that the vehicle has been insured by another Insurance Co. OR
3) Copy of an export certificate if the vehicle is to be exported from U.A.E.

الشهادة والبوليصة غير قابلة للتحويل دون علم مسبق من الشركة
حالة الرغبة بإلغاء التأمين يجب على المؤمن له ان يزود الشركة بما يلي
رة من الملكية بعد تحويلها باسم المالك الجديد أو ما يثبت ذلك من الشرطة
سورة من شهادة التسفير اذا ماتم تسفير السيارة الى خارج الدولة

RTA STATUS : SUCCESS - 3001: Your insurance policy information has been successfully uploaded to RTA. The vehicle chassis number is JN8AY2NY4G9211736 with plate number 51101 Private Y. The policy details are- PolicyNo: P-100-1006-2026-04917, insuranceType: Comprehensive, policyStartDate: 16-02-2026, policyExpiryDate: 15-03-2027, ModelYear: 2016. Please print and attach this Message to the

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طوكيو مارين اند نيتشيدو فاير
انشورانس كومپاني ليميتد

مكتب دبي

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هاتف: ٧٧٧ ٣٥٠٢ ٩٧١ +، فاكس: ٨٨٨ ٣٥٠٢ ٩٧١ +

مكتب أبوظبي

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Insurance Policy.

PREMIUM AED 1680 - VALIDATION LINK ON TOP

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طوكيو مارين اند نيتشيدو فاير انشورانس
كومپاني لميتد

مكتب دبي

ص ب: بريد ١٥٢، دبي، الإمارات العربية المتحدة
هاتف: +٩٧١ ٤ ٣٥٠٢ ٧٧٧، فاكس: +٩٧١ ٤ ٣٥٠٢ ٨٨٨

مكتب أبوظبي

ص ب: بريد ٥١٥٣١، أبوظبي، الإمارات العربية المتحدة
هاتف: +٩٧١ ٢ ٦٤٣٢ ٢٩٠، فاكس: +٩٧١ ٢ ٦٤٣٢ ٢٩٤
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TOKIO MARINE
NICHIDO

TOKIO MARINE & NICHIDO FIRE
INSURANCE CO., LTD.

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AGENTS FOR UNITED ARAB EMIRATES: AL FUTTAIM DEVELOPMENT SERVICES CO. LLC.

TAX INVOICE

MUHAMMED FAZIL MUCHIRIPPADAN
DUBAI
DUBAI

DOC.NO : DNP100-9812
Date : 16/02/2026
H.O / Branch : DUBAI MAIN OFFICE

REF:-

Department : MOTOR

TRN No. : NA
A/c No. : 0010682053
Policy / Cert. No. : P-100-1006-2026-04917
Period From : 16/02/2026 To : 15/03/2027

Broker
AVON INSURANCE BROKERS (LLC)
P.O. BOX-29069,, DUBAI,, UAE.
UAE
A/c No. : 1305 - 0090036
TRN No. : 100032879700003

Please note that we have DEBITED your account as follows :

| Description | Amount in AED |
|--|-----------------|
| Being policy premium for COMPREHENSIVE TOKIO MUST Policy No. P-100-1006-2026-04917 | 1,600.00 |
| VALUE ADDED TAX @ 5% | 80.00 |
| TOTAL | 1,680.00 |

In Words : AED ONE THOUSAND SIX HUNDRED EIGHTY ONLY

TOKIO MARINE & NICHIDO FIRE INSURANCE CO TRN NO : 100289623900003

All cheques to be prepared in favour of TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.

AED Direct Bank transfers:- Citi Bank N.A. A/c No.0500008008 Swift Code:CITIAEAD. IBAN NO : AE92021100000500008008

USD Direct Bank transfers:- Citi Bank N.A. A/c No.0500008024 Swift Code:CITIAEAD. IBAN NO : AE48021100000500008024

For collection request and account related queries, please write to finance@tmnf.ae.

E & O E.



Authorized Signature

PREMIA