



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:

بهذا نشهد ان بوليصة التأمين قد اصدرت لتغطي متطلبات و مسؤوليات قانون السير و المرور لدولة المارات العربية المتحدة و تفاصيلها كما يلي :

Name of the Policy Holder	DESERT DUNES BUILDING CONTRACTING L.L.C	اسم المؤمن :
Policy No.	813/C/958877	رقم البوليصة : ٩٥٨٨٧٧/C/٨١٣
Date of Commencement of Insurance:	17/02/2026	تاريخ ابتداء التأمين : ١٧/٠٢/٢٠٢٦
Date of Expiry:	16/03/2027	تاريخ انتهاء التأمين : ١٦/٠٣/٢٠٢٧

Vehicle/s Covered:السيارة / السيارات التي تغطيها البوليصة

TOYOTA FORTUNER 2.7L EXR / 4X4 /2015	السيارة / السيارات التي تغطيها البوليصة	???????? ??????
Chassis No	MHFYX59G3F8075804	رقم الشاسي : MHFYX59G3F8075804
Engine No	8831959	رقم المحرك : 8831959
Colour of Vehicle	SILVER	لون السيارة : SILVER
Veh. Number Plate	DUBAI 23727	رقم السيارة : DUBAI 23727
Type of Insurance	MOTOR COMPREHENSIVE+P.A Benefits Included	نوع التأمين : MOTOR COMPREHENSIVE
No. of Seats	Driver + 6	عدد المقاعد : السائق+٦
Geographical Area	United Arab Emirates	الحدود الجغرافية : الإمارات العربية المتحدة
Geographical Extension : Oman	OD Covered & TP Not Covered	الحدود التمددية : سلطنة عمان (الحوادث على السيارات المؤمنة مشمولة والحوادث OD Covered & TP Not Covered (طرف الثالث) غير مشمولة
Repair Type:	Agency Repair Not Allowed	

FOR The New India Assurance Co., Ltd.

Date : 17/02/2026

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 / ذی نیو انڈیا اشورنس گومبئی لیمٹڈ

التاري : ٢٠٢٦/٠٢/١٧

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



Rafe Hassan Saadi

Response from RTA unedited

3001: Your insurance policy information has been successfully uploaded to RTA. The vehicle chassis number is MHFYX59G3F8075804 with plate number 23727 Private W. The policy details are- PolicyNo: 813/C/958877, insuranceType: Comprehensive, policyStartDate: 17-02-2026, policyExpiryDate: 16-03-2027, ModelYear: 2015. Please print and attach this Message to the Insurance Policy.

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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DUBAI.



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.

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)



ذی نیواندیا اشورنس کومپنی لیمٹڈ

ص.ب. : ۵۷۰۱، دبي، ا.ع.ا. هاتف : +۹۷۱ ۴ ۳۵۲۵۵۶۳، فاكس : +۹۷۱ ۴ ۳۵۱۸۵۴۴
www.nia-dubai.com الموقع: newindia@nia-dubai.com بريد الكتروني:
(مسجلة في سجل شركات التأمين بموجب القانون الاتحادي رقم (٦) ب ٢٠٠٧ م)

TAX INVOICE

الفاتورة الضريبية

Code الرمز	: 41003708-NEW SHIELD INSURANCE BROKERS LLC - ONLINE MOTOR POLICY A/C (NEW) (009506)	NIA TRN : 100049137100003
Name الاسم	: DESERT DUNES BUILDING CONTRACTING L.L.C	رقم التسجيل الضريبي لذي نيو انديا اشورانس
Address العنوان	: DUBAI,	Client TRN : 0
Tax Invoice No رقم الفاتورة الضريبية	: 81331260201001793P	Date : 17/02/2026
	Emirate : المارات	رقم التسجيل الضريبي للعميل تاريخ الفاتورة

PARTICULARS - التفاصيل

Description الوصف	Qty. كمية	Unit Price سعر الوحدة	Amount Before VAT المبلغ بدون ضريبة القيمة المضافة	Discount خصم	Tax Rate % سعر ضريب ة %	Tax Amount مبلغ الضريبة	Total Amount المبلغ الاجمالي
Policy No. : 813/C/958877 رقم البوليصه Policy Type : MOTOR COMPREHENSIVE نوع البوليصه Policy Period : 17-Feb-26 to 16-Mar-27 مدة التامين Total	Premium قسط تأمين	1	As per Schedule	1,800	0	5.00 90	1,890
UAE DIRHAMS (amount in words) (DIRHAMS ONE THOUSAND EIGHT HUNDRED NINETY AND FILS ZERO ONLY)			Exchange Rate سعر الصرف		1.00		
			Amount Before VAT(AED) المبلغ بدون ضريبة القيمة المضافة (بالدرهم)		1800.00		
			Discount(AED) الخصم (بالدرهم)		0		
			Taxable Amount(AED) المبلغ الخاضع للضريبة (بالدرهم)		1,800.00		
			VAT Amount(AED) مبلغ ضريبة القيمة المضافة (بالدرهم)		90.00		
			Total(AED) المجموع (بالدرهم)		1,890.00		

For The New India Assurance Company Ltd

[Signature]

Authorised Signatory



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ISURANCE 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/958877

Name Of Insured		DESERT DUNES BUILDING CONTRACTING L.L.C		اسم المؤمن له :	
Details of Motor Vehicle					
بيانات المركبة					
بلد صنع المركبة Country of Manufacture	رقم اللوحة Plate Number	نوع المركبة Make & Model		لون السيارة Colour	فئة المركبة Motor Vehicle Classification
	23727	TOYOTA- FORTUNER 2.7L EXR		SILVER	4X4
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			6+1
رقم الشاسية Chassis No.	MHFYX59G3F8075804		رقم المحرك Engine No.	8831959	
The Insured Estimate Value of the Vehicle UAE DIRHAMS 38,250.00					
تقدير المؤمن لقيمة السيارة :					
Vehicle Value : UAE DIRHAMS 38,250.00					
Geographical Area: UNITED ARAB EMIRATES					
الحدود الجغرافية :					
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.		1- الحد الأقصى لمسؤولية الشركة بالنسبة للفقرة (أ) من البند (1) من الفصل الثاني عن أية مطالبة أو جملة مطالبات نشأت عن الحادث واحد هو قيمة ما يحكم به قضائياً مهما بلغت قيمته.		
	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		2- الحد الأقصى لمسؤولية الشركة بالنسبة للفقرة (ج) من - من البند (1) من الفصل الثاني عن أية مطالبة أو جملة مطالبات نشأت 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.		المؤمن له او اي شخص يقود السيارة بأن أو أمر المؤمن له بشرط ان يكون السائق مرخصاً له بقيادة السيارة وأن ليكون الترخيص الممنوح له قد أُلغى بأمر من المحكمة أو بمقتضى قوانين و لوائح المرور		
Limitation of Use:	The Insured must not use the vehicle except the purpose for which it is licenced.		يجب على المؤمن له ال يستعمل السيارة إل للغرض		
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..		. المرخص من أجله Dhs: يتكفل المؤمن له أو من يحل محله مبلغ درهم من قيمة التعويض المستحق بموجب 350.00 احكام الفصل الول من هذه الوثيقة		
Subject To: Policy conditons 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					
عن الشركة :					
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 : 17/02/2026					
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(مسجلة في سجل شركات التأمين بموجب القانون الاتحادي رقم (٦) ب ٢٠٠٧ م)

Benefits Summary (813/C/958877)

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 18:37 on 17/02/2026, and expires at 23:59 on 16/03/2027
 Agreed upon Premium : **AED 1890/-** Issuance Date: **17/02/2026**

Insured's Details		Company's Details	
Insured's Name	DESERT DUNES BUILDING CONT	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	242972	Postal Address	P.O. Box 5701
Emirates ID/Trade License No			
Contact No		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

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)
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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
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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.

