

طوكيو مارين اند نيتشيدو فاير  
انشورانس كومباني ليمتد



TOKIO MARINE  
NICHIDO

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

المكتب دبي:  
ص.ب. ١٥٢، دبي، ا.ع.م  
هاتف: ٧٧٧-٤-٣٥٠٢، فاكس: ٨٨٨-٤-٣٥٠٢  
المكتب أبوظبي:  
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هاتف: ٢٩٠-٢-٦٤٣٢، فاكس: ٢٩٤-٢-٦٤٣٢  
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.

## جدول بوليصة تأمين المركبات MOTOR INSURANCE POLICY SCHEDULE

Please notify Tokio Marine Nichido immediately for any change of details mentioned below

Policy Number	P-100-1006-2019-22903
Date Of Issue	29/08/2019
Client No.	0090059
Assured No.	0010002205

Insured			
Name Of Insured	SHIBU KARUTHEATH KORAPPAN	Mobile	0556233745
Address	Dubai	Phone	
	DUBAI	Fax	

Period of Insurance		
From:	29/08/2019 00:00	To: 28/09/2020 23:59
Insured vehicle		
Vehicle Make	TOYOTA	
Vehicle Model	YARIS	
Model Year	2012	
Date of First Registration	26/06/2015	
Registration Number	82547	
Chassis Number	JTDKW9D30CD512564	
Engine Number	2NZ6144029	
Number of Cylinders	Eight Cylinder	
Engine Output(BHP)		
Seating Capacity	4 + 1	
Color	WHITE	
Use Of Vehicle	PRIVATE PURPOSE ONLY	
Sum Insured	AED 16,000.00	
OD Premium	AED 220	
Total Premium (OD+TP+VAT)	AED 1,228.50	

The Insured must not use the vehicle except for the purpose for it is mentioned

Vehicle Segment E023

Geographical Area  
UAE AND SULTANATE OF OMAN \* (OMAN COVER OWN DAMAGE ONLY)

Excess for Section One  
STD.MIN.DED. AED 250

Name & Signature of the Insured or their representative

Authorized signatory

Al-Futtaim development services Co. LLC (UAE agents)  
Registered in the Insurance Agent Register under Registration No.37 dated 26th May 2004  
Tokio Marine & Nichido Fire Insurance Co.,Ltd

Type of Policy
<b>TOKIO MUST SCHEME 2018 - Own Damage</b>
Limit of Liability/Memoranda/Conditions/Endorsements
<b>Endorsements no. 1, 2&amp; 3 in the clause attached shall apply only if stated herein the schedule.</b>
Self Authorization Limit: The maximum Authorised Repair Limit with regard to the Insured's right to repair as per Clause 4 under Chapter 2 of Section One is AED 1,000/-
Vehicle Repair Depreciation Clause.
Agency Repairs Eligibility: Non Agency.
Personal Accident Benefit to the Driver : Applicable (As per Endorsement No. 1) Limit: AED 200,000 any one occurrence.
Personal Accident Benefit to the Passengers: Applicable (As per Endorsement No.1). Limit: AED 200,000 per passenger any one occurrence. Number of passengers covered: As per seating capacity of the vehicle.
* Oman Cover Own Damage Only
24hrs Roadside Side Assistance: AAA cover. Toll Free (UAE) : 800 4 900
Ambulance Service Cover
For any accident involving a driver underage 25, additional 10% deductible will be applied as per policy conditions
Notice: This is a computer-generated document. Any hand written correction to this policy schedule shall void policy.

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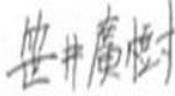

AGENTS FOR UNITED ARAB EMIRATES: AL FUTTAIM DEVELOPMENT SERVICES CO. LLC.

# جدول بوليصة تأمين المركبات MOTOR INSURANCE POLICY SCHEDULE

Please notify Tokio Marine Nichido immediately for any change of details mentioned below

Policy Number	P-100-1006-2019-22903
Date Of Issue	29/08/2019
Client No.	0090059
Assured No.	0010002205

Insured			
Name Of Insured	SHIBU KARUTHE DATH KORAPPAN	Mobile	0556233745
Address	Dubai	Phone	
	DUBAI	Fax	

Period of Insurance		Type of Policy	
From:	29/08/2019 00:00	To:	28/09/2020 23:59
Insured vehicle			
Vehicle Make	TOYOTA		
Vehicle Model	YARIS		
Model Year	2012		
Date of First Registration	26/06/2015		
Registration Number	82547		
Chassis Number	JTDKW9D30CD512564		
Engine Number	2NZ6144029		
Number of Cylinders	Eight Cylinder		
Engine Output(BHP)			
Seating Capacity	4 + 1		
Color	WHITE		
Use Of Vehicle	PRIVATE PURPOSE ONLY		
TPL Premium	950		
Total Premium (OD+TP+VAT)	AED AED 1,228.50		
The Insured must not use the vehicle except for the purpose for it is mentioned			
Vehicle Segment	E023		
Geographical Area			
U.A.E Only			
Name & Signature of the Insured or their representative			
			
Authorized signatory			
 <b>AI-Futtaim development services</b> Co. LLC (UAE agents) Registered in the Insurance Agent Register under Registration No.37 dated 26th May 2004 Tokio Marine & Nichido Fire Insurance Co.,Ltd			

**TOKIO MUST SCHEME 2018 - Third Party Section**

Limit of Liability/Memoranda/Conditions/Endorsements

1.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 UAE Court.

2. The Company's maximum liability 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 2,000,000.

Ambulance Service Cover

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

**CERTIFICATE OF INSURANCE**

No:

CE0043842

رقم شهادة تأمين

نشهد بهذا أننا أصدرنا بوليصة وفقاً لمقتضيات احكام المرور والسير سنة 1968 لابتوطني لتغطي الأخطار المشمولة قانونياً بموجب قانون التأمين الاجباري للسيارات الصادر في عام 1973 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	SHIBU KARUTHEDATH KORAPPAN	اسم حامل بوليصة التأمين
Policy No.	P1001006201922903	رقم بوليصة التأمين
Type of Cover	التأمين ضد الفقد و التلف و المسؤولية المدنية	نوع التأمين
Make of Car	TOYOTA	السيارة المؤمن عليها
Year and Place of Manufacture	2012	سنة ومكان الصنع
Color	ابيض	اللون
Engine No	2NZ6144029	رقم المحرك
Chassis No.	JTDKW9D30CD512564	رقم الشاسي
Registration No	82547	رقم دفتر التسجيل
Commencement Date	29/08/2019	تاريخ الإصدار
Expiry Date	28/09/2020	تاريخ الإنتهاء
Use of the Vehicle	خصوصي	السيارة للاستعمال
Seating Capacity Including Driver	4 + 1	عدد الركاب بما فيهم السائق
Geographical Area :	UAE AND SULTANATE OF OMAN * (OMAN COVER OWN DAMAGE ONLY )	دولة الإمارات العربية المتحدة وسلطنة عمان
Total Premium (OD+ TP + VAT) :	AED 1,228.50	إجمالي الأقساط

شركة الفطيم لخدمات التنمية ذ.م.م

Al-Futtaim Development Services Co. LLC

安井廣樹

Date: 21/08/2019

Time: 14:27

طوكيو مارين اند نيتشيدو فاير انشورانس كومباني ليميتد

Tokio Marine & Nichido Fire Insurance Co., Ltd.

التاريخ

الوقت

**IMPORTANT**

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.

**ملاحظات هامة**

هذه الشهادة والبوليصة غير قابلة للتحويل دون علم مسبق من الشركة  
في حالة الرغبة بإلغاء التأمين يجب على المؤمن له ان يزود الشركة بما يلي  
صورة من الملكية بعد تحويلها باسم المالك الجديد أو مايشئت ذلك من الشرطة  
أو من شهادة التأمين الجديدة تثبت ان السيارة قد تم تأمينها لدى شركة تأمين أخرى  
أو صورة من شهادة تسفير السيارة الى خارج الدولة

SUCCESS - 3001: Your insurance policy information has been successfully uploaded to RTA. The vehicle chassis number is JTDKW9D30CD512564 with plate number 82547 Private Q. The policy details are- PolicyNo: P-100-1006-2019-22903, insuranceType: Comprehensive, policyStartDate: 29-08-2019, policyExpiryDate: 28-09-2020, ModelYear: 2012. Please print and attach this Message to the Insurance Policy.

0090059 - NEW AGE INSURANCE BROKER LLC / SHILPA



## MOTOR PROPOSAL FORM

<b>1. The Insured and main driver</b>					
<b>Insured Name</b>	First SHIBU KARUTHEDATH KORAPPAN	Middle	Last	Title TOKIO MUST SCHEME 2018	
Address Dubai		P.O.Box	Emirate/City DUBAI	Country 072	
Landline	Fax	Mobile 0556233745		Email motor2@newageib.com	
<b>Personal Details</b>	Marital Status		Employee & Occupation		
Nationality	Date Of Birth 20/04/1982	Full UAE driving license held for years	Other licenses held for years from Will this vehicle be used for business or commercial use?		

If the vehicle will be driven by persons other than the proposer above, please provide details on a separate sheet.

<b>2. Claims History of Main Driver</b>			
Have you or any person who will drive this vehicle had any claims in the past years?*			<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
No.Of.Claims	Amount	NCD Years	Insurance Company

\*Excluding claims which were fully recovered from a Third Party.

<b>3. Vehicle Details</b>						
Make & Model	Type Of Body	Year of Manufacture	Color	Seats	Engine Power	Parallel Import
TOYOTA & YARIS		2012	WHITE	4 +1		Yes / No
Engine No.	Chassis No.		Date First Registered as New		Plate No.	Financed By
2NZ6144029	JTDKW9D30CD512564		26/06/2015		82547	
Original Purchase Price	Year of Purchase	Purchased as New / Used	Current Vehicle Value	Additional Accessories (Please specify) Value, if any		Total Vehicle Value
AED			AED	AED		AED
Has the engine or body modified from the manufacturer's standard specification?					<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	

<b>4. Important Queries</b>		
Will any person under the age of 25 drive this vehicle?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Will any person with less than 12 months of driving experience drive this vehicle?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Will this vehicle be used for business or commercial use?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Have you been convicted during the last 3 years for any offence involving a motor accident	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	

<b>5. Documents Required (Attach copies of)</b>	
<input type="checkbox"/> Driving license	<input type="checkbox"/> Passport copy with valid UAE residence visa/ National ID card
<input type="checkbox"/> Registration card copy/ Vehicle customs certificate (VCC)	<input type="checkbox"/> No claim letter

<b>DISCLAIMER (PLEASE READ CAREFULLY)</b>
In addition to any details supplied to the Insurers, We, the undersigned, declare that all the details outlined in this



proposal are an integral part of the proposed motor vehicle insurance policy and are true to the best of my knowledge & belief and We also agree that this application shall be the basis of the contract between me and the insurance company. We understand and accept that the insurers reserve the right to accept or reject a proposal at their discretion. We will give notice to the company of any change in the information relating to the insured, as stated above.

☒ I Agree Terms And Conditions

NEW AGE INSURANCE BROKER LLC

21-AUG-19

Please note that Tokio Marine reserve the right to ask for any additional information, impose special terms or decline. The liability of the Company does not commence until the acceptance of the Proposal has been intimated by the Company or official cover note issued.

**Premium as agreed (For official use only)**

Base Premium: 350.00

Additional Premium:

Total Premium: (13 months) AED 1,228.50

Excess: 250

Policy start date: 29/08/2019

12months

13Months

Type of Policy:

Corporate

Scheme

Non Scheme

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**VEHICLE REPAIR DEPRECIATION CLAUSE**

Forming part of Policy No: P-100-1006-2019-22903

In case the Insured requests new parts instead of the damaged parts due to an accident or prefers paying its value in cash, this should be considered. The Insured is liable for the depreciation percentage as mentioned in Schedule No. (1)

Schedule No. (1)

Depreciation percentages "Excluding Taxis and Rent-A-Car vehicles".

Year	Rate
1st Year	-
2nd Year	5%
3rd Year	10%
4th Year	15%
5th Year	20%
6th Year and above	30%

ويراعى في حالة طلب المؤمن له تركيب قطع غيار جديدة بدلا من المتضررة بالحادثة أو دفع قيمتها نقداً (وفيما عدا مركبات التاكسي ومركبات مكاتب التاجير) يتحمل المؤمن له نسب الاستهلاك الموضحة بالجدول رقم 1

جدول رقم (1)

نسب الاستهلاك (فيما عدا مركبات التاكسي ومركبات مكاتب التاجير)

النسبة	السنة
-	الأولى
5%	الثانية
10%	الثالثة
15%	الرابعة
20%	الخامسة
30%	السادسة وما فوق

安井廣樹

Authorized signatory

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