



P.O. Box 261890, Jabel Ali - UAE
Tel 00971 4 887 3363
Fax 00971 4 887 3364
info@aman.ae
www.aman.ae

ENDORSEMENT

Class of Business : Tour Operators Liability

Date : 16/12/2014

Endorsement No. : 2 / 2014

Policy No. : 14-235-2013-52

Period : 15/12/2014 To : 17/04/2015

Insured : M/S Development Tourism & Travel Co. L L C

Address : P.O.BOX 186008-Dubai- UAE

Endorsement Value : AED 4,000,000.00

Total Sum Insured : AED 5,000,000.00

Notwithstanding stated to the contrary, at the request of the insured aggregate limit under the withinmentioned policy is enhanced to AED 5,000,000/- w.e.from 15-12-2014.

Further per person any one occurrence limit enhanced to AED 250,000/-

In consequence thereof an additional premium is hereby charged to the insured.

Attaching to and forming part of the above Policy. All other terms, conditions and limitations of the Policy remain unaltered

Date : 16/12/2014

Dubai Islamic Insurance & Reinsurance Co. (Aman) P.S.C





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ENDORSEMENT

Class of Business : Tour Operators Liability

Date : 10/04/2014

Endorsement No. : 1 / 2014

Policy No. : 14-235-2013-52

Period : 05/12/2013 To : 17/04/2015

Insured : M/S Development Tourism & Travel Co. L L C

Address : P.O.BOX 186008-Dubai- UAE

Endorsement Value : AED 0.00

Total Sum Insured : AED 1,000,000.00

Additional Premium : AED 745.00

Notwithstanding anything contained herein to the contrary and at the request of the insured, it is hereby declared and agreed that the period of insurance stands extended upto 17/04/2015.

In consequence, thereof an additional premium amounting to Dhs. 745/- is hereby charged to the insured.

Attaching to and forming part of the above Policy. All other terms, conditions and limitations of the Policy remain unaltered

Date : 14/04/2014

Dubai Islamic Insurance & Reinsurance Co. (Aman) P.S.C



Handwritten signature and date: 14/04/2014



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THE SCHEDULE

Tour Operators Liability

1 - 2

Policy No.	14 - 235 - 2013 - 52	Office	Jabel Ali FZE
Insured Name	M/S Development Tourism & Travel Co. L L C		
Address	P.O.BOX 186008-Dubai- UAE		
Insured No.	110224	Mobile No.	0502480654
		Tel.	043386822
The Business of The Insured	Tourism & Travel Agency		
Period of Insurance	05- DEC- 2013 / to 04- DEC- 2014 / Both Days Inclusive		
Cover	(a) Legal liability arising out of Insured's Business activities against all sums which they may become legally liable to pay for compensation in respect of accidental bodily injury to third Parties and/ or accidental loss or damage to Third Parties property (b) Cost and expenses of litigation with the consent of the insurance company		
Insured Items	Tour Operators.		
Location of Risk	Anywhere In U.A.E		
Limit of Liability	AED 1,000,000.00 AED 200,000/- per person any one occurrence and AED 1,000,000/- in the aggregate.		
Premium	As Agreed		
Policy Fees	As Agreed		
Total	As Agreed		
Premium	As Agreed and payable at inception of this policy unless agreed otherwise in writing		
Renewal Policy No	- - -		
Deductible	AED 4000/-		

Conditions/Warranties: The Insurance by this Policy shall be subject to the Covers, Clauses & Warranties with Limits and Deductible (where applicable)
It is hereby noted and agreed that amounts wherever mentioned in this Policy shall mean to refer amounts in U.A.E. Dirhams

- Cover as per Standard Tour Operators Liability Wordings as Attached.
- Institute Cyber Attack Exclusion Clause CL 380
- Excluding Car Park Liability
- Excluding any liability arising out of Punitive Damages.
- Excluding liability for fines, Penalties, Punitive or exemplary damages.
- Electronic Date Recognition Exclusion Clause
- Cyber exclusion clause
- Electromagnetic Field (EMF) Exclusion
- Transmissible Spongiform Encephalopathy (TSE) Exclusion
- Excluding Toxic Mold
- Excluding Pure Financial Losses and Contractual Liability
- Sanction Limitation and Exclusion Clause.
- Excluding War Sabotage & Terrorism Exclusion Clause.
- Total asbestos /asbestosis exclusion clause.
- Toxic Mould Exclusion Clause.
- Excluding Third Party Liability incidiary to Construction All Risks/Third Party Insurance

Br. Mgr.



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THE SCHEDULE

Tour Operators Liability

2 - 2

Policy No. : 14 - 235 - 2013 - 52

Office : Jabel Ali FZE

- War and Civil War Exclusion Clause
- Excluding Professional Liability/Professional Indemnity
- Excluding Automobile Liability
- Excluding Auto/Marine Liability / Watercraft Liability.
- Contingent Motor Liability is excluded from cover
- Excluding Aviation /Aircraft / Airside Liability.
- Excluding Liability arising out of water sports or any water events such as Scuba Diving, Sailing, Water Rafting, Canoeing, Sailing etc.,
- Terrorism Exclusion Clause.
- This Policy will not be used and is not valid for Visitor's Medical Insurance at The Immigration Department.
- Policy once issued will not be cancelled for any reason and there shall be no refund.

Notice of any Claim to be given in writing to : Dubai Islamic Insurance & Reinsurance Co. (Aman) P.S.C
P.O.Box - 157, Dubai - U.A.E. ~*~ Tel: 00971-4-3193111 Fax: 00971-4-3193112

Jurisdiction : United Arab Emirates

Geographical Area : United Arab Emirates

Signed on behalf of the company on 25 DEC 2013 02:30 PM

For Dubai Islamic Insurance & Reinsurance Co. (Aman) P.S.C

Br. Mgr.



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THE SCHEDULE

Workmen's Compensation Policy

1 - 2

Policy No.	14 - 239 - 2013 - 451	Office	Jabel Ali FZE
Insured Name	M/S Kurban Tours &/or Development Tourism & Travel Co (L.L.C)		
Address	P.O.BOX 73479-Abu Dhabi- UAE		
Insured No.	173796	Mobile No.	0557899913
		Tel.	025550566
The Business of The Insured	Tourism & Travel Agency		
Details of Workmen and Place at which the Insured's Business is carried on : 35 Nos. of Insured's Employees (As per list to be provided) whilst on duty at the service of the Insured anywhere within the Territorial Limits specified herein			
Period of Insurance	05- DEC- 2013 to 04- DEC- 2014 Both Days Inclusive		
Estimated Annual wages	AED 2,814,000.00 Dirhams TWO MILLION EIGHT HUNDRED FOURTEEN THOUSAND only		
Law(s) Applicable	United Arab Emirates		
Cover	Workmen Compensation as per U.A.E Labour Law No. 8 of 1980 and subsequent amendments		
Premium	AED	As Agreed	
Policy Fees	AED	As Agreed	
Total	AED	As Agreed	
Premium	As Agreed and payable at inception of this policy unless agreed otherwise in writing		
Renewal Policy No	N/A		
Territorial Limits	In accordance with both the federal Labour Law and Clause 5.2.3. and 9.13 of the Free Zone Rules		
Conditions/Warranties	<p>The Insurance by this Policy shall be subject to the Covers, Clauses & Warranties with Limits and Deductible (where applicable)</p> <ul style="list-style-type: none">- It is hereby noted and agreed that amounts wherever mentioned in this Policy shall mean to refer amounts in U.A.E. Dirhams- Electronic Date Recognition Clause- Excluding injuries related to Motor Accident- Repatriation Expenses not exceeding Dhs.5,000/- following work related accident.- Medical Expenses due to work related accident not exceeding an amount of Dhs. 5000/- per Employee treatment confined to any Clinic/Hospitals in UAE- Warranted that any Dispute arising out of this policy falls within the Jurisdiction of U.A.E. Courts- Including Risk of transportation of employees to and from the place of work- Excluding Natural death, Natural disease, first day of disability, hernia and Sunstroke- Excluding Suicide - self inflicted injury / Quarrelling- Excluding Disease and/or ailment directly or indirectly emanating from asbestos- Excluding Sports related injuries- Cyber Exclusion Clause- Excluding Political Risks of any kind including but not limited to Terrorism- Nuclear Energy Risk Exclusion Clause- Excluding any injury or disease directly or caused by or contributed to or arising from ionising radiation contamination radiactivity.- Excluding any exposure from emerging Risks- Excluding Electromagnetic Field (EMF)- Excluding Genetically Modified Organisms (GMO)- Excluding Transmissible Spongiform Encephalopathy (TSE)- Specifically Excluding employees working offshore- Excluding claims arising out of AIDS		

Br. Mgr.



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THE SCHEDULE

Workmen's Compensation Policy

2 - 2

Policy No. 14 - 239 - 2013 - 451

Office : Jabel Ali FZE

- Excluding Sabotage and Terrorism
- Excluding loss or damage arising out of Pollution and Contamination absolutely
- Employer's liability up to a limit of Dh. 200,000/- any one occurrence and in a aggregate Dhs. 500,000/- per employee

Deductible : First Day of Disability

Notice of any Claim to be given in writing to : Dubai Islamic Insurance & Reinsurance Co. (Aman) P.S.C
P.O.Box - 157, Dubai - U.A.E. ~*~ Tel: 00971-4-3193111 Fax: 00971-4-3193112

Jurisdiction : United Arab Emirates

Geographical Area : United Arab Emirates

Signed on behalf of the company on

18 DEC 2013 03:11 PM

For **Dubai Islamic Insurance & Reinsurance Co. (Aman) P.S.C**



Br. Mgr.



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THE SCHEDULE

Fidelity Guarantee Policy DRAFT

1 - 1

Policy No.	14 - 443 - 2013 - 2	Office : Jabel Ali FZE
Insured Name	M/S Kurban Tours &/or Development Tourism & Travel Co (L.L.C)	
Address	P.O.BOX 73479-Abu Dhabi- UAE	
Insured No.	173796	Mobile No. : 0557899913 Tel. : 025550566
The Business of The Insured	Tourism & Travel Agency	
Period of Insurance	05- DEC- 2013 to 04- DEC- 2014 Both Days Inclusive	
Cover	To Indemnify the Insured against direct pecuniary loss sustained by reason of any act of fraudulent embezzlement or misappropriation by any employee named or otherwise described in the schedule	
Employee Insured and Limit of Indeminty	04 Persons, Limit per person: Dhs. 50,000/-,Aggregate Limit During The Policy Period : Dhs. 200,000/-	
Premium	As Agreed	
Policy Fees	As Agreed	
Total	As Agreed	
Premium	As Agreed and payable at inception of this policy unless agreed otherwise in writing	
Renewal Policy No	N/A	
Deductible	Dhs. 2,500/- each and every claim	
Conditions/Warranties	<p>The Insurance by this Policy shall be subject to the Covers, Clauses & Warranties with Limits and Deductible (where applicable) It is hereby noted and agreed that amounts wherever mentioned in this Policy shall mean to refer amounts in U.A.E. Dirhams</p> <ul style="list-style-type: none">- Excluding any shortage due to error or omission- Electronic Date Recognition exclusion Clause- Cyber Exclusion Clause- Discovery Period 6 months- Warranted that the passport of the Employee(s) should be kept in the custody of the insured except when an employee requires the passport to process any local official matters. The passport should be collected from the employee immediately after processing the official matters. But when an employee(s) is to go on leave, stock taking and account reconciliation must be done before passport is handed over to him.- While handing over the passports to the employees, the insured should take all precautionary measures which would otherwise be essentially required, had this Insurance not been affected- Political Risks of any kind including but not limited to Terrorism	
Notice of any Claim to be given in writing to	Dubai Islamic Insurance & Reinsurance Co. (Aman) P.S.C P.O.Box - 157, Dubai - U.A.E. ~*~ Tel: 00971-4-3193111 Fax: 00971-4-3193112	
Jurisdiction	United Arab Emirates	
Signed on behalf of the company on	18 DEC 2013 03:44 PM	
For Dubai Islamic Insurance & Reinsurance Co. (Aman) P.S.C		

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THE SCHEDULE

Property All Risks (LM7 Wording) Policy

2 - 1

Policy No.	: 14 - 887 - 2013 - 152		Office : Jabel Ali FZE
Insured Name	: M/S Kurban Tours &/or Development Tourism & Travel Co (L.L.C)		
Address	: P.O.BOX 73479-Abu Dhabi- UAE		
Insured No.	: 173796	Mobile No.	: 0557899913
		Tel.	: 025550566
The Business of The Insured	: Tourism & Travel Agency		
Cover	: Property All Risks (LM7 Wording) Insurance		
Location of Risk	: Location 1. Development Tourism Travel Co LLC, Al Ghanem New Building, 2nd Floor, 201, Near Clock Tower, Behind DNATA, same Caravan Rest. Building.		
Location of Risk	: Location 2: Kurban Tours - Development Tourism & Travel Co. LLC, Al Fahim Building, 4th Floor, #425, Mussaffam Abu Dhabi, UAE		
Period of Insurance	: 05- DEC- 2013 to 04- DEC- 2014 Both Days Inclusive		
The Interest Covered		<u>Sum Insured</u>	<u>Premium</u>
Location 1. Office, Furniture, Fixtures, Fittings, etc including Computers whist contained in Dubai office		250,000.00	As Agreed
Location 2. Office, Furniture, Fixtures, Fittings, etc including Computers whist contained in Abu Dhabi office		250,000.00	
		50,000.00	As Agreed
Dirhams THREE HUNDRED THOUSAND only		50,000.00	
Premium	: As Agreed and payable at inception of this policy unless agreed otherwise in writing	Grand Total	300,000.00 As Agreed
Renewal Policy No	: N/A		
Conditions/Warranties	<p>The Insurance by this Policy shall be subject to the Covers, Clauses & Warranties with Limits and Deductible (where applicable)</p> <p>It is hereby noted and agreed that amounts wherever mentioned in this Policy shall mean to refer amounts in U.A.E. Dirhams</p> <ul style="list-style-type: none"> - Electrical Clause - War & Civil War Exclusion clause - Public Authorities Clause - Automatic reinstatement of sum insured - All other contents clause - Designation of property clause - Adjoining building clause - Error and omission clause - 72 hours clause - Capital Additions Clause - Removal of Debris Clause 10% of claim Limit Dhs. 25,000/- - No Control Clause - Fire Birgade charges & other extinguishing expenses 5% of claim amount- Max.limit Dhs.25,000/- - Architects & Professional fees clause- Limit Dhs.25,000/- - Claims Preparation cost Clause AED.25,000/-any one claim - limit 5% claim amount - Workmen's Maintenance Clause - Minimisation of Loss / Partial Loss - Third Party Liability Extension - Fire fighting appliances Clause - Information Technology Hazards Clarification Clause - NMA 2912 - Electronic date recognition clause - Cyber exclusion clause 		

Br. Mgr.



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Fax 00971 4 887 3364
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THE SCHEDULE

Property All Risks (LM7 Wording) Policy

2 - 2

Policy No. : 14 - 887 - 2013 - 152

Office : Jabel Ali FZE

- This Policy does not cover any Consequential Loss
- Nuclear Energy risks exclusion clause
- Seepage, pollution and contamination exclusion clause
- Radioactive exclusion clause
- Terrorism Exclusion Clause
- Micro-organism Exclusion (MAP) (Absolute) - 2791MAP00001
- Transmission and Distribution Lines Exclusion
- Asbestos Exclusion Clause
- Nuclear Energy Risks Exclusion Clause - NMA 1975(a)
- Institute Radioactive Contamination, Chemical, Biological, Bio-chemical And Electromagnetic Weapons Exclusion Clause - CL 370
- Biological or Chemical Materials Exclusion - NMA 2962
- Radioactive Contamination and Explosive Nuclear Assemblies Exclusion Clause - NMA 1622
- Industries, Seepage, Pollution and Contamination Exclusion Clause N?. 3 - 1685
- Electronic Data Endorsement B - NMA 2915
- War and Terrorism Exclusion Clause - NMA 2919
- Political Risks Exclusion
- Sanction Limitation and Exclusion Clause - LMA3100
- Excluding Aqua Culture, Crops, Growing Trees, Livestock, Mining risk, offshore risks
- Clean loss record as at date of inception / binding

Deductible : Dhs. 2,500/-

Notice of any Claim to be given in writing to : Dubai Islamic Insurance & Reinsurance Co. (Aman) P.S.C
P.O.Box - 261890 , Jabel Ali - UAE . ~*~ Tel: +971 4 8873363 Fax: 0097148873364

Jurisdiction : United Arab Emirates

Geographical Area : United Arab Emirates

Signed on behalf of the company on

18 DEC 2013 03:14 PM

For **Dubai Islamic Insurance & Reinsurance Co. (Aman) P.S.C**



Br. Mgr.

Schedule

الجدول

POLICY NO. : DC04918/13

رقم الوثيقة

The Company : UNITED INSURANCE CO.

الشركة : شركة التأمين المتحدة

Name of the insured : DEVELOPMENT TOURISM & TRAVEL CO. L.L.C.

اسم المؤمن له

Address : PO.BOX. 186008 DUBAI UAE

العنوان

Profession or rank :

المهنة أو الوظيفة :

Insurance period from : 28/11/2013 TO 27/12/2014

مدة التأمين من

Premium : AS AGREED

قيمة القسط

Specifications of the Insured vehicle

أوصاف السيارة المؤمن عليها

رقم التسجيل Registration No.	نوع السيارة Make	شكل الهيكل Type of Body	لون السيارة Colour of Vehicle	سنة الصنع Year of Manufacture	قوة المحرك بالاحصنة Horse Power	عدد الركاب بما فيهم السائق Seating Capacity including Driver
	RENAULT	VAN	WHITE	2014		

Chassis No.: VF1GF3917EY508421 Engine No.: C010067 رقم المحرك

The Insured Estimate of Value of the Vehicle: DHS 76000 تقدير المؤمن له لقيمة السيارة:

Geographical area : United Arab Emirates

الحدود الجغرافية: دولة الامارات العربية المتحدة

Limit of Liability: 1- The maximum authorised repair Limit as per clause 3 of Section One is DHS... NIL

تحديد المسؤولية: ١ - الحد الأقصى لتكاليف الإصلاح المصرح بها وفقا للبند (٣) من الفصل الأول

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 or claims resulting from one accident is the sum awarded by the Court whatever it may be.

٢ - الحد الأقصى لمسؤولية الشركة بالنسبة للفقرة (١) من البند (١) من الفصل الثاني عن أية مطالبة أو جملة مطالبات نشأت عن حادث واحد هو قيمة ما يحكم به قضايتا من تعويض مهما بلغت قيمته.

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 DHS 500,000

٣ - الحد الأقصى لمسؤولية الشركة بالنسبة للفقرة (ب) من البند (١) من الفصل الثاني عن أية مطالبة أو جملة مطالبات نشأت عن حادث واحد

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.

السائق المرخص له: المؤمن له أو أي شخص يقود السيارة باذن أو أمر المؤمن له بشرط ان يكون السائق مرخصا له بقيادة السيارة طبقا لقانون السير والمرور والقوانين واللوائح الاخرى وأن لا يكون الترخيص الممنوح له قد الفى بأمر من المحكمة أو بمقتضى قوانين ولوائح المرور

Limitation of use: The insured must not use the vehicle except for the purpose for which it is licensed.

قيود الاستعمال: يجب على المؤمن له الا يستعمل السيارة الا للغرض المرخص من أجله

Special conditions: The insured or his representative shall bear DHS 750 out of the indemnity due in accordance with the Terms & Conditions of section One of this policy.

شروط خاصة: يتحمل المؤمن له أو من يحل محله مبلغ درهم من قيمة التعويض المستحق بموجب احكام الفصل الاول من هذه الوثيقة.

Date : 28-11-2013

United Insurance Co.

لتاريخ:

شركة التأمين المتحدة

NOTE : This Policy is subject to attached Specifications / Clauses.

Schedule

الجدول

POLICY NO.

: DC00832/14

رقم الوثيقة

The Company

: UNITED INSURANCE CO.

شركة التأمين المتحدة

لشركة

Name of the insured

: M/S. DEVELOPMENT TOURISM & TRAVEL CO. L.L.C.

سم المؤمن له

Address

: P.O.BOX 186008 DUBAI UAE

لعنوان

Profession or rank

:

لمهنة أو الوظيفة

Insurance period from

: 20/02/2014 TO 19/03/2015

مدة التأمين من

Premium

: AS AGREED

يئة القسط

Specifications of the Insured vehicle

صاف السيارة المؤمن عليها

رقم التسجيل	نوع السيارة	شكل الهيكل	لون السيارة	سنة الصنع	قوة المحرك	عدد الركاب
Registration No.	Make	Type of Body	Colour of Vehicle	Year of Manufacture	Horse Power	Seating Capacity including Driver
78760	HIGER KLQ6129Q	BUS	WHITE	WITH 12012		33

Chassis No.:

LKLR1CS92CA568014

رقم الشاسيه

Engine No.:

G0809B00129

رقم المحرك

The Insured Estimate of Value of the Vehicle:

DHS 125,000.00

تقدير المؤمن له لقيمة السيارة:

Geographical area :

United Arab Emirates

الحدود الجغرافية: دولة الامارات العربية المتحدة

Limit of Liability:

1- The maximum authorised repair Limit as per clause 3 of Section One is DHS...

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 or 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 DHS.....500,000/.....

١ - الحد الأقصى لتكاليف الإصلاح المصرح بها وفقا للبند (٢) من الفصل الأول.....

٢ - الحد الأقصى لمسؤولية الشركة بالنسبة للفقرة (١) من البند (١) من الفصل الثاني عن أية مطالبة أو جملة مطالبات نشأت عن حادث واحد هو قيمة ما يحكم به قضايا من تعويض مهما بلغت قيمته. ٣ - الحد الأقصى لمسؤولية الشركة بالنسبة للفقرة (ب) من البند (١) من الفصل الثاني عن أية مطالبة أو جملة مطالبات نشأت عن حادث واحد..... 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.

السائق المرخص له: المؤمن له أو أي شخص يقود السيارة بإذن أو أمر المؤمن له بشرط أن يكون السائق مرخصا له بقيادة السيارة طبقا لقانون السير والمرور والقوانين واللوائح الأخرى وأن لا يكون الترخيص الممنوح له قد الفى بأمر من المحكمة أو بمقتضى قوانين ولوائح المرور.

Limitation of use:

The insured must not use the vehicle except for the purpose for which it is licensed.

قيود الاستعمال: يجب على المؤمن له ألا يستعمل السيارة إلا للغرض المرخص من أجله.

Special conditions:

The insured or his representative shall bear DHS.....2000/..... out of the indemnity due in accordance with the Terms & Conditions of section One of this policy.

يتحمل المؤمن له أو من يحل محله مبلغ..... درهم من قيمة التعويض المستحق بموجب احكام الفصل الاول من هذه الوثيقة.

Date :

20-02-2014

United Insurance Co.

التأمين المتحدة

NOTE : This Policy is subject to attached Specifications / Clauses.

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Schedule

الجدول

POLICY NO.

DC01938/14

رقم الوثيقة

The Company

: UNITED INSURANCE CO.

شركة التأمين المتحدة

الشركة

Name of the insured

:

اسم المؤمن له

Address

:

M/S. DEVELOPMENT TOURISM & TRAVEL CO. L.L.C.

العنوان

Profession or rank

:

PO.BOX. 186008 DUBAI UAE

المهنة أو الوظيفة

Insurance period from

:

مدة التأمين من

Premium

:

24/04/2014 TO 23/05/2015

قيمة القسط

Specifications of the Insured vehicle

AS AGREED

أوصاف السيارة المؤمن عليها

رقم التسجيل Registration No.	نوع السيارة Make	شكل الهيكل Type of Body	لون السيارة Colour of Vehicle	سنة الصنع Year of Manufacture	قوة المحرك بالاحصنة Horse Power	عدد الركاب بما فيهم السائق Seating Capacity including Driver
77493	HIGER KLQ6129Q	BUS	WHITE	2012		51

Chassis No.:

رقم الشاسيه Engine No.:

رقم المحرك

The Insured Estimate of Value of the Vehicle:

KLRH4KGN3CB580089

تقدير المؤمن له لقيمة السيارة 87700027

DHS 297500

Geographical area :

United Arab Emirates

الحدود الجغرافية: دولة الامارات العربية المتحدة

Limit of Liability:

- 1- The maximum authorised repair Limit as per clause 3 of Section One is DHS...
- 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 or 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 DHS...

١ - الحد الأقصى لتكاليف الإصلاح المصرح بها وفقاً للبند (٢) من الفصل الأول..... درهم

٢ - الحد الأقصى لمسؤولية الشركة بالنسبة للفقرة (أ) من البند (١) من الفصل الثاني عن أية مطالبة أو جملة مطالبات نشأت عن حادث واحد هو قيمة ما يحكم به قضائياً من تعويض مهما بلغت قيمته.

٣ - الحد الأقصى لمسؤولية الشركة بالنسبة للفقرة (ب) من البند (١) من الفصل الثاني عن أية مطالبة أو جملة مطالبات نشأت عن حادث واحد..... 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.

السائق المرخص له: المؤمن له أو أي شخص يقود السيارة باذن أو أمر المؤمن له بشرط أن يكون السائق مرخصاً له بقيادة السيارة طبقاً لقانون السير والمرور والقوانين واللوائح الأخرى وأن لا يكون الترخيص الممنوح له قد أُلغى بأمر من المحكمة أو بمقتضى قوانين ولوائح المرور.

Limitation of use:

The insured must not use the vehicle except for the purpose for which it is licensed.

قيود الاستعمال: يجب على المؤمن له ألا يستعمل السيارة إلا للغرض المرخص من أجله.

Special conditions:

The insured or his representative shall bear DHS..... out of the indemnity due in accordance with the Terms & Conditions of section One of this policy.

شروط خاصة: يتحمل المؤمن له أو من يحل محله مبلغ..... درهم من قيمة التعويض المستحق بموجب أحكام الفصل الأول من هذه الوثيقة.



NOTE : This Policy is subject to attached Specifications / Clauses.

التاريخ:

شركة التأمين المتحدة

Schedule

الجدول

POLICY NO.

: DC05073/13

(4) F

قم الوثيقة

The Company

: UNITED INSURANCE CO.

شركة التأمين المتحدة

شركة

Name of the insured

: M/S. DEVELOPMENT TOURISM & TRAVEL CO. L.L.C.

سم المؤمن له

Address

: PO.BOX. 186008 DUBAI UAE

العنوان

Profession or rank

:

المهنة أو الوظيفة

Insurance period from

: 12/12/2013 TO 11/01/2015

مدة التأمين من

Premium

: AS AGREED

قيمة القسط

Specifications of the Insured vehicle

أوصاف السيارة المؤمن عليها

رقم التسجيل	نوع السيارة	شكل الهيكل	لون السيارة	سنة الصنع	قوة المحرك بالإحصنة	عدد الركاب بما فيهم السائق
Registration No.	Make	Type of Body	Colour of Vehicle	Year of Manufacture	Horse Power	Seating Capacity including Driver
	HIGER KLQ6129Q	BUS	WHITE	2013		

Chassis No.:

LKLR1KSN3DB602769 : رقم الشاسيه

Engine No.:

87661579

رقم المحرك

The Insured Estimate of Value of the Vehicle:

DHS 350000

تقدير المؤمن له لقيمة السيارة:

Geographical area :

United Arab Emirates

Limit of Liability:

- 1- The maximum authorised repair Limit as per clause 3 of Section One is DHS... 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 or 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 DHS... 500,000/-

الحدود الجغرافية: دولة الإمارات العربية المتحدة

1 - الحد الأقصى لتكاليف الإصلاح المصرح بها وفقاً للبند (٢) من الفصل الأول

- 2 - الحد الأقصى لمسؤولية الشركة بالنسبة للفقرة (١) من البند (١) من الفصل الثاني عن أية مطالبة أو جملة مطالبات نشأت عن حادث واحد هو قيمة ما يحكم به قضايا من تعويض مهما بلغت قيمته.
- 3 - الحد الأقصى لمسؤولية الشركة بالنسبة للفقرة (ب) من البند (١) من الفصل الثاني عن أية مطالبة أو جملة مطالبات نشأت عن حادث واحد.

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.

السائق المرخص له: المؤمن له أو أي شخص يقود السيارة بإذن أو أمر المؤمن له بشرط أن يكون السائق مرخصاً له بقيادة السيارة طبقاً لقانون السير والمرور والقوانين واللوائح الأخرى وأن لا يكون الترخيص الممنوح له قد انقضى بأمر من المحكمة أو بمقتضى قوانين ولوائح المرور.

Limitation of use:

The insured must not use the vehicle except for the purpose for which it is licensed.

قيود الاستعمال: يجب على المؤمن له ألا يستعمل السيارة إلا للغرض المرخص من أجله.

Special conditions:

The insured or his representative shall bear DHS... 2000/- out of the indemnity due in accordance with the Terms & Conditions of section One of this policy.

يتحمل المؤمن له أو من يحل محله مبلغ... درهم من قيمة التعويض المستحق بموجب أحكام الفصل الأول من هذه الوثيقة.

Date :

11-12-2013

United Insurance Co.

التاريخ:

شركة التأمين المتحدة

NOTE: This Policy is subject to attached Specifications / Clauses.

Schedule الجدول

POLICY NO.

: DC02977/14

(4) 9

تم الوثيقة

The Company

: UNITED INSURANCE CO.

شركة التأمين المتحدة

شركة

Name of the insured

: DEVELOPMENT TOURISM & TRAVEL CO. L.L.C.

سم المؤمن له

Address

: PO BOX. 136008 DUBAI UAE

هنوان

Profession or rank

:

مهنة أو الوظيفة

Insurance period from

: 24/07/2014

TO

23/08/2015

دة التأمين من

Premium

: AS AGREED

بمة القسط

Specifications of the Insured vehicle

صاف السيارة المؤمن عليها

رقم التسجيل Registration No.	نوع السيارة Make	شكل الهيكل Type of Body	لون السيارة Colour of Vehicle	سنة الصنع Year of Manufacture	قوة المحرك بالاحصنة Horse Power	عدد الركاب بما فيهم السائق Seating Capacity including Driver
	HYUNDAI H1	VAN	WHITE	2015		12

Chassis No.:

KMJWA37RXFU656246

رقم الشاسيه

Engine No.:

G4KGEA466989

رقم المحرك

The Insured Estimate of Value of the Vehicle:

DHS 81,000.00

تقدير المؤمن له لقيمة السيارة:

Geographical area :

United Arab Emirates

الحدود الجغرافية: دولة الامارات العربية المتحدة

Limit of Liability:

1- The maximum authorised repair Limit as per clause 3 of Section One is DHS...
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 or 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 DHS...1,000,000/-

تحديد المسؤولية: ١ - الحد الأقصى لتكاليف الإصلاح المصرح بها وفقا للبند (٣) من الفصل الأول

درهم

٢ - الحد الأقصى لمسؤولية الشركة بالنسبة للفقرة (١) من البند (١) من الفصل الثاني عن أية مطالبة أو جملة مطالبات نشأت عن حادث واحد هو قيمة ما يحكم به قضائيا من تعويض مهما بلغت قيمته.

٣ - الحد الأقصى لمسؤولية الشركة بالنسبة للفقرة (ب) من البند (١) من الفصل الثاني عن أية مطالبة أو جملة مطالبات نشأت عن حادث واحد

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.
1000/-

السائق المرخص له: المؤمن له أو أي شخص يقود السيارة باذن أو أمر المؤمن له بشرط ان يكون السائق مرخصا له بقيادة السيارة طبقا لقانون السير والمرور والقوانين واللوائح الاخرى وان لا يكون الترخيص الممنوح له قد الفى بأمر من المحكمة أو بمقتضى قوانين ولوائح المرور

Limitation of use:

24-07-2014

The insured must not use the vehicle except for the purpose for which it is licensed.

قيود الاستعمال: يجب على المؤمن له الا يستعمل السيارة الا للغرض المرخص من اجله

Special conditions:

The insured or his representative shall bear DHS... out of the indemnity due in accordance with the Terms & Conditions of section One of this policy.

يتحمل المؤمن له أو من يحل محله مبلغ

درهم

من قيمة التعويض المستحق بموجب احكام الفصل الاول من هذه الوثيقة.

Date :

اريخ

United Insurance Co.

ركة التأمين المتحدة

NOTE : This Policy is subject to attached Specifications / Clauses.

Schedule

الجدول

POLICY NO.

: DC05074/13

رقم الوثيقة

The Company

: UNITED INSURANCE CO.

شركة التأمين المتحدة

الشركة

Name of the insured

: DEVELOPMENT TOURISM & TRAVEL CO. LLC.

اسم المؤمن له

Address

: P.O.BOX 1888 DUBAI U.A.E

العنوان

Profession or rank

:

المهنة أو الوظيفة

Insurance period from

: 12/12/2013 TO 11/01/2015

مدة التأمين من

Premium

: AS AGREED

قيمة القسط

Specifications of the Insured vehicle

أوصاف السيارة المؤمن عليها

رقم التسجيل Registration No.	نوع السيارة Make	شكل الهيكل Type of Body	لون السيارة Colour of Vehicle	سنة الصنع Year of Manufacture	قوة المحرك بالإحصنة Horse Power	عدد الركاب بما فيهم السائق Seating Capacity including Driver
72045	HYUNDAI I 10	HATCHBACK	WHITE	2012		5

Chassis No.:

MALAN51CXCM995828

Engine No.:

G4LABM745839

رقم المحرك

The Insured Estimate of Value of the Vehicle:

DHS 22000

تقدير المؤمن له لقيمة السيارة:

Geographical area :

United Arab Emirates

Limit of Liability:

1- The maximum authorised repair Limit as per clause 3 of Section One is DHS...

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 or 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 DHS...

500,000/-

الحدود الجغرافية: دولة الامارات العربية المتحدة

تحديد المسؤولية: ١ - الحد الأقصى لتكاليف الإصلاح المصرح بها وفقا للبند (٣) من الفصل الأول

٢ - الحد الأقصى لمسؤولية الشركة بالنسبة للفقرة (١) من البند (١) من الفصل الثاني عن أية مطالبة أو جملة مطالبات نشأت عن حادث واحد هو قيمة ما يحكم به قضايا من تعويض مهما بلغت قيمته.
٣ - الحد الأقصى لمسؤولية الشركة بالنسبة للفقرة (ب) من البند (١) من الفصل الثاني عن أية مطالبة أو جملة مطالبات نشأت عن حادث واحد

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.

السائق المرخص له: المؤمن له أو أي شخص يقود السيارة باذن أو أمر المؤمن له بشرط أن يكون السائق مرخصا له بقيادة السيارة طبقا لقانون السير والمرور والقوانين واللوائح الأخرى وأن لا يكون الترخيص الممنوح له قد الغى بأمر من المحكمة أو بمقتضى قوانين ولوائح المرور.

Limitation of use:

The insured must not use the vehicle except for the purpose for which it is licensed.

قيود الاستعمال: يجب على المؤمن له ألا يستعمل السيارة إلا للغرض المرخص من أجله.

Special conditions:

The insured or his representative shall bear DHS... 250/- out of the indemnity due in accordance with the Terms & Conditions of section One of this policy.

شروط خاصة: يتحمل المؤمن له أو من يحل محله مبلغ درهم من قيمة التعويض المستحق بموجب احكام الفصل الاول من هذه الوثيقة.



التاريخ:

شركة التأمين المتحدة

NOTE : This Policy is subject to attached Specifications / Clauses.