

ت ن م / ٢٢ / ٢٠٠٩ - رقم الترخيص من مؤسسة النقد العربي السعودي
Saudi Arabian Monetary Authority License Number – 22/20091 I/mnt

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|-------------------|-------------------|----------------------|
| SAMA Product Code | A-RAJH-1-B-15-006 | رمز منتج مؤسسة النقد |
|-------------------|-------------------|----------------------|

بيانات الوثيقة

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|-----------------------------|-------------------------|---------------------------------------|--|
| Policy # رقم الوثيقة | P0724-MCI-ALJL-04149430 | Plan Type نوع المنتج | |
| Start Date تاريخ البداية | 2024/07/16 | Product المنتج | |
| End Date تاريخ النهاية | 2025/07/15 | Geographical Scope النطاق الجغرافي | |

تفاصيل المشترك (المؤجر)

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|---|---|-----------------------|-------------------------------------|
| Type النوع | | Name الاسم | شركة عبداللطيف جميل المتحدة للتمويل |
| ID / CR # رقم الهوية / السجل التجاري | 4030206631 | Phone # رقم الهاتف | 8002442211 |
| National address العنوان الوطني | شارع الأمير ماجد بن عبد العزيز - حي الصفا - جدة - 2254 - 7327 | | |

تفاصيل المشترك (المستأجر)

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|---|--|------------------------------------|-------------------------|
| Type النوع | | Owner المالك | |
| Name الاسم | محمد حامد محمد هاشم | City of Residence مدينة الإقامة | الرياض |
| ID / CR # رقم الهوية / السجل التجاري | 2478008275 | DOB تاريخ الميلاد | 1990/10/01 |
| Mobile # رقم الجوال | 0561540847 | Email البريد الإلكتروني | hanimurtaja@hotmail.com |
| National Address العنوان الوطني | ابن عبدالوارث حي الديرة الرياض 7164 2430 | | |

معلومات السائق

| Name(s) الاسم | Main/Additional الاساسي / الاضافي | DOB تاريخ الميلاد | ID # رقم الهوية | City of Residence مدينة الإقامة |
|---------------------|--------------------------------------|----------------------|--------------------|------------------------------------|
| محمد حامد محمد هاشم | 2478008275 | 1990-10-01 | 2478008275 | الرياض |

بيانات المركبة

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|---|-------------------|---|------------|---|-------------|
| Make النوع | تويوتا | Model طراز | يارس سيدان | Body Type طراز المركبة | سيدان |
| Model Year سنة الصنع | 2021 | No. of Seats عدد المقاعد | 5 | Color اللون | ابيض |
| Plate # رقم اللوحة | د ي ط 7718 | Sum Insured القيمة التأمينية | 49,124.00 | Vehicle Use استخدام المركبة | استخدام خاص |
| Chassis # رقم الهيكل | MHFB29F36M2147012 | Sequence # الرقم التسلسلي | 847996810 | Custom ID رقم البطاقة الجمركية | |
| Vehicle registration expiry date تاريخ انتهاء رخصة السير | 2027-08-07 | Percentage of Considering as Total Loss نسبة احتساب المركبة هلاك كلي | 50% | Annual Depreciation Percentage نسبة تناقص قيمة المركبة سنويا | 18.00 |

جدول التغطيات

| Benefit المنافع | Limit الحدود |
|---|---|
| Third Party Liability مسؤولية الطرف الثالث | Up to SAR 10,000,000 per one occurrence بحد أقصى 10,000,000 ريال لكل حادث |
| Claim in a Click تقديم المطالبة | Report a claim digitally without need to visit any Claims Branch. Automatic access to our range of assist benefits with a 24/7 dedicated Claims Helpline. ابلاغ عن المطالبة رقميا دون الحاجة لزيارة مركز المطالبات. الوصول التلقائي الى مجموعة المزايا الخاصة بنا على مدار الساعة طوال الاسبوع |

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|--|--|
| No Claims Discount خصم عدم وجود مطالبات | Up to 60%, if No Claims حتى 60% في حال عدم وجود مطالبات |
| Loyalty Discount خصم الولاء | Discount of 5%, if before expiry date خصم 5% اذا كان قبل تاريخ الانتهاء |
| Own Damages الاضرار الخاصة | Agency - Market value not exceeding declared Sum Insured. Only listed drivers are covered. الوكالة - القيمة السوقية لا تتجاوز مبلغ القيمة التأمينية المعلنة. فقط السائقين المدرجين يتم تغطيتهم |
| Windscreen, Theft and Fire الزجاج الأمامي, السرقة والحريق | Market value not exceeding declared Sum Insured القيمة السوقية لا تتجاوز القيمة التأمينية المعلنة |
| Natural Perils الكوارث الطبيعية | Market value not exceeding declared Sum Insured القيمة السوقية لا تتجاوز القيمة التأمينية المعلنة |
| Zero Depreciation Spare Parts صفر استهلاك على القطع المستبدلة | Up to 5 years old vehicle حتى 5 سنوات من عمر المركبة |
| Policy Deductible تحمل الوثيقة | SAR 5,000.00 ريال 5,000.00 |

Optional Cover(s) التغطيات الاختيارية

Contribution Information معلومات الاشتراك

| Description | Amount (in SAR) |
|---|--------------------------------------|
| Actual Amount (before NCD) المبلغ الفعلي (قبل خصم عدم وجود مطالبات) | 3,560.11 |
| No Claims Discount (NCD) خصم عدم وجود مطالبات | 2 890.03 % 25.00 Level المستوى |
| Premium Amount (before VAT) مبلغ القسط (قبل القيمة المضافة) | 2,670.08 |
| Value Added Tax (VAT) قيمة الضريبة المضافة | 15% 400.51 |
| Premium Amount (after VAT) مبلغ القسط (بعد احتساب القيمة المضافة) | 3,070.59 |
| Actual Amount (before NCD and after VAT) المبلغ الفعلي (قبل خصم عدم وجود مطالبات وبعد احتساب القيمة المضافة) | 4,094.13 |
| Lessee insurance account (amount) حساب تأمين المستأجر (المبلغ) | |

Additional Information معلومات إضافية

- Coverage includes loss or damage to the insured Motor Vehicle, and third party liability.
 - Scope of Coverage:
The Insurer shall compensate the beneficiary for loss or damage to the Motor Vehicle, including any installed accessories, occurring due to any incident, including fire, theft or damage resulting from lightening or natural disasters such as floods or hailstones, according to the Policy conditions provided below.
 - Coverage Exclusions
 - 3.1- A Motor Vehicle found to be driven by a person who does not hold a valid license corresponding to the type of vehicle driven, according to the relevant laws and regulations, or in the event that an order is issued by a concerned authority for the forfeiture of the Driver's license, or if the license was expired at the time of the Accident unless it was renewed within (50) business days from the date of the Accident.
 - 3.2- The Deductible amount stated in the Policy Schedule.
 - 3.3- Consequential loss or denial of usage.
 - 3.4- Manufacturing defects and damages resulting due to the usage of the Motor Vehicle or from mechanical or electrical malfunctions.
 - 3.5- Damage, loss or theft of tires, rims, and/or hubcaps (wheel covers), unless such loss or damage occurred thereto at the time of the covered Accident.
 - 3.6- Death or physical injury to the Insured or the Driver.
 - 3.7- Emergency medical expenses.
 - 3.8- Loss or damage to goods and/or personal belongings while being loaded, unloaded or transported in or on the Motor Vehicle.
 - 3.9- Loss or damage to any trailer unless expressly stated otherwise in the Policy Schedule.
 - 3.10- Loss or damage to a Motor Vehicle as a result of theft or attempt theft due to leaving the Motor Vehicle running or abandoning the keys inside of it, or due to not shutting down the windows or closing the doors.
 - 3.11- All Additional Motor Vehicle's accessories, apart from those already fitted by the manufacturer and whose price is already included in the original price of the Motor Vehicle, unless the type and value of such accessories are explicitly and specifically stated in the Policy Schedule.
 - 3.12- If the Motor Vehicle is used in contravention to restrictions set forth in the Policy Schedule.
 - 3.13- Carrying passengers beyond the permitted loading capacity of the Motor Vehicle or overloaded; if it is proven that the Accident was caused by such violation.
 - 3.14- If the Motor Vehicle is used for any type of racing or for acceleration, endurance or speed testing.
 - 3.15- A Motor Vehicle driven by a person under the influence of drugs, alcohol, or medicines which medically prohibit driving after taking it.
 - 3.16- If the Motor Vehicle is being used or operated as working machinery.
 - 3.17- Car drifting, running a red light or driving against direction of traffic if it is proven that this was the cause of the Accident according to the report prepared by the

authorized entity of traffic Accidents.

3.18- A Motor Vehicle driven in areas that are normally off-limits to the public, such as airports or seaports.

3.19- Any liabilities or costs that were directly or indirectly incurred due to criminal and hostile acts committed by the Insureds and/or the Driver.

3.20- If the Driver escapes the scene of the Accident for no acceptable justification.

3.21- If it is proven in the report prepared by the authorized entity attending traffic Accidents that the Accident was caused deliberately by the Insured or the Driver.

3.22- Submitting inaccurate information or concealing material facts in the insurance coverage request.

3.23- Accidents occurring outside the territorial borders of the Kingdom of Saudi Arabian.

3.24- Any liability or expenses arising, directly or indirectly, from the following:

a) War, invasion, acts of foreign enemy, hostilities, warlike acts (whether war is declared or not), or civil war.

b) Rebellion, military or popular uprising, insurgence, revolution, usurping authority, martial laws, siege; or any events or reasons leading to declaring or continuation of martial laws, siege, or acts of vandalism and terrorism committed by person(s) working individually or on behalf of or related to any terrorist organization. Terrorism shall mean the use of violence for political, intellectual, philosophical, racial, ethnic, social, or religious purposes. The use of violence includes putting the public and/or a segment of it under panic condition; affecting and/or causing turmoil; intervening in any operations and/or activities or policies related to the government; or causing turbulence negatively affecting the national economy or any of its sectors.

c) Strikes, riots, or civil or labor unrest.

d) What has been caused, or contributed to, by nuclear weapons, ionizing radiations, radioactive contamination due to any nuclear fuel or waste, or contamination due to nuclear fuel combustion. For the purposes of this exclusion, combustion shall include any nuclear fission.

The Lessee may opt to cancel any of the exclusions above, which will be included as an Additional Benefits, unless deemed to be in conflict with relevant laws.

4. General conditions

4.1. Subrogation:

Following indemnification of an insurance beneficiary, the Insurer has the right to act on behalf of the Insured in pursuing their Claim against the person at fault, unless it is the First Beneficiary.

4.2. Right of Recovery:

In the case that an Insurer made indemnity payments to any party whomsoever for damage or loss, and it was later discovered that the payments were made upon a risk excluded from or not covered under the Policy; or if the Claim involved deceit, fraud, misinformation or forgery, the Insurer is entitled to recover against the indemnified person for the indemnity payments. The Insurer is also entitled to recourse against any person at fault in case of attempted theft or theft of the insured Motor Vehicle or when the insured Motor Vehicle is driven by any person without permission from the Insureds.

4.3. Changes:

The Insureds shall notify the Insurer, within 20 business days, of any Material Changes to the information submitted in the insurance coverage request. The Insurer shall notify the Insureds in case it intends to increase the amount of the Premium, or reimburse part of the Premium to the lessor when it is reduced. If no notification is sent to the Insured by the Insurer within five business days, then this shall indicate the Insurer's agreement to continue providing the coverage at the Premium rate agreed upon at the time of signing the Policy.

4.4. Obligations of the Insureds or Driver in Case the Occurrence of an Accident Covered under the Policy:

a) Shall inform the concerned entities as soon as an Accident occurs and shall not leave the scene of the Accident until procedures have been completed, except in cases where leaving the scene is required such as the case of physical injuries.

b) Shall not Claim responsibility with the intention of harming the Insurer, pay or undertake to pay any amount to any party involved in the Accident except after obtaining a prior written approval from the Insurer.

c) Shall cooperate with the Insurer, and issue powers of attorney enabling the Insurer to carry out the pleading, defending and settlement procedures on behalf of the Insured or the Driver, if the Insurer expresses its desire to do so.

d) Shall, at the Insurer's expense, perform all actions required to guarantee the Insurer's right for recovering any of its due entitlements from any other party, as a result of indemnity paid in accordance with the Policy.

e) Shall inform the concerned entities in case of theft or any other criminal act, and shall cooperate with the Insurer in securing the conviction of the offender.

4.5. Fraud:

All rights arising from the Policy shall be forfeited if the Claim involves fraud, or if the Insureds or the Driver adopts fraudulent ways or methods to gain benefit under this Policy, or if the liability or damage resulted from a deliberate act by or collusion with, the Insureds, the Driver, or others. The Insurer has the right of recover against an party found to be responsible for such fraud, whether as a conspirator or an accomplice.

5. This motor insurance is underwritten by Al Rajhi Company for Co-operative Insurance (ARCCI).

6. Value Added Tax (VAT) has been charged on behalf of the Government of the Kingdom of Saudi Arabia in accordance with the VAT Act announced by General Authority of Zakat and Tax (GAZT) in H1438.

For any assistance and/or claims

للحصول على المساعدة و/أو تقديم المطالبة

To report a Claim Working hours: (except public holidays)

8AM to 5PM, Sunday to Thursday

لتقديم مطالبة اثناء ساعات العمل (باستثناء الاجازات الرسمية) من الساعة 8 صباحا و حتى 5 مساء من الاحد الى الخميس

Call 920004414 or 011 4409666

اتصل على 920004414 أو 0114409666

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| Channel القناة | | Branch الفرع | Z61 |
| Date of Issue تاريخ الاصدار | | Place of Issue مكان الاصدار | |

