

Date: 02 February 2023

PUBLIC LIABILITY INSURANCE CERTIFICATE

To Whom It May Concern

We confirmed that **M/s GRAND ADVENTURE TOURISM L.L.C.** is insured with us under Public Liability as per following details:

- Policy No.** : **40/2007/20/2023/53**
- Period of Insurance** : **From 01 February 2023 To 31 January 2024**
- Cover** : To indemnify the insured against all sums which the insured shall become legally liable to pay as damages in respect of accidental bodily injury &/or death to any third party or to any third-party property damage arising out of their normal course of business activity carried out at Insured's Premises.
- Business Activity: Inbound & Outbound Tour Operator; Travel Agency
- Location: WHP2-BLOCK-T COMMERCIAL, Office No.13, Saih Shuaib 3, DUBAI INDUSTRIAL CITY, DUBAI
- Limit** : **AED 1,0000.00** any one occurrence and in the aggregate
- Deductible** : **AED 5,000.00** each and every loss
- Territorial Limit** : **United Arab Emirates (Onshore)**
- Jurisdiction** : **United Arab Emirates**

Cover evidenced by the certificate is subject to the coverage terms, conditions, limitations and exclusions of the policy and does not act to amend or modify the original policy in any way.

Authorized Signatory
Al Wathba National Insurance Co. PJSC





شركة الوثبة الوطنية للتأمين ش.م.ع.
ALWATHBA NATIONAL INSURANCE CO. P.J.S.C.

Public Liability Policy Schedule

Policy NO	:	40/2007/20/2023/53
Customer Code	:	150215
Insured Name	:	GRAND ADVENTURE TOURISM L.L.C.
Address	:	P.O.Box TBA,Dubai,UAE
Period	:	From 02/02/2023 12:00 AM To : 01/02/2024 11:59 PM (Both days inclusive)
Premises/Contract	:	To indemnify the insured against all sums which the insured shall become legally liable to pay as damages in respect of accidental bodily injury &/or death to any third party or to any third-party property damage arising out of their normal course of business activity carried out at Insured's Premises. Business Activity: Inbound & Outbound Tour Operator; Travel Agency Location: WHP2-BLOCK-T COMMERCIAL, Office No.13, Saih Shuaib 3, DUBAI INDUSTRIAL CITY, DUBAI
Premium	:	As Agreed

Limit of indemnity in respect of any one claim or number of claims arising out of one cause Dirhams 1,000,000.00
any one occurrence & in the aggregate

Deductible/Excess : * Dirhams 5000 each and every loss

Territorial Limit : United Arab Emirates (Onshore)

Jurisdiction : United Arab Emirates

The following Conditions and Clauses are attaching to and forming part of this policy:

*Conditions:

As per Al Wathba Standard Public Liability policy wording subject to the following:

- Scope of coverage: Legal Liability of the Insured towards third parties in respect of bodily injury and/or property damage arising out of Insured's activities.
- Trigger: Occurrence
- Material Alteration Clause: In the event of the client/insured becoming aware of a material change to the risk (including a material change to such risks loss record) after quotation but prior to inception the insured shall inform the insurer as soon as possible. The insurer reserves the right to amend or withdraw quoted terms and conditions subject to receipt of such new information.

*Extensions:

- Premise Risk Only
- Cost Inclusive Clause
- Claim Notification Clause – within 7 days
- Policy once issued will not be cancelled for any reason at the request of the Insured.



Created By : MARILENACI

Approved By : MARILENACI

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رأس المال المدفوع والمصرح به (207) مليون درهم شركة خاضعة لأحكام القانون الإتحادي رقم (6) لسنة 2007 في شأن إنشاء هيئة التأمين وتنظيم أعماله ومقيدة بسجل شركات التأمين تحت رقم (10) بتاريخ 24/12/1984
أبوظبي ها : 02-4185300 فاكس : 02-6776628 ص ب : 45154
العين هاتف : 02-4185485 فاكس : 02-6776628 ص ب : 15883
دبي هاتف : 02-4185449 فاكس : 02-6776628 ص ب : 6807
الشارقة هاتف : 02-4185300 فاكس : 02-4185300 ص ب : 45154
Abu Dhabi Tel : 02-4185300 Fax : 02-6776628 P.O.Box : 45154
Al Ain Tel : 02-4185485 Fax : 02-6776628 P.O.Box : 15883
Dubai & N.I Tel : 02-4185449 Fax : 02-6776628 P.O.Box : 6807
Sharjah Tel : 02-4185300 Fax : 02-6776628 P.O.Box : 45154

E-mail : alwathba@awnic.com

Website : www.awnic.com



***Cost Inclusive Clause**

Notwithstanding anything contained in the Policy or endorsed thereon to the contrary, it is hereby declared and agreed that the Company will indemnify the Insured in respect of all costs and expenses incurred with the written consent of company in the investigation, defence or settlement of any claim or circumstance however such costs and expenses are included within (and are not in addition to) the Indemnity Limits stated in the Policy Schedule.

Subject otherwise to the same terms, conditions and limitations of the said policy.

***This Policy excludes the following in general:**

- Contractor's All Risks / Erection All Risk, Workmen's Compensation / Employers' Liability
- Any Professional Liability, Product Liability, Automobile Liability, Aviation / Airside Liability and All Marine Liabilities
- Medical Malpractice
- Guarantees, Fines and Penalties,
- Failure to perform complete works.
- Principal's Properties (existing and surrounding)
- Property being worked upon; contract works or materials
- Property in care, custody & control
- Date Recognition Exclusion
- Asbestos & Silicosis
- Events and Cancellation
- Product Liability - Completed Operations
- Avian Flu
- Liability arising out of use of swimming pool and gym.
- Watercraft/Marine/Off-shore Risks
- All Types of Aviation Liabilities
- Kidnap & Ransom
- Molestation & Sexual Abuse
- Motor Liability and/or Contingent Motor Liability
- Contractual Liability
- Directors and Officers &/or Errors & Omissions Liability
- Fines, penalties and punitive damages
- H1N1 Virus / MERS Virus / SARS Virus / AIDS / Ebola / COVID-19
- Tobacco Products Liability
- Excluding liabilities arising from adventure activities, sports, trekking, hiking, biking and related activities & mountain trips.
- Motorized Water sports
- Hazardous Sports Activities
- Offshore Activities
- Pure Financial Losses / Consequential Losses
- Toxic Mold & Lead Exclusion
- Hazardous Activities
- Personal and Advertising Liability
- Excluding Liability arising out of Civil/Constructions Works
- Excluding any financial losses to the Insured's customers due to the Insured's business activities.
- Excluding Liability Arising Out of Outdoor Activities
- Excluding liability to Employees/Performers and Artists hired by the Insured
- Excluding liability towards participants and trainees
- Excluding liability arising out of Entertainment activities offered by the insured such as water sports or any water events such as Scuba Diving, Sailing, Water Rafting, safaris, etc.





- Excluding liability for loss of properties of clients due to theft/dishonesty of employees
- Excluding cover for visitors' health insurance required by the authorized Department in UAE

***Terrorism and Sabotage Exclusion Clause**

Notwithstanding any provision to the contrary with in this policy or any endorsement thereto, this policy does not cover any loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from, happening through or in connection with any act of terrorism, regardless of any other cause contributing concurrently or in any other sequence to the loss, damage, cost or expense.

For the purpose of this exclusion endorsement, terrorism means an act and/or threat of force or violence by any person or persons, whether acting alone or on behalf of or in connection with any organization(s), committed for political or other purposes, including the intention to influence any government and/or to put the public or any section of the public in fear.

If underwriters maintain that by reason of this exclusion any loss, damage, cost or expense is not covered by this policy, the burden of proving the contrary shall be upon the Insured.

***Cyber Exclusion Clause**

"This agreement does not apply to, and specifically excludes losses of any kind directly or indirectly caused by, arising from, or consisting of, in whole or in part:

- a) The use or misuse of the Internet or similar facility;
- b) Any electronic transmission of data or other information;
- c) Any computer virus or similar problem;
- d) The use or misuse of any Internet address, website or similar facility;
- e) Any data or other information posted on a Website or similar facility;
- f) Any loss or data damage to any computer system, including but not limited to hardware or software (unless such loss or damage is caused by fire, lightning, explosion, aircraft or vehicle impact, falling objects, windstorm, hail, tornado, cyclone, hurricane, earthquake, volcano, tsunami, flood, freeze or weight of snow);
- g) The functioning or malfunctioning of the Internet or similar facility, or of any Internet address, Website or similar facility (unless such loss or damage is caused by fire, lightning, explosion, aircraft or vehicle impact, falling objects, windstorm, hail, tornado, cyclone, hurricane, earthquake, volcano, tsunami, flood, freeze or weight of snow); or
- h) Any infringement whether intentional or unintentional, of any intellectual property rights (including but not limited to trademark, copyright or patent)."

Subject otherwise to the terms, conditions and limitation of the Policy.

***Seepage, Pollution & Contamination Exclusion Clause**

This Insurance does not cover any liability for:

- (1) Personal Injury or Bodily Injury or loss of, damage to, or loss of use of property directly or indirectly by seepage, pollution or contamination, provided always that this paragraph (1) shall not apply to liability for Personal Injury or Bodily Injury or loss of or physical damage to or destruction of tangible property, or loss of use of such property damaged or destroyed, where such seepage, pollution or contamination is caused by a sudden, unintended and unexpected happening during the period of this





Insurance.

(2) The cost of removing, nullifying or cleaning-up seeping, polluting or contaminating substances unless seepage, pollution or contamination is caused by a sudden, unintended and unexpected happening during the period of this Insurance.

(3) Personal Injury or Bodily Injury or loss of, damage to, or loss of use of property directly or indirectly by seepage, pollution or contamination, provided always that this paragraph (3) shall not apply to liability for Personal Injury or loss of use of such property damaged or destroyed, where such seepage, pollution or contamination is caused by a sudden, unintended and unexpected happening during the period of this insurance.

(4) The cost of removing, nullifying or cleaning-up seeping, polluting or contaminating substances unless seepage, pollution or contamination is caused by a sudden, unintended and unexpected happening during the period of this Insurance.

(5) Fines, penalties, punitive or exemplary damages.

This Clause shall not extend this Insurance to cover any liability which would not have been covered under this Insurance had this Clause not been attached.

***Political Risk Exclusion Clause**

"This Insurance does not cover any loss or damage occasioned by or through or in consequence, directly or indirectly, of any of the following occurrence, namely:

a) War, Invasion, Act of Foreign enemy, Hostilities or Warlike operations (whether war be declared or not), Civil War.

b) Mutiny, Civil Commotion assuming the proportions of or amounting to a popular rising military rising, insurrection, rebellion, revolution, military or usurped power.

c) Acts of Terrorism committed by a person or persons acting on behalf of or in connection with any organization.

For the purpose of this condition, "Terrorism" means the use of violence for political ends and includes any use of violence for the purpose of putting the public or any section of the public in fear."

***War and Civil War Exclusion Clause**

Notwithstanding anything to the contrary contained herein this Policy does not cover Loss or Damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition or destruction of or damage to property by or under the order of any Government or public or local authority.

***Nuclear Risks Exclusion Clause**

(1) This policy does not cover:

i. loss of or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss.





II. any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:

- a) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
- b) the radioactive properties of, or a combination of radioactive properties with toxic, explosive or other hazardous properties of any radioactive material in the course of carriage as cargo, including storage or handling incidental thereto;
- c) ionizing radiations or contamination by radioactivity from, or the toxic explosive or other hazardous properties of any other radioactive source whatsoever.

(2) It is understood and agreed that such radioactive material or other radioactive source in paragraph (1)(b) and (c) above shall not include:

- I. depleted uranium and natural uranium in any form.
- II. radioisotopes which have reached the final stage of fabrication so as to be usable for any scientific, medical, agricultural, commercial, educational, or industrial purpose.

(3) This policy however does not cover loss of or destruction of or damage to any property or any consequential loss or any legal liability of whatsoever nature with respect to which:

- I. the Insured under this Policy is also an Insured or an additional Insured under any other Insurance Policy, including any nuclear energy liability policy; or
- II. any person or organization is required to maintain financial protection pursuant to legislation in any country; or
- III. the Insured under this Policy, is or had this Policy not been issued would be entitled to indemnification from any government of agency thereof.

(4) Loss, destruction, damage, expense or legal liability in respect of the nuclear risks not excluded by reason of paragraph (2) shall (subject to all other terms, conditions, limitations, warranties and exclusions of this Policy) be covered, provided that:

- I. in the case of any claim in respect of radioactive material in the course of carriage as cargo, including storage or handling incidental thereto, such carriage shall in all respect have complied with the full International Civil Aviation Organization Technical Instructions for the Safe Transport of Dangerous Goods by Air, unless the carriage shall have been subject to any more restrictive legislation, when it shall in all respects have complied with such legislation;
- II. this policy shall only apply to an incident happening during the period of this Policy and where any claim by the Insured against the Insurers or by any claimant against the Insured arising out of such incident shall have been made within three years after the date thereof;
- III. in the case of any claim for the loss of or destruction of or damage to or loss of use of an aircraft caused by or contributed to by radioactive contamination, the level of such contamination shall have exceeded the maximum permissible level set out in the following scale:

Emitter (IAEA Health and Safety Regulations)	Maximum permissible level of non-fixed contamination (Averaged over 300cm ²)
Beta, gamma and low toxicity alpha emitters	Not exceeding 4 Bequerels/cm ² (10-4 microcunries/cm ²)
All other emitters	Not exceeding 0.4 Bequerels/cm ² (10-5 microcunries/cm ²)

IV. The cover afforded hereby may be cancelled at any time by the Insurers giving seven days' notice of cancellation.

*War & Terrorism Exclusion Clause





Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:

1. War, or state of war, whether declared or not, invasion, acts of foreign enemies, hostilities or warlike operations, and/or
2. civil war, rebellion, revolution, insurrection, mutiny, riot, strike, military or popular rising, and/or
3. civil commotion assuming the proportions of or amounting to a popular rising, and/or
4. martial law, state of siege, state of emergency or any event(s) or cause(s) which directly or indirectly lead(s) to the proclamation to establish, the establishment or maintenance of martial law, a state of siege and/or a change of government or head of state, and/or
5. any act intending to overthrow or influence the government, local authorities or part of them with force, by means of fear, with violence or the threat thereof, and/or
6. any act of terrorism, and/or
7. looting, pillage, felony, theft, burglary, malicious damage, vandalism or any comparable activity if they occur in parallel or in connection with any act referred to in point 1 to 6 of this endorsement

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to 1 to 7 above.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

If the insurers allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the assured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

*Date Recognition Exclusion Clause

This Policy does not cover damage or consequential loss, cost, claim or expense, whether preventative or otherwise of whatsoever nature directly or indirectly caused by or consisting of or arising from

A. any erasure, loss, distortion or corruption of information or data of any computer system or network, computer hardware or software, data processing equipment, computerized component, media, microchip, embedded chip, integrated circuit or similar devices, or other records

or





B. the failure, malfunction or inadequacy of any computer system or network, any computer hardware or software, data processing equipment, computerized component, media, microchip, embedded chip, integrated circuit or similar devices, or other records whether the property of the insured or not, and whether occurring before, during or after the year 2000

1. correctly to recognize any date as its true calendar date
2. to capture save or retain, and/or correctly to manipulate, interpret or process any data or information or command or instruction as a result of treating any date otherwise than its true calendar date
3. to capture save or retain or correctly to process or interpret any data or information as a result of the operation of any command which has been programmed into computer system or network, especially any computer hardware or software, data processing equipment, computerized component, media, microchip, embedded chip, integrated circuit or similar devices, being a command which causes erasure, loss, distortion or corruption of data or information or the inability to capture save retain or correctly to process such data on or after any date.

*IT Clarification Agreement

Property damage covered under this agreement shall mean physical damage to the substance of property.

Physical damage to the substance of property shall not include damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by deletion, a corruption to a deformation of the original structure.

Consequently, the following are excluded from this Agreement:

- a) Loss of or damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure, and any business interruption losses resulting from such loss or damage.

Notwithstanding this exclusion, loss or damage to data or software which is the direct consequence of insured physical damage to the substance of property shall be covered.

- b) Loss or damage resulting from an impairment in the function, availability, range of use or accessibility of data software or computer, and any business interruption losses resulting from such loss or damage.

*Electronic Data Exclusion Clause

Notwithstanding any provision to the contrary within the Policy or any endorsement thereto, it is understood and agreed as follows:-

- a) This Policy does not insure, loss, damage, destruction, distortion, erasure, corruption or alteration of ELECTRONIC DATA from any cause whatsoever (including but not limited to COMPUTER VIRUS) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

ELECTRONIC DATA means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or





electronically controlled equipment and includes programmes, software, and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

COMPUTER VIRUS means a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. COMPUTER VIRUS includes but is not limited to 'Trojan Horses', 'worms' and 'time or logic bombs'.

b) However, in the event that a peril listed below results from any of the matters described in paragraph a) above, this Policy, subject to all its terms, conditions and exclusions will cover physical damage occurring during the Policy period to property insured by this Policy directly caused by such listed peril.

Listed Perils
Fire
Explosion

*Radioactive Contamination, Chemical, Biological, Bio-Chemical and Electromagnetic Weapons Exclusion Clause

This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith.

1. In no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from

1.1. ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.

1.2. the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof.

1.3. any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter

1.4. the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes.

1.5. any chemical, biological, bio-chemical, or electromagnetic weapon.

*Microorganism Exclusion (MAP) (Absolute)

This Policy does not insure any loss, damage, claim, cost, expense or other sum directly or indirectly arising out of or relating to:

mold, mildew, fungus, spores or other microorganism of any type, nature, or description, including but not limited to any substance whose presence poses an actual or potential threat to human health.

This exclusion applies regardless where there is (i) any physical loss or damage to insured property; (ii) any insured peril or cause, whether or not contributing concurrently or in any sequence; (iii) any





loss of use, occupancy, or functionality; or (iv) any action required, including but not limited to repair, replacement, removal, cleanup, abatement, disposal, relocation, or steps taken to address medical or legal concerns.

This exclusion replaces and supersedes any provision in the Policy that provides insurance, in whole or in part, for these matters. Transmission And Distribution Lines Exclusion Clause

***Total Asbestos Exclusion Clause**

It is hereby agreed and understood that this policy shall not apply to and does not cover any actual or alleged liability whatsoever for any claim or claims in respect of loss or losses directly or indirectly arising out of, resulting from, in consequence of, contributed to or aggravated by asbestos in whatever form or quantity.

***Sanctions and Embargoes Clause**

Whenever coverage for an original policy provided by this insurance would be in violation of any sanctions and embargo regulations applicable under law where either party to this insurance is registered, such coverage is null and void.

***Excluding emerging risks such as:**

- Electro Magnetic Fields:

It is hereby understood and agreed that this policy excludes any claims or losses arising directly or indirectly out of non-ionic radiation including but not limited to Electro Magnetic Fields and/or Electro Magnetic Interference.

- Genetically Modified Organisms:

It is hereby understood and agreed that this policy excludes any claims or losses arising directly or indirectly from Genetically Modified Organisms ("GMOs").

For the purposes of this exclusion, GMOs shall mean and include:

organisms or micro-organisms or cells, or the organisms or micro-organisms, cells or cells organelles, from which they have been derived, which have been subject to genetic engineering process with resulted in their genetic change.

and shall also mean and include every biological or molecular unit with self-replication potential or biological or molecular unit with selfreplication potential from which have been derived, which has been subject to genetic engineering process which resulted in its genetic change.

in the event that the definition of GMO under the applicable law and/or official regulations relating to genetic engineering or modification in any State, territory or jurisdiction in which claim is made is wider than the foregoing then such wider definition shall be incorporated into this definition in addition to the foregoing.

- Transmissible Spongiform Encephalopathy:

It is hereby understood and agreed that this Policy excludes any claims or losses arising directly or





indirectly out of transmissible spongiform encephalopathy (TSE) including but not limited to bovine spongiform encephalopathy (BSE) or new variant Creutzfeld-Jakob disease (vCJD)".

- Asbestos:

It is hereby understood and agreed that this Policy shall not apply to and does not cover any actual or alleged liability whatsoever for any claim or claims in respect of loss or losses directly or indirectly arising out of, resulting from, in consequence of, contributed to or aggravated by asbestos in whatever form or quantity.

- Toxic Mould

It is hereby understood and agreed that this policy excludes any claims or losses arising directly or indirectly out of moisture-related damage.

For the purpose of this exclusion, moisture-related damage shall mean:

a. Fungus/fungi including but not limited to, mould, mildew, mushrooms, yeast, bio-contaminates or nay substance produced by, or arising out of, or emanating therefrom;

b. Rot, decay carrion or any other gradual deterioration, de-lamination, adhesive or cohesive failure, weakening, or deformation of wood products or other material cause by continuous and/or prolonged and/or repeated contact with water or moisture. This definition applies even if the water and/or moisture also contains chemical elements other than water.

*Warranted all safety measures/precautions to be taken while performing the duties, any claims due to Breach will not be entertained.

*Any further amendment on the policy cover once issued will be subject to additional premium which will be intimated by the Insurer to the Insured subsequently for agreement.

*Subject to No Known or Reported Losses and Clean Loss record for the past 5 years as of inception date.

INFECTIOUS OR CONTAGIOUS DISEASES LIABILITY EXCLUSION CLAUSE :

The following perils, risks and kinds of insurance are excluded under this agreement: Loss or damage caused directly or indirectly by:

- Infections or contagious disease manifested by any person or group of person within the premises and/or by any past presence within the premises.
- Murder or suicide or pest occurring at the premises.
- Injury or illness sustained by any person arising from or traceable to foreign injurious matter in the food or drink provided on the premises.
- Defects in the drains, ventilation, air conditioning, water supply and any other sanitary arrangements at the premises (except for physical bodily injuries or material damages sustained out of a physical accident).
- Restriction of use of the premises (whether partial or total) by order of the competent public authority following the occurrence of (a), (b), (c) or (d).

Such loss is excluded regardless of any other cause or event contributing concurrently or in any sequence of the loss.

COMMUNICABLE DISEASE EXCLUSION :

1. Notwithstanding any provision to the contrary within this policy, this policy does not cover all actual or alleged loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or



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any other amount, directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.
2. For the purposes of this endorsement, loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test for a Communicable Disease.
3. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
3.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
3.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
3.3. the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress, damage to human health, human welfare or property damage.

LMA5396

17 April 2020

Kindly check the contents of this policy and its enclosures carefully. In the absence of any comment and/or advice from you to the contrary, we consider that it reflects precisely your instructions and requirements.

02-FEB-23

For and on behalf of the company

Date

Insured's Signature



Created By : MARILENACI

Approved By : MARILENACI

Printed By : MARILENACI 02/FEB-23 10:31:43

رأس المال المدفوع والمصرح به (207) مليون درهم شركة خاضعة لأحكام القانون الإتحادي رقم (6) لسنة 2007 في شأن إنشاء هيئة التأمين وتنظيم أعماله ومقيدة بسجل شركات التأمين تحت رقم (10) بتاريخ 24/12/1984
Abu Dhabi Tel : 02-4185300 Fax : 02-6776628 P.O.Box : 45154 45154 : ص ب 02-6776628 فاكس : 02-4185300 أبوظبي ها
Al Ain Tel : 02-4185485 Fax : 02-6776628 P.O.Box : 15883 15883 : ص ب 02-6776628 فاكس : 02-4185485 العين هاتف
Dubai & N.I Tel : 02-4185449 Fax : 02-6776628 P.O.Box : 6807 6807 : ص ب 02-6776628 فاكس : 02-4185449 دبي هاتف
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