



AKTI
الخليج للتأمين التكافلي
AlKhaleej Takaful Insurance

253300/229

Debit Note

Date : 07/05/2025

No. : 455968

FIRE DEPT.

A/c No. 1241202520

Alcat Contracting Co

P.O.Box 681

Doha, State of Qatar

Please note that we have **Debited** your account as follows :

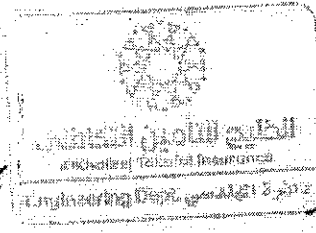
POLICY NO.	DESCRIPTION	AMOUNT	
		QRs.	Dhs.
CAR/7600/2024	Additional Premium due on Contractors' All Risks / TPL / Policy Insured : M/s Alcat Contracting Co as per Endorsement No. 122/2025 Period Extension W.E.F. 05/06/2025 To 30/09/2025 C A R / TPL <u>Your Ref:</u> Your email confirmation dated 06:05.2025	38,294	00
TOTAL Qatari Riyals Thirty Eight Thousand Two Hundred Ninety Four Only.		38,294	00

Payment Information : All cheque payable to "Al khaleej Takaful Insurance"

Wire Transfer :

Name of Account : Alkhaleej Takaful Insurance.
Bank Name : Masraf Al Rayan. Grand Hamad Branch.
Account Number : 0003-110718-200
Swift Number : MAFR QA QA
IBAN Number : QA75 MAFR 0000 0000 0003 1107 1820 0

AUTHORIZED SIGNATURE :



Alkhaleej Takaful Insurance. | www.alkhaleej.com

منطقة 5 - شارع حمد الكبير - بناية 76 - ص.ب: 4555 - الدوحة - قطر | هاتف: +974 4404 1111 | فاكس: +974 4443 0530 | Toll Free: 800 5007
Email: ktg@alkhaleej.com

شركة مساهمة عامة قطرية - مرخصة من مصرف قطر المركزي - رأس المال 255,279,020 ريال قطري (مدفوع بالكامل) | تأسست بموجب المرسوم الأميري رقم 53 لسنة 1978 - سن 7095
Qatari Shareholding Company - Licensed by Qatar Central Bank - Capital QR 255,279,020 Paid in full | Established by the Amiri Decree No. 53 In 1978 - C.R. 7095



Date: 07/05/2025 التاريخ
Branch: Head Office الفرع
Department: Fire & General Accdt. الدائرة

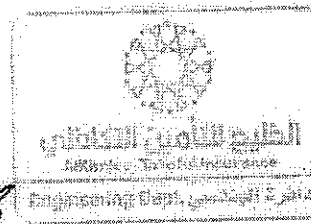
Endorsement No.	122 / 2025	Policy No.	CAR / 7600 / 2024	المرفق و المكون جزءا متمما للوثيقة رقم
In the name of Address	Public Works Authority (ASHGHAL) as Principal and any subsidiary or affiliated companies, and/or Alcat Contracting Company as Main Contractor and/or subcontractors, Project managers, Programme managers, Construction managers of each and every tier as required in the respective contracts. Consultants, suppliers and vendors, all of any tier, while carrying out physical work associated with the Project on or about the Project Site or caused by their physical presence on or movement about the Project Site Including all such parties, for whom the Principal has agreed to provide insurance cover within this Contract of Insurance or have an insurable interest in the Project for their activities at the Project Site Lenders / security agent / facility agent and their technical advisors, as applicable The employees, directors, officers of any of the above Including all such parties, whether named hereunder or not, or whether appointed prior to inception of this Contract of Insurance or subsequently. Each for their respective rights and interests			الصادرة باسم العنوان

Notwithstanding anything contained herein to the contrary, it is hereby declared and agreed that at the request of the Contributor vide their email dated 07.05.2025, the Period of Insurance under the abovementioned policy is extended for a further period of 118 days with effect from 05.06.2025 to 30.09.2025 plus 400 days Maintenance Period thereafter as per the Maintenance Visits Clause attached with the original policy (Subject to no known or reported claim other than those already reported as on 07.05.2025)

In consideration of the above, an additional premium of QAR 38,294/- is hereby charged to the Contributor.

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

for AL KHALEEJ TAKAFUL INSURANCE



Alkhaleej Takaful Insurance | www.alkhaleej.com

76 Grand Hamad Avenue Area 5, P.O. Box: 4555, Doha - Qatar | منطقة 5 - شارع حمد الكبير - بناية 76 - ص.ب: 4555 - الدوحة - قطر
Email: ktg@alkhaleej.com | هاتف: +974 4404 1111 | فاكس: +974 4443 0530 | Toll Free: 800 5007 | الرقم المجاني: 800 5007

7095 | شركة مساهمة عامة مقرها في قطر - مرخصة من مصرف قطر المركزي - رأس المال 255,279,020 ريال قطري (مدفوع بالكامل) | تأسست بموجب المرسوم الأميري رقم 53 لسنة 1978 - س.ت. 7095
Qatari Shareholding Company - Licensed by Qatar Central Bank - Capital QR 255,279,020 Paid in full | Established by the Amiri Decree No. 53 in 1978 - C.R. 7095

PO Number: 5530103714

PM Number:

Date: 06-05-2025

PURCHASE ORDER

Alcat Contracting Company

PO Box: 00681, Al Umma Office Building, C-Ring

Doha Qatar

Email: info@alcatqatar.com

Tel: 44434241 Fax: 44412872



PURCHASE ORDER DETAILS

PO No. 5530103714 PO Date 06/05/2025
PO Amend No. Amend Date
PO Status Open Type General
Project Code PR-316 Offer No
Project Name ZF 152-Road Maintenance Doha South Pur Group 140-Project
Area-3

TERMS & CONDITIONS

Pay Term within 60 days Due net
Currency QAR
Invoice To Alcat Contracting Company
Pay Mode Pre-Numbered Check
Import NO
INCO Terms None
Mode of Transport
Partial Shipment Yes
Transshipment
Remarks

SUPPLIER DETAILS

Supplier Name AL-KHALBEI TAKAFUL INSURANCE COMPANY
Supplier Code 20302007
Contact Person Contact Address GRAND HAMA STREET,
Tel No.
Fax Country DOHA-Qatar
Mobile
Email

ITEM DETAILS

S.No	PO Line	Item Code and Description	Sh.No	Need Date	UOM	Quantity	Unit Rate	Value
1.1	00010	Extm. of Contractor All Risk Insurance	0000	07/05/2025	EA	1.00	38,294.00	38,294.00

Gross Price 38,294.00

Grand Total 38,294.00

Amount in Words: Qatari Riyal Thirty-Eight Thousand Two Hundred Ninety-Four and Zero dirham Only

For Alcat Contracting Company

Delivery Address: Alcat Contracting Company

(Authorized Signatory)

Document Level Note :

- # CAR-TPL INSURANCE POLICY PERIOD FROM 05/06/2025 TO 30/09/2025.
1. PRICE BASED ON EMAIL QUOTE DATED: 04-05-2025 @5:13PM.
 2. POLICY TYPE: CONTRACTORS ALL RISKS INCLUDING THIRD PARTY LIABILITY.
 3. ALL TERMS AND CONDITIONS SHALL BE AS PER YOUR QUOTATION.
 4. PAYMENT: 60 DAYS FROM SUBMISSION OF INVOICE.
 5. ALCAT RESERVES ITS RIGHT TO MODIFY QUANTITY AS MENTIONED IN THIS LPO AT ANY POINT OF TIME AND/OR TO CANCEL THIS LPO, IF REQUIRED.

Created by: Bhinwaraj Tamwar

Approved By: Hossam Banua

May 7, 2025

8:33:55 AM

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PO Number: 5530103714

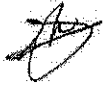
PM Number:

Date: 06-05-2025

6. ATTACHED ANNEXURE-1 (TERMS & CONDITIONS) IS AN INTEGRAL PART OF THIS PO.

7. KINDLY ACKNOWLEDGE THE RECEIPT AND ACCEPTANCE OF THIS PO BY RETURN.

** PM-ZAD/ALGAT/SM/200084.



Created by: Bhhnwaraj Tanwar

Approved By: Hossam Bannia

May 7, 2025

8:33:55 AM

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PR-1530103158

LPO: 5530108714. AS

ALCAT CONTRACTING CO. P.O. BOX NO. 681, DOHA, QATAR		Date: 05/05/2025								
No: ZAD/ALCAT/SM/200084		LAST PURCHASE/SERVICE MEMO								
BASIC DETAILS OF SERVICE MEMO		Supplier name: Al Khaleej								
Nature Service	Extension of Contractor All Risk Insurance Policy	Total value of SM	QAR: 90,000 RMB per month							
Department	ACC-ZF-152-Road Maintenance-Qatar South Area 3	Contract period	: Original from 15.04.2024 to 04.06.2025 (450 days)							
Service Type	Renewal <input checked="" type="checkbox"/> or New Service <input type="checkbox"/>	Service Memo	: ZAD/ALCAT/SM/200059-1 Date: 16/05/2024							
REASON/OBJECTIVE OF THIS SERVICE										
1. ACC is currently undertaking ZF-152 project and the insurance of the project is expiring on 4th June 2025 based on the initial timeline of the project. 2. Currently the works are being undertaken and the project is expected to be closed as per the timeline. However the Client requires a minimum validity of 60 days for the 'insurances for processing of the invoices. As the invoices are being submitted with the progress of work and even after the closure hence the insurance is required to be extended for 118 days i.e from 5th June 2025 to 30th September 2025. 3. Considering the above it is proposed to extend the insurance upto 30th September 2025 at a cost of Qr. 38,294/-										
RISKS/CONCERNS/NON-COMPLIANCE OF SOI or POLICY										
The extension premium is loaded by 50% over and above the existing premium and charged proportionately considering the open claims. However as most of these incidents pertain to Kahrama it is recommended to not to close any case and to renew the insurance with the loading of the premium considering the projects balance works to be completed and the clients requirement for processing of invoices										
QUOTED SERVICE PROVIDER DETAILS										
No	Supplier Name	Service Description	Currency	Quoted rate	Negotiated rate	Exchange rate	Rate in Qr.	Service Period in days	Total - Qr.	Remarks
1	Al Khaleej	Extension of CAR-TPL Insurance policy	QAR	324.52	324.52	1.00	324.52	118.00	38,294	Minimum Deductible: 1. Section-1 - Material Damage: QAR 15,000 and 2. Section-2 - QAR 15,000 each and every claim but increasing to 5% of claim amount subject to minimum QAR 15,000 in respect of Underground Utilities.
* All the supported documents are attached herewith										
Notes:										
1. Period from 05/05/2025 to 30/09/2025 (Both dates inclusive)										
2. The Project Insurance has been obtained through Marsh Qatar LLC being the agent for the insurance and accordingly the extension premium would be paid to the said company - As advised by MARSH PO may directly be raised										
RECOMMENDED SERVICE PROVIDER										
Supplier Name		Negotiated rate	Exchange rate	Rate in Qr.	Service Period in days	Total - Qr.	Payment Terms			
Al Khaleej		324.52	1.00	324.52	118	38,294	60 Days Credit			
Supplier selection criteria(s):										
<input type="checkbox"/> Better quality <input type="checkbox"/> Lowest bidder <input type="checkbox"/> Reputed supplier <input checked="" type="checkbox"/> Others (specify): Extension of Existing CAR TPL Policy										
BUDGET DETAILS										
Particulars		Amount (Qr)								
Budgeted value for the requested service/expense		263,266								
Budget utilized till last purchase		90,000								
Balance available for this purchase		173,266								
Proposed as per this service memorandum		(38,294)								
Surplus/(deficit)		134,972								
AUTHORIZATION APPROVAL										
For and on behalf of: Enid Garcia, Procurement Engineer 05/05/2025			For and on behalf of: Nasser N. Al-Jabri, Senior Manager - Finance 05/05/2025			For and on behalf of: Abdul Salam, Chief Financial Officer 05/05/2025			For and on behalf of: Tahani Mohamed, Chief Executive Officer 05/05/2025	

Bhinwaraj Tanwar

Subject: FW: Request for Extension of ZF-152 CAR-TPL Insurance
Attachments: SM - 200084 CAR Policy ZF-152- Extension.xlsx

From: Rajesh, Antony Antony.Rajesh@marsh.com
Sent: Sunday, May 4, 2025 5:13 PM
To: Md Shahbaz mdshahbaz@alcatqatar.com
Cc: Nasir Hussain nasir@zad.qa; Al Jabsheh, Sara Sara.Al-Jabsheh@marsh.com; Beltran, Rosette Rosette.Beltran@marsh.com; MarshQataradvise MarshQataradvise@mmc.com; Mehra, Anurag Anurag.Mehra@marsh.com
Subject: RE: Request for Extension of ZF-152 CAR-TPL Insurance

Dear Shahbaz,

Al Khaleej has provided the revised terms. They have assessed the recent loss, and the loss ratio has now exceeded 100%. The revised premium is now QAR 38,294, subject to additional claims being reported beyond those in their records.

There were already three claims pending settlement, which prompted Al Khaleej's reinsurer to propose a premium increase. However, we managed to convince them to proceed without any loading at that time.

Now, with the reporting of a new claim and the approximate loss of circa QAR 50,000 to QAR 60,000, they were looking to increase the premium by a minimum of 100%. After continuous negotiation, we were able to reduce the loading to 50%, resulting in a premium increase of QAR 12,765.

We await your confirmation to proceed further.

Regards,
Rajesh

S.Antony Francin Rajesh | Vice President
Marsh Qatar LLC
PO Box 22074 | The Gate | Bay Tower-2 | 9th Floor | Suite 1
Maysaloun Street | West Bay | Doha | State of Qatar

Office : +974 44077 303 | Mobile: +974 6680 9559 | Fax No: + 974 44077 332
Email : antony.rajesh@marsh.com Web : www.marsh.com



A business of Marsh McLennan

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DISCLOSURE OF MATERIAL FACTS - Every proposer or insured when seeking new insurance or renewing an existing policy must disclose any information which might influence the insurer in deciding whether or not to accept the risk, what the terms should be, or what premiums to charge. Failure to do so may render the insurance voidable from inception and enable the insurer to repudiate liability.

From: Rajesh, Antony
Sent: Sunday, May 4, 2025 10:28 AM
To: Md Shahbaz <mdshahbaz@alcatqatar.com>
Cc: Nasir Hussain <nasir@zad.qa>; Al Jabsheh, Sara <Sara.Al-Jabsheh@marsh.com>; Beltran, Rosette <Rosette.Beltran@marsh.com>; MarshQataradvise <MarshQataradvise@mmc.com>; Mehra, Anurag <Anurag.Mehra@marsh.com>
Subject: RE: Request for Extension of ZF-152 CAR-TPL Insurance

Dear Shahbaz,

Thanks and we again sent a chaser this morning as well. Will update soon with Al Khaleef's response.

Regards,
Rajesh

S. Antony Franchin Rajesh | Vice President
Marsh Qatar LLC
PO Box 22074 | The Gate | Bay Tower-2 | 9th Floor | Suite 1
Maysaloun Street | West Bay | Doha | State of Qatar

Office : +974 44077 303 | Mobile: +974 6680 9559 | Fax No: + 974 44077 332
Email : antony.rajesh@marsh.com Web : www.marsh.com



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From: Md Shahbaz <mdshahbaz@alcatqatar.com>
Sent: Sunday, May 4, 2025 10:24 AM
To: Rajesh, Antony <Antony.Rajesh@marsh.com>
Cc: Nasir Hussain <nasir@zad.qa>; Al Jabsheh, Sara <Sara.Al-Jabsheh@marsh.com>; Beltran, Rosette <Rosette.Beltran@marsh.com>; MarshQataradvise <MarshQataradvise@mmc.com>; Mehra, Anurag <Anurag.Mehra@marsh.com>
Subject: RE: Request for Extension of ZF-152 CAR-TPL Insurance

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Dear Rajesh,

As discussed, can we please request the confirmation on the validity of the quote post reporting of the last incident.