

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 Your Ref: 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"

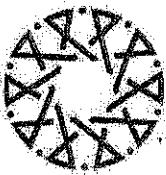
Wire Transfer :

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 محمد بن عبد الله - ناحية 76 - صبيحة - الدوحة - قطر | الرقم المالي: 7095 | Tel: +974 4404 1111 | Fax: +974 4443 0530 | Toll Free: 800 5007 | فاكس: 800 5007 | مكرش مهتم بالعمل العام - مرخصة من مصرف قطر المركزي - رأس المال 255,279,020 ريال قطري (مدفوع بالكامل) | تأسست بموجب المرسوم الأميري رقم 53 لسنة 1978 - دل. ت: 7095 | Established by the Amiri Decree No. 53 in 1978 - QR. 7095 | Qatar Shareholding Company - Licensed by Qatar Central Bank - Capital QR 255,279,020 Paid in full



AKTI
الخليج للتأمين التكافلي
AlKhaleej Takaful Insurance

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

Endorsement No.: 122 / 2025 Policy No.: CAR / 7600 / 2024 المرفق والمكون جزءاً متمماً للوثيقة رقم

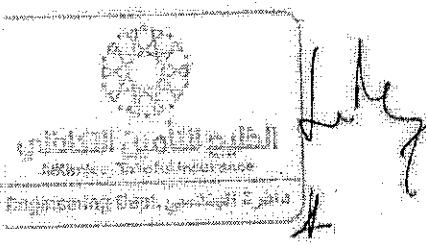
In the name of Address	Public Works Authority (ASHGHAL) as Principal and any subsidiary or affiliated companies, and/or	المقدمة باسم العنوان
	Alcat Contracting Company as Main Contractor	
	and/or subcontractors, Project managers, Programme managers, Construction managers of each and every tier as required 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	

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 KHALEJ TAKAFUL INSURANCE



Alkhaleej Takaful Insurance | www.alkhaleej.com

76 Grand Hamad Avenue Area 5, P.O. Box: 4555, Doha - Qatar
Email: ktg@alkhaleej.com Tel: +974 4404 1111

منطقة 5 - شارع حمد الكبير - بناية 76 - ص.ب. 4555 - الدوحة - قطر
الرقم الم Buckley: 800 5007 Toll Free: 800 5007
فاسخ: +974 4443 0530 Fax: +974 4443 0530

شركة مساهمة عامة قطرية - مرفقة بنك قطر المركزي - رأس المال 255,279,020 ريال قطري (مقدار بالكامل) | تأسست بموجب المرسوم الایماني رقم 53 لسنة 1978 - مل. 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

PURCHASE ORDER

Alcat Contracting Company

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

Doha Qatar

Email: info@alcatqatar.com

Tel: 44434241 Fax: 44412872



PURCHASE ORDER DETAILS					TERMS & CONDITIONS				
PO No.	5530103714	PO Date	06/05/2025		Pay Term	within 60 days Due net			
PO Amend No.		Amend Date			Currency	QAR			
PO Status	Open	Type	General		Invoice To	Alcat Contracting Company			
Project Code	PR-316	Offer No			Pay Mode	Pre-Numbered Check			
Project Name	ZF 152-Road Maintenance Doha South Area-3	Pur. Group	140-Project		Import	NO			
SUPPLIER DETAILS					INCO Terms	None			
Supplier Name	AL-KHALBEI TAKAFUL INSURANCE COMPANY				Mode of Transport				
Supplier Code	20302007				Partial Shipment	Yes			
Contact Person					Transshipment				
Tel No.					Remarks				
Fax									
Mobile									
Email									
ITEM DETAILS									
S.No	PO Line	Item Code and Description	Sl.No	Need Date	UOM	Quantity	Unit Rate	Value	
1.1	00010	Extn. 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 Banna				
May 7, 2025					8:33:55 AM				
Page 1 of 6									

PO Number: 5530103714

PM Number:

Date: 06-05-2025

6. ATTACHED ANNEXURE-I (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: Bhinwariaj Tanwar

Approved By: Hossam Baona

May 7, 2025

8:33:55 AM

Page 2 of 6

LPO: 5530108714. 45

PR-1530103158

<p>ALCAT CONTRACTING CO. P.O. BOX NO. 651 DOHA, QATAR</p> <p>LAST PURCHASE SERVICE MEMO</p>																																																																																																																																			
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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 Franklin 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

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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 Khaleej's response.

Regards,
Rajesh

S.Antony Franklin Rajesh | Vice President
Marsh Qatar LLC
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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.