

**Annex Survey Report No. 8638/2025**

In accordance with the authorization of **Mohandes Insurance co**, we proceeded on 27 Aug 2025 to “

**Cairo three A for Agricultural & Animal Production (Al-Naeem 2 Farm)** located at West of Wadi El-Natrun City, behind Diplomats' Farm, Beheira Governorate, Egypt, in order to assess and categorize the hazards under evaluation for insurance coverage.

**1. Occupancy**

<b>Insurance Applicant</b>	<b>Cairo three A for Agricultural &amp; Animal Production (Al-Naeem 2 Farm)</b>
<b>Business Starting Date:</b>	<ul style="list-style-type: none"><li>- Citrus Pack house No.1 : 2018</li><li>- Citrus, Fruits &amp; Grape Pack house No.2: 2023</li></ul>
<b>Physical Address:</b>	West of Wadi El-Natrun City, behind Diplomats' Farm, Beheira Governorate, Egypt
<b>Business Activity:</b>	<ul style="list-style-type: none"><li>- 2 Fruits &amp; vegetables packing stations as follows:<ul style="list-style-type: none"><li>o Citrus Pack house No.1</li><li>o Citrus, Fruits &amp; Grape Pack house No.2</li></ul></li><li>- A total of 32 groundwater irrigation wells, with an average depth of 400 meters, each equipped with a 125 HP motor.</li><li>- Agricultural Greenhouses</li><li>- Residential Buildings for Employees</li><li>- Administrative buildings</li><li>- Agricultural soil</li><li>- Seedlings and young plants</li></ul>

	<ul style="list-style-type: none"> <li>- Building of the Automatic Irrigation and Fertigation Station</li> <li>- Water treatment station</li> </ul>
<b>Under construction buildings</b>	<p>Yes</p> <ul style="list-style-type: none"> <li>- Expansion for Cold and Freezer Storage Rooms</li> <li>- Residential Building for Employees</li> <li>- WC for Employees in different places</li> </ul>
<b>Shift Hours:</b>	From 6:00 am to 5:00 pm
<b>Workman Force:</b>	About 382 workers and employee

## 2. Risk Description

- **Location:**
  - The Site is located at **Wadi El-Natrun City** which is 150 Km away from downtown Cairo City.
- **Surroundings of the site are as following:**



Site	Latitude	Longitude
The Industrial Complex	30°14'0.58"N	30° 6'10.02"E
Fertilization Building	30°14'0.02"N	30° 6'10.20"E
Water treatment station	30°14'0.00"N	30° 6'10.20"E
Greenhouses with Agricultural Seedlings	30°14'0.50"N	30° 6'10.22"E
Residential Complex	30°13'49.45"N	30° 5'59.85"E
Maintenance Workshop	30°13'11.97"N	30° 6'41.11"E
Villa	30°13'24.73"N	30° 6'33.87"E
Administrative buildings	30°13'29.88"N	30° 6'55.74"E

- **Description of the site are as following:**

- Site description

The site subject-matter insured consists of The Industrial Complex, Residential Complex, Maintenance Workshop, administrative buildings, Villa, warehouses, 32 groundwater irrigation wells, Agricultural Greenhouses,

- Regarding the greenhouses and their accessories, they are divided as follows:-

- **Automatic Irrigation and Fertilization Station Building**

- Constructed over 1000 m<sup>2</sup>, it consists of ground level and is constructed of (walls constructed of bricks and completed with truss, floors constructed of reinforced concrete and ceilings are constructed of truss)and including the following

- Fertilizer Mixing Unit



- Automatic Irrigation System
- Electric room and administrative offices: It is constructed of (walls constructed of bricks, floors and ceilings constructed of reinforced concrete)
- 8 tanks capacity of 20 m<sup>3</sup>
- 4 tanks capacity of 10 m<sup>3</sup>



#### ○ **Water treatment station**

- Constructed over 400 m<sup>2</sup>, it consists of ground level and is constructed of (walls constructed of bricks and completed with truss, floors constructed of reinforced concrete and ceilings are constructed of truss) and the building houses a water treatment plant owned by another company



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- **3 treated water tanks:** Three steel storage tanks erected on reinforced concrete foundations as the following:
  - 2 tanks capacity of 2500 m<sup>3</sup> / per each
  - 1 tanks capacity of 1100 m<sup>3</sup>



- **Greenhouses and Agricultural Seedlings**
  - Comprising 16 agricultural greenhouses (each greenhouse with an area of 6.4 acre), with a total of 320,000 trees. The first-phase greenhouses are located approximately 100 meters from the industrial complex and are divided on both sides of the road, with 8 greenhouses on each side.
  - Each agricultural greenhouse is a plot of land covered with plastic sheeting and containing groups of plastic containers (planting baskets) filled with imported agricultural soil, within which blueberry trees are cultivated. These trees are irrigated through an automatic irrigation system designed to determine the precise amount of water required by the plants as well as the necessary quantity of fertilizers."

- Construction is in progress for the second phase, which will consist of 42 additional greenhouses accommodating approximately 480,000 trees, with the total project target amounting to 800,000 trees.



- **Remark: The cultivated land areas within the insured farms are detailed as follows**

- **Grapes crop:** total area of 700 acre, of which 600 Arce are cultivated and 100 Arce are under reclamation.
- **Mango crop:** total area of 150 acre.
- **Pomegranate crop:** total area of 250 acre.
- **Peach crop:** total area of 60 Arce.
- **Citrus crop** – currently under preparation – total area of 400 acre.
- **Nursery:** on an area of 2 acre (multi-span).

### 3. Means of Protection:

- **Hand- held Extinguishers:** distributed adequately on the entire site
  - Fire extinguishers dry powder



- **Alarm Systems:**
  - **Manual pull Stations:** Adequate, distributed adequately on the entire site.
  - **Alarm Flashlights & Alerting Sirens:** Adequate, distributed adequately on the entire site.
  - **CCTV:** distribution in **the** different places and connected to monitor in the manager's office and DVR.
- **Fire Brigade:** The public fire brigade is located at 35 minutes from the site.
- **Emergency Lighting System:** Adequate
- **Structural Protection:**
- **Building Structure & Fire Areas:**
  - Some buildings: are constructed of walls are constructed of bricks, whereas floors and ceilings are constructed of reinforced concrete
  - Some buildings: are constructed of walls are constructed of Sandwich panels , whereas floors are constructed of reinforced concrete and ceilings are constructed of Sandwich panels
  - Some buildings: are constructed of walls are constructed of bricks and completed of corrugated steel , whereas floors are constructed of reinforced concrete and ceilings are constructed of corrugated steel
- **Emergency Escape Routes:** Adequate.
- **Administrative Protection:**
  - **Emergency Management Team:** Adequate



- **Staff Training:** Adequate.
- **Self-Inspection:** Adequate
- **Housekeeping:** Adequate.
- **Preventative Maintenance:** Adequate
- **Fire System Testing:** Adequate
- **Impairment Procedures:** Adequate
- **Work Permit System:** Adequate
- **Emergency Plan:** Adequate.
- **Safety Rules & Procedures:** Adequate
- **Safety Signs:** Adequate
- **Security Force:** Adequate, 24 h / 7 days.

4. **Business Interruption:** None

5. **Loss Record:** None

6. **Insurance Values**

SN	Assets	Sum insured / EGP	Sum insured / USD
1	Automatic Irrigation System		1,713,783
2	Plastic containers designated for seedling cultivation		678,447
3	Imported agricultural soil		1,644,720
4	Blueberry young plants/seedlings		2,587,468
5	Buildings and construction related of Agricultural Greenhouses	82,500,000	
6	Agricultural Greenhouses (Plastic greenhouse covering)	11,250,000	
7	Automatic Irrigation System	15,000,000	
8	Other items (tanks, pumps, etc...)	15,000,000	
	<b>Total</b>	<b>123,750,000</b>	<b>6,624,418</b>

**Note:**

- We have requested the insured applicant to furnish a list of machinery and equipment with their values; however, it has not been submitted as of this date.
- During the inspection, the production lines were idle and most of the cold and freezing rooms were unoccupied, as the operation coincided with the end of the season.
- The warehouses are capable of accommodating the values required to be insured
- The proposer is required to specify the crop value should it be subject to insurance, noting that the cultivated areas within the insured farms are as follows:
  - **Grapes crop:** total area of 700 acre, of which 600 Arce are cultivated and 100 Arce are under reclamation.
  - **Mango crop:** total area of 150 acre.
  - **Pomegranate crop:** total area of 250 acre.
  - **Peach crop:** total area of 60 Arce.
  - **Citrus crop** – currently under preparation – total area of 400 acre.
  - **Nursery:** on an area of 2 acre (multi-span).

## 7. Number of Sole Risks

- Regarding the greenhouses and their accessories, 1 risk

Risk No	Risk Description	Risk Value/EGP	Risk Value/USD
1	Buildings of fertilization and automatic irrigation, the water treatment plant building, together with the agricultural seedlings designated for blueberry cultivation	123,750.000	6,624,418

## 8. Loss Estimation:

Estimations	Percentage
PD PML	78 %
BI PML	0%
Combined PD/BI PML	78 %

Note: in case of change the insurance amount will change the PML percentage.

## 9. Risk Grading

By studying the existing perils at the site, we are of the following point of view.

Item	Inception	Spread	Detection	Extinguishment
Site subject matter insured	Moderate	Moderate	Fairly soon	Effective
Total	<b>Moderate</b>	<b>Moderate</b>	<b>Fairly soon</b>	<b>Effective</b>

In view of the above, the hazard can be classified into category (C).

**Youssef Baky**

**Assistants:**

1.Ehab Youssry