



Policy Schedule

Policy Schedule					
Branch	Dubai	Policy No	G011800253	Currency	AED
Class	Casualty	Policy Type	Workmen's Compensation & Employer's Liability		
Customer ID	02-28-001252149	Address of Insured			
Name of Insured		P.O. Box : 121733			
Messers ARTEFACT EXHIBITION STANDS MANUFACTURING LLC		Dubai Investment Park 2			
		Dubai			
		United Arab Emirates			
Title Of Risk / Contract		Address Of Risk			
Non Admin		-			
Beneficiary		Policy Inception Date	21/02/2018		
ARTEFACT EXHIBITION STANDS MANUFACTURING LLC		Policy Expiry Date	20/02/2019		
		Policy Issue Date	21/02/2018		
		Sum Insured	386,400.00		
Interest Insured	Description			Sum Insured	
Non Admin	No. of Employees - 6			AED	386,400.00

I. WORKMEN'S COMPENSATION

Description of Cover	Workmen's Compensation in compliance with UAE Labour Law
Law(s)	Subject to UAE Labour Law Articles currently in force and any Amendments thereto.
Estimated Total Salaries / Wages and Other Earnings	AED 386,400.00

II. EMPLOYER'S LIABILITY

Description of Cover	Employer's Liability as per Watania's Policy Wording
Scope of Cover	Indemnity to the Insured against Employer's Liability for bodily injury and/or property damage. The Indemnity provided herein shall not apply to: (A) Compensation for damages in respect of judgments delivered or obtained otherwise than by a court of competent jurisdiction within the United Arab Emirates. (B) Costs and expenses of litigation recovered by an original claimant from the Company which are not incurred in and recoverable in the United Arab Emirates.
EL Limit of Liability	: AED 2,000,000.00 any one occurrence and in the aggregate during the policy period.
Conditions	As per Watania Workmen's Compensation & Employer's Liability Takaful Standard Policy Wording Subject to the following Clauses:



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Conditions /Extensions

Insured must adhere to the legislative requirements of the UAE labour law and their best practice performance.

24 hours Non Work Related Accident Cover (Limited to Death and Permanent Disablement Only)

Medical Expenses up to a maximum of AED 35,000/- per person per Accident, Treatment at Government Hospitals/Clinics and/or at Private Hospitals/Clinics in UAE and medical expenses overseas are subject to prior concurrence of the Insurer

Occupational Diseases as per Schedule I of U.A.E. Labour Law.

Sunstroke/Hernia arising out of work during the currency of Policy period subject that the employees exposed to sun should take appropriate and reasonable measures as necessary to prevent the same.

Transportation of employees to and from place of work and/or any work related transportation whilst being transported by Insured's own vehicles and /or hired vehicles and/or private vehicles of the staff and/or public means of transportation.

Repatriation expenses including funeral expenses and cost of transporting body/ashes – AED 35,000/- per employee where a valid claim has been settled under this Policy.

Employee to Employee Liability Extension

Appropriate safety measures are adopted during working hours

Employees wear appropriate safety gear

Automatic additions and deletions are allowed subject to monthly declaration and contribution shall be adjusted on pro-rata basis.

For additions under the policy, the respective contribution rate as per the employee's category shall apply and subject to a minimum contribution of AED. 25 per endorsement

For window cleaning works, Insured to adopt adequate safety measures like use of helmets, long ladders, harnesses, large suspended scaffold and window cleaning cradles as may be required

Building Construction Contractors to adopt best practices like use of guard rail systems, edge protection, perimeter screens, use of lanyards to tie tools down, harnesses and catch nets as may be required by the concerned Authorities

Subject to nil claims experience for last 3 years

Subject to no known or reported loss as on date of our confirmation or the policy issuance date whichever is earlier

Applicability of Policy Cover (Designation Basis): This Policy if it is issued on Unnamed Basis, then the cover under this Policy shall apply to an TOTAL estimated employees (Designation-wise number of employees as per Specification) on the rolls of the Insured during the Policy Period. Should the number of such Employees during the Period of Insurance under any designation exceed the number specified in the Specification, such Employees who have enrolled/joined employment with the Insured after the specified number of employees under the respective designation as noted in the specification are deemed to be outside the scope of this insurance. (Eg.: 7 apprentices are covered under the Policy – If it is found that there are 8 apprentices, the 8th apprentice who has joined will be outside the scope of this insurance).

Exclusions

Total Asbestosis & Silicosis Exclusion.

Avian Flu Exclusion.

Pollution and Contamination Clause.

Emerging Risks (like Aids etc.) Exclusion Clause.

Excluding Ship Crew, Off shore rigs, shipbuilding, ship repairing and ship breaking employees or related work

Excluding Underground Mines, Tunneling Risks, blasting risks, any employment related with fireworks, fuses, cartridges, ammunition powder, nitroglycerin or any explosives, butane, methane, propane and other liquefied gases.

Excluding any employee who is not a 'workman' within the meaning of the Law(s) unless otherwise specifically agreed

Non Occupational Accidents arising from dangerous sports and intentional self-inflicted injury

Sabotage & Terrorism Exclusion

Loss or damage cause by toxic mold, mycotoxins, mold or fungi.

Excluding offshore operations / works absolutely

Excluding the exterior cleaning works of any high rise buildings / towers (i.e. exceeding 25 floors and above)

First day of Disablement

Natural Death & Natural Diseases

Pre-existing conditions

Avian flu/Swine Flu/ SARS

Electromagnetic Fields

Transmissible Spongiform Encephalopathy

Genetically Modified Organisms

War, Sabotage, Terrorism and Political Risk



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Sanction Limitation & Exclusion Clause

Warranty

Warranted that the estimated wages of all the employees are declared under this Policy.

Warranted that actual wage of all the employees to be declared at the Policy expiry and contribution will be adjusted accordingly

Warranted that Employees covered should be under the sponsorship of the Insured and their names should appear on the Insured's payroll

Additional Conditions / Clauses / Deductibles

This Insurance is based on the information you have provided to us and on which we have relied. If you have not provided to us all material information or you discover that the information you have provided is inaccurate, please advise us immediately in order that we may consider revalidation of terms. This is an ongoing responsibility throughout the duration of the Policy.

Premium : As Agreed

Premium Payment Warranty: It is a warranty under this Policy that the Premium due should be paid within 90 days from the inception date. If the Policyholder fails to do so, Watania shall be entitled to terminate this policy immediately without prejudice to its rights of action in respect of any previous breaches of this Policy.



Signed for & on behalf of

National Takaful Company P.S.C "Watania"

Authorized Signatory

Date : 21/02/2018