







	Excluding Earthquakes & SRCC								
	Categories	DESCRIPTION	Rates %						
RESIDENTIAL	Cat.1	Residential building in co-ownership and/or in rental.	0.45						
I RESID	Cat.2	Residential house including mansions, palaces and villas.	0.58						
	Cat.3	Offices and business premises including banks and financial institutions, hotels and hospitals.	0.83						
	Cat.4	Stores and warehouses* of electronic, electrical, mechanical products such as PC, telecommunications, photo shops.	1.00						
	Cat.5	Restaurant, night clubs, pubs and snacks.	1.07						
 		a Stores and warehouses* of gifts shops, crystalware, silverware and glassware shops, sanitary ware, air conditioning and alike.	1.09						
COMMERCIAL	Cat.6	b Stores and warehouses* of clothes and shoes, lingerie, eyewear, leather wear, such as bags and belts and alike, travel cases and accessories.	1.14						
SOMIN		c Stores and warehouses of sports articles, children mazes and games, music instruments stores.	1.14						
	Cat.7	Summer resorts, exhibition space, attraction parks, sports clubs, theaters and cinemas, amusement and entertainment centers and alike.	1.18						
	Cat.8	Medical polyclinics and clinics, pharmacies, medical instruments and drugs stores & alike.	1.18						
	Cat.9	Stores & warehouses of supermarkets, mini markets, foods and specialty stores, Drugs warehouses	1.50						
	Cat.10	Pastery & Chocolate shops	1.42						
	Cat.11	Printing Press, Libraries & Warehouse of Papers & Books	3.50						
AL.	Cat.12	Cloth factory and alike							
III INDUSTRIAL	Cat.13	Cat.13 Stores & warehouse of galleries, antiquities, carpets, paintings, house & office furniture and art objects on agreed value basis							
IND	Cat.14	Car Rental, Garage, Parking & alike	2.00						
	Cat.15	Bakery	2.00						
	Cat.16	Dry Cleaning	2.20						







Deductible Deductible					
Allied Perils	A- 10% of Total sum insured with a minimum of 500\$ residential. B- 10% of Total sum insured with a minimum of 1000\$ Commercial & Industrial.				
Business Interruption	1st Week				
Loss of Use/Loss of Rent	1st Week				

CONDITIONS:

- 1- Excluding Multi Storage Warehouse.
- 2- SRCC limited to 10% of earthquake up to 150,000\$.
- 3- An over premium is due for the earthquake extension and SRCC.
- 4- Burglary by forcible entry up to 30% of sum insured of the content is included in the applicable rate.
- 5- Cost of policy is 35\$ to be added if premium is equal to 250\$ (minimum premium)
- 6- Cost of policy is 50\$ to be added if premium is greater than 250\$.

Requirements							
TOTAL AMOUNT INSURED		[RESIDENTIAL	[] COMMERCIAL	III INDUSTRIAL			
by CATEGORY up to:	1	300,000 \$	200,000 \$	100,000 \$			
	2	600,000 \$	500,000 \$	400,000 \$			
		1,000,000 \$	900,000 \$	800,000 \$			

- 1- A dully filled proposal
- 2-1 + Clear pictures of site as detailed
- 3-1+2+ Waiting for U/W feedback or approval
- 4-1+2+3+U/W send an EXPERT (For a specialized pre-risk survey if necessary)
- 5- 1 + 2 + 3 + 4 + Agreed value contents should not exceed 25% of overall contents Sum Insured (If >25%, please refer to Under Writing Department)

Requirements

- 1- A clear photo of the Electrical Board.
- 2- A clear photo of the Entrance Door of Front Side of a shop.
- 3- A clear photo of any available security measure, Alarm system, Fire extinguishers, Lock System, Sliding Doors.
- 4- A clear photo of the Back Entrance of Back Door.
- 5- A clear photo of the Valuables such as: Paintings, Machinery, Jewellery / In safe (including safe specs), Security Measures, Carpets or other Decorations.

Special Conditions

- 1- Limits iro Allied perils under category 1 and 2 to be calculated at 30% of contents Sum Insured, deductible usd 500
- 2- Limits iro Allied perils under category 3 to be calculated at 15% of contents Sum Insured, deductible usd 1.000
- 3- Cancellation of electrical clause and curtain glass to be limited to 10% of contents Sum Insured
- 4- Add : cash and Valuables in Safe / Register
- 5- Cash in Transit AND HOLD UP: if limits are above standard (as per offer), a rate of 5% of chosen Sum Insured to be applied with a minimum of usd 25/ for each cover.
- 6- Cash in Transit AND HOLD UP: limit to be set at maximum 10% of chosen burglary limit
- 7- SRCC: set a limit of 10% of the earthquake limit up to a maximum of usd 150.000/-
- 8- Sub category under Contents to read Agreed value set at maximum 25% of contents Sum Insured
- 9- Water damage, rain damage & or flood coverages to be limited to 3,000\$/max in respect of any underground insured location.







Premium per Student-Cover during teaching hours (aprox. 9 Month) for PRIVATE schools									
Option	Accidental Death	Permanent Disability Total &/or Partial	Medical Fees	Limits per claim and per period of time	Premium				
		Per Student							
Option A	2,000 \$	2,000 \$	750 \$	20,000 \$	5.00 \$				
Option B	4,000 \$	4,000 \$	1,000 \$	40,000 \$	5.50 \$				
Option C	5,000 \$	5,000 \$	1,250 \$	50,000 \$	6.00 \$				
Option D	6,000 \$	6,000 \$	1,350 \$	60,000 \$	6.50 \$				

Premium per Student-Cover during teaching hours (aprox. 9 Month) for PUBLIC schools								
Cover as per the ministry of education	Accidental Death	Disability Medical Fees Lilling per		Premium				
the ministry of education								
	10,000 \$	6,700 \$	6,700 \$ 2,000 \$ 134,000 \$					
Students & Teachers		≥ 200 person						
Students & Teachers		3.00 \$						
Students & Teachers		2.50 \$						
Students & Teachers		≥ 1,000 person 2.00 \$						

ATTENTION

- 1- This tariff is applicable inside the school; during teaching hours and under supervision
- 2- A 250\$ minimum premium is applicable if the total number of students is equal or less than 50
- 3- A case by case excess will be applicable for excursions in serious matters.
- 4- In case of covered accidents, persons will be treated in the hospitals dealing with Globemed
- 5- The assumption of responsibility of the disaster is contresigned and followed by Globemed
- 6- For a period of 12 months, add 25% on the basic tariff.

Cost of Policy is 35\$ to be added if premium is equal to 250 USD (minimum Premium). Cost of Policy is 50\$ to be added if premium is greater than 250 USD







Annual Rate							
With A Fire Policy - Rates Per Year (Total annual wages)							
Limit 1 Limit 2 Limit 3 Limit 4							
Limit per person	15,000\$	25,000\$	40,000\$	50,000\$			
Limit per Case	30,000\$	40,000\$	50,000\$	100,000\$			
Limit per period	50,000\$	60,000\$	100,000\$	500,000\$			
Residential	0.50%	0.55%	0.70%	0.80%			
Commercial	1.10%	1.20%	1.50%	2.00%			
Industrial	2.50%	3.00%	3.50%	4.00%			
Small Sites	3.00%	3.50%	4.00%	4.50%			

Minimum premium: 1 employee 150\$, 2 employees 250\$, 3 employees 350\$, 4 employees 450\$, 5 employees or more 550\$

Without A Fire Policy - Rates Per Year (Total Annual wages)								
	Limit 1 Limit 2 Limit 3 Limit 4							
Limit per person	15,000\$	25,000\$	40,000\$	50,000\$				
Limit per Case	30,000\$	40,000\$	50,000\$	100,000\$				
Limit per period	50,000\$	60,000\$	100,000\$	500,000\$				
Residential	0.55%	0.60%	0.75%	0.85%				
Commercial	1.25%	1.35%	1.65%	2.15%				
Industrial	3.00%	3.5%	4.50%	5.00%				
Small Sites	3.50%	4.00%	5.00%	5.50%				

Minimum premium: 1 employee 150\$, 2 employees 250\$, 3 employees 350\$, 4 employees 450\$, 5 employees or more 550\$

Definition of Small Sites:

- Refection inside the premises, small works of plumbing, carpentry, mechanical and ironsmith works, municipality works as cleaning the road & other, workshops.
- Demolition works is only granted for the following: (1 Month only)
 - Limit of 10.000-\$ aggregate for Third party and Workmen
 - Minimum premium for both is 850 \$
- Addition of 15% + extra charges for overtimes public holidays.
- Motorcycle 150\$ per person: with name of each driver.
- Limit per person/case/period: 2,000\$







Categories						
Class 1	Class 2	Class 3	Class 4			
Advertising	Body Building Club	Accepted witho	ut prior approval			
Airline Co.	Car Accessories Shop					
Bank	Chocolate Industry	Alumnium Shop	Electrical Garage			
Beauty shop	Printings	Bakery	Mechanical Garage			
Cinema/Theatre	Clothes Ind.	Butchery	Painting & Smithery Garage			
Clinics & Polyclinics	Curtain Shop	Construction Studies Co.	Iron Ind.			
Computer Store	Collection Co.	Gardening Co.	Petro/Fuel Station			
Copy Center	Decoration Office	Gaz Fill Station				
Cosmetics shop	Distribution Co.	Generator				
Expat Office	Electrical Appliances	Elec. Power Distribution				
Flowershop	Event Organizer		•			
Gadget/Giftshop	Gold/Jewellery Ind.	Indicative rate only, it show	uld be approved by U/W as			
Hairdresser	Sanitary Sales Shops		proposal			
Home Appliances	Internet - Distribution					
Hospital (employees)	Laundry	Hardware Shop	Aluminium Workshops			
Insurance Co.	Parks (employees)	Security Co.	Carpentry			
Jewellery Shop	Patient Transport Co.	Installation of A/Cs	Cleaning Co.			
Law Firm	Power Electrical Station	Glass Ind.	Municipality Workers			
Library	Press	Lifts Co.	Tannery			
Linen Store	Textile Workshop	Iron Workshops	Tire Repair Shop			
Massage Salon	Radio/TV Station		Signs Shop & Workshop			
Mobile Store	Restaurant/Snack					
Nursery	Rifle Shop					
Optic Shop	Shoes Ind.					
Pépiniere	Shoes Repair Shop					
Pharmacy	Salesmen					
Photo Studio	Super/Mini Market					
School & Alike	Tailing Ind.					
Shipping/Transportation						
Shoes Shop						
Taxi office						
Travel Agency						
Video/CD/DVD Shop						
Watches Store						







	Simplified Construction														
			Square Meters	Belo	w 1,00	0 m2	Belo	w 2,00	0 m2	Belo	w 3,00	0 m2	Abov	/e 3,00	0 m2
			Nb. Of Months	12	18	24	12	18	24	12	18	24	12	18	24
				1											
	Per Person	Per Claim	Per Period												
ard	20,000	25,000	200,000	1.03	1.24	1.49	0.89	1.07	1.28	0.80	0.95	1.15	0.71	0.84	1.01
Standard	25,000	30,000	200,000	1.08	1.30	1.56	0.94	1.12	1.34	0.83	1.00	1.21	0.74	0.88	1.06
,	40,000	50,000	500,000	1.14	1.36	1.64	0.98	1.18	1.41	0.88	1.05	1.27	0.77	0.93	1.11
	Minimu	um Premium in U	JSD	550	660	790	1200	1425	1700	1900	2300	2750	2440	2925	3500
	Per Person	Per Claim	Per Period]											
ne 6h	20,000	25,000	200,000	1.24	1.49	1.79	1.07	1.28	1.54	0.95	1.15	1.38	0.84	1.01	1.22
overtime	25,000	30,000	200,000	1.30	1.56	1.87	1.12	1.34	1.62	1.00	1.21	1.45	0.88	1.06	1.28
+	40,000	50,000	500,000	1.36	1.64	1.96	1.18	1.41	1.70	1.05	1.27	1.52	0.93	1.11	1.34
	Minimu	ım Premium in U	JSD	650	780	936	1300	1560	1872	2000	2400	2880	2540	3048	3658
	Per Person	Per Claim	Per Period												
overtime 12h	20,000	25,000	200,000	1.49	1.79	2.13	1.28	1.54	1.84	1.15	1.38	1.65	1.01	1.22	1.45
vertin	25,000	30,000	200,000	1.56	1.87	2.24	1.34	1.62	1.94	1.21	1.45	1.73	1.06	1.28	1.53
+	40,000	50,000	500,000	1.64	1.96	2.35	1.41	1.70	2.03	1.27	1.52	1.82	1.11	1.34	1.61
	Minimu	ım Premium in U	JSD	750	900	1080	1400	1680	2016	2100	2520	3024	2640	3168	3802
			Cubic Meters	Belo	w 1,00	0 m3	Belo	w 2,00	0 m3	Belo	w 3,00	0 m3	Abov	/e 3,00	0 m3
			Nb. Of Months	12	18	24	12	18	24	12	18	24	12	18	24
	Ex	tra for EXCAVAT	ION												
	Per Person	Per Claim	Per Period												
Optional	10,000	15,000	200,000	1.12	1.34	1.62	0.97	1.16	1.39	0.87	1.04	1.25	0.77	0.92	1.11
Opti	15,000	20,000	200,000	1.18	1.41	1.70	1.22	1.22	1.46	0.91	1.10	1.31	0.81	0.96	1.16
	20,000	25,000	200,000	1.24	1.49	1.79	1.28	1.28	1.54	0.95	1.15	1.38	0.84	1.01	1.22
Extra for EXCAVATION & Explosive use				1											
<u></u>	Per Person	Per Claim	Per Period												
Optional	10,000	15,000	200,000	1.34	1.62	1.94	1.16	1.39	1.67	1.04	1.25	1.50	0.92	1.11	1.33
0	15,000	20,000	200,000	1.41	1.70	2.04	1.22	1.46	1.76	1.10	1.31	1.57	0.96	0.16	1.39
			-			1						'		'	'







Excavation						
Excavation Meters Excavation is calculated based on cubic meter						
Excavation Policy	Excavation Policy Excavation coverage cannot be bought alone					
Extra for Excavation	Excavation result premium should be added to WC basic coverage premium					
Extra for Excavation & Explosive Use	This condition cannot be bought without the basic WC Insurance with the same duration & Square meters.					
Over Time 6h & 12h	Those Conditions include the basic coverage total premium					

Small Constructon Duration Premium. (With a max of 6 Months)					
< One Month Min Premium 350 \$					
< Two Months Min Premium 400 \$					
Each Additional Month	Per Additional Month 100 \$				

Excavation Small Duration Premium. (With a max of 6 Months)					
< One Month Min Premium 400 \$					
< Two Months	Min Premium 450 \$				
Each Additional Month	Per Additional Month 125 \$				

Coverages	
< One Month 50 \$ each & every increase column	

Daily Salaries	
Site Engineer	50 \$
Foreman	25 \$
Qualified Worker	20 \$
Simple Worker	15 \$

Administrative Policy Requirements	
Construction permit is a must stating all square meters, floors and type of construction	
U/W can require a further questionnaire filled on a special proposal form	
This workmen compensation tariff follows the general conditions of the policy	
This workmen compensation tariff can be changed without prior notice	

Claims Extra Premium Calculated Upon Renewal Refer to H.O loss ratio table

Tariff is Based on factors of risks summarized		
Subject matter insured well defined & risk well declared		
Exact number of persons		
Any fraud claim can cancel the entire policy, without any reimbursement and premium rectification required		
Working hours & working days must be declared		
Security measures during working hours and security on site		
Company claim history must be checked		

Cost of policy is 35\$ to be added if premium is equal to 250 \$ (minimum premium) Cost of policy is 50\$ to be added if premium is greater than 250\$.







List of Hospitals

Beirut		
بيروت		
Rosaire	الوردية – حداد	
Libanais	اللبناني	
Najjar	نجار	
Trad	طراد	
Makassed	المقاصد	
Sahel	الساحل	
El Borj	برج البراجنة	
Bahman	بھمن	
St Joseph	مار يوسف	
Lebanese Candian	اللبناني الكندي	

North		
الشمال		
Mounla	منلا	
Nini	نيني	
Saydet Zgharta	سيدة ز غر تا	
North Hospital	مستشقى الشمال	
Bourji	برجي	
Koura	الكورة	
Islami	ألاسلامي	
N.D de la paix	سيدة السلام	
Ehden Hospital	مستشفى اهدن	

Metn South	
المتن الجنوبي	
St. Therese	القديسة تريز

Kessrouan	
كسروان	
St. Louis	مار لویس
Kortbawi	قرطباوي
St. Georges	سان جورج

Bekaa	
البقاع	
Libano Francais	اللبناني الفرنسي
Khoury Zahle	خوري زحلة
Farhat	فرحات
Rayan	الريان
Hopital des medecins - Al Manara	مستشفى الأطباء – المنارة

South	
الجنوب	
Hammoud	حمود
Labib	لبيب
Najdet El Chaabiet	النجدة الشعبية
Jabal Amel	جبل عامل
Dallaa	قحاء

Metn North	
المتن الشمالي	
Haroun	ھارون
Serhal	سرحال
Abou Jaoudeh	ابو جودہ

Jbeil		
جبيل		
N.D Maritime	سيدة مارتين	
N.D Du Secours	سيدة المعونات	

El Shouf	
الشوف	
Ain & Zein	عين و زين
Baaklin Medica Center	al ىقىتسم بعقلين

Aley		
ميالد		
Iman	ألإيمان	
Hemlin	حملین	







CHECK WITH U/W FOR QUOTES & COVERS)		
Fire/Property Classes		
Temporary buildings, port cabins, labor camps unless part of a scheduled policy.		
Woodworking risks, carpentry workshops, furniture's manufacturers.		
Waste paper storage written as such		
Growing, standing crops and agricultural risks		
Resin and paint factories.(Refer to the underwriting)		
Camphor works, celluloid works		
Cotton and rubber mattress workshop		
Industrial all risks		
Foam production/ Processing/ Storage such as PS (Polystyrene), PU (Polyurethane), PP (Polypropylene), PE (polyethylene), BUT not PIR (Polyisocyanurate). (Refer to the underwriting)		
Householders with valuables exceeding 15% of sum assured. (Refer to the underwriting)		
Computer all risks		
Fireworks, factories and warehouses		
Briquette factories.(coal dust or peat)		
Cotton-wool factories		
Textile mills (Cotton Batting, Spinning and storage)		
Charcoal factories.		
Flax, breaking, and scratching.		
Wood-wool factories.		
Tobacco risks		
Gas filling factories.(bottles and Recipients)		