



## TAKAFUL CERTIFICATE SCHEDULE



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<b>Takaful Certificate No:</b> EN0124008078	<b>Takaful Certificate Type</b> : Contractor All Risks - CAR	<b>Currency</b> : Dirham (UAE)
<b>Class</b> : Engineering	<b>Branch</b> : WTG-Dubai	<b>Customer ID</b> : 01-28-001739897
<b>Name of Participant</b>		<b>Address of Participant</b>
SKY KING TECHNICAL SERVICES CO.  AS SUB-CONTRACTOR &/OR SKY KING TECHNICAL SERVICES CO. &/OR SKY KING TECHNICAL SERVICES CO. &/OR SKY KING TECHNICAL SERVICES CO. AS CONSULTANT FOR THEIR RESPECTIVE RIGHTS & INTEREST		UAE Dubai United Arab Emirates
<b>Title Of Risk / Contract</b>		<b>Risk Location / Territorial Limits</b>
APARTMENT MAINTENANCE WORKS		UNIT 2207, LAKE VIEW BY DAMAC
<b>Beneficiary</b>		<b>Takaful Certificate Inception Date</b> : 19/05/2025
SKY KING TECHNICAL SERVICES CO.		<b>Takaful Certificate Expiry Date</b> : 18/05/2026
<b>Jurisdiction</b> UAE		<b>Takaful Certificate Issue Date</b> : 19/05/2025
<b>Maintenance Period from 19/05/2025 to 18/05/2026</b>		

Section I - Material Damage		
Covered Description	Sum Covered	Deductible
Contract price	7,000.00	As per deductibles below
Principals existing and surrounding property	1,000,000.00	As per deductibles below
Total Sum Covered under Section I - Material Damage		<b>1,007,000.00</b>

Section II - Third Party Liability	Limits of Indemnity	Deductible
Third Party Property Damage and/or Bodily Injury	1,000,000.00	As per deductibles below

<b>Conditions</b> : As per Watania Takaful Contractor All Risks - CAR Takaful Standard Takaful Certificate Wording Subject to the following Clauses: CONDITONS/EXTENSIONS: As per Standard Contractors All Risks Takaful Certificate wording (As per Munich Re CAR wordings ) . MRe001 Cover for Strike, Riot and Civil Commotion - Limit 10% of Sum Insured – any one occurrence and in aggregate . MRe002 Cover for cross liability . MRe004 Extended Maintenance visits cover – As per schedule
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- . MRe006 Overtime, night work and express freight – Limit :10% of loss amount subject to a maximum of AED 250,000/- in the aggregate
  - . MRe007 Air freight – Limit - 10% of loss amount subject to a maximum of AED 250,000/- in the aggregate
  - . MRe013 Off-site storage – Limited to AED 100,000/-any one site maximum 2 locations in the aggregate
  - . MRE 102 Special conditions concerning underground cables, pipes and other facilities (actual repair costs but not exceeding 25% of the relevant amount levied)
  - . MRe 107 Warranty concerning camps and stores (limit AED 150,000 per loss)
  - . MRe110 Special conditions concerning safety measures with respect of precipitation, Flood & Inundation
  - . MRE 112 Special conditions concerning fire-fighting facilities and fire safety on construction sites - Limit AED 150,000 per storage maximum 2 storage
  - . MRe 113 Inland Transit Clause – Limited to AED 150,000 per conveyance within UAE for locally procured items only
  - . MRe 115 Designers Risk Clause
  - . MRE 116 Cover for Contract works taken and put to use - Applicable only for CONSTRUCTION OF VILLA / RESIDENTIAL BUILDING UPTO G+10 FLOORS PROJECT
  - . MRe 119 Existing property or property belonging to or held in care, custody or control by the insured- Subject to forming part of Sum Insured
  - . MRe 120 Vibration, Removal or weakening of support clause – Limit AED 1,000,000 in the aggregate
  - . MRe 121 Special Conditions Concerning Piling, Foundations and Retaining Wall Works
  - . MRe 214 Exclusion of Subsidence, Ground heave, Land-slip, Erosion, Setting or Cracking
  - . Professional Fees clause – Limit 5% of the claim amount subject to a maximum of AED 200,000 any one occurrence and in aggregate
  - . 72 Hours Clause
  - . Removal of debris clause -Limit 5% of the claim amount subject to a maximum of AED 200,000 any one occurrence and in aggregate
  - . Waiver of subrogation in favour of Principal
  - . Local jurisdiction clause
  - . 30 days notice of cancellation by either parties
  - . Third Party liability during maintenance
  - . Primary Insurance Clause
  - . Indemnity to Principal
  - . Loss Adjusters – Crawford &/ Sedgwick &/ Arab Loss Adjuster &/Pioneer
  - . Payment on Account Clause – subject to loss adjuster recommendation
  - . Automatic Reinstatement of Sum Insured at additional premium
  - . Temporary Repairs - Limit 10% of claim amount maximum AED 250,000 in the aggregate
  - . Plans , documents & Specification Clause - Limit AED 15,000 in the aggregate
  - . Public Authorities Clause - Limit AED 500,000 in the aggregate
  - . Cost Escalation - 110%
  - . Dewatering Clause – Applicable only for CONSTRUCTION OF VILLA / RESIDENTIAL BUILDING UPTO G+10 FLOORS PROJECT
  - . Section 2: Limit Of Indemnity –Limit as per schedule any one occurrence and in the aggregate
  - . The limits above form a part of total sum insured and not in addition
- EXCLUSIONS:**
- . Political Risk Exclusion clause
  - . War & civil War Exclusion
  - . Nuclear Energy Risk Exclusion
  - . Seepage , contamination and Pollution Exclusion
  - . Sanctions, Limitations and Exclusion Clause
  - . Excluding Workmen Compensation and Employers Liability
  - . Excluding rust, oxidation, discoloration to stocks that are meant to be kept in open.
  - . Excluding blasting work or use of explosives





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- . Excluding Workmen Compensation and Employers Liability
- . Excluding any liquidated damages
- . Excluding contractual liability of any kind
- . Excluding fines and Penalties of any kind
- . Excluding blasting work or use of explosives
- . Excludes Own Damage Whilst Driven under Own Power on Public Roads
- . Institute of Radioactive Contamination, Biological, Chemical, Bio- Chemical, Electromagnetic Weapons Exclusion Clause
- . Total Asbestos Exclusion Clause
- . Sabotage and terrorism Clause
- . Product Warranty/ guarantee / recall
- . IT Clarification Clause
- . Professional Indemnity/ Error and Omissions
- . Offshore / Marine / Wet works Excluded
- . Aviation and airside Liability
- . Excluding Tunnelling, micro - tunnelling, Horizontal Directional Drilling (HDD), Culvert, cable laying and standalone piling
- . Absolutely excluding mid-term projects/ ongoing projects or silent risk
- . Excluding Cranes
- . Excluding any Annual Contractors All Risk policies.
- . Communicable Disease Exclusion Clause - LMA 5393 & LMA 5397
- . Corona Virus (COVID 19) Exclusion Clause
- . Infectious / Contagious Disease Exclusion Clause

**WARRANTIES:**

- . Warranty that work areas to be cordoned off and no Visitors are allowed entry to such areas unless authorized
- . Warranted No Smoking instruction to all staff / workers
- . Warranted stocks to be kept in a closed Shed
- . Warranted removal of wastages at timely intervals
- . Warranted all required permission are sought from the principal before commencement of work.
- . Warranted that the site is properly barricaded & appropriate disclaimers are placed.
- . Hot Works Warranty
- . Warranted that the risk is new from ground and not mid-term projects / ongoing projects or silent risk
- . Warranted sum insured for Plant and Machinery are on new replacement value basis, if not, condition of average will be applied for constructive total loss & total loss.
- . Tandem Lifting Warranty

**DEDUCTIBLES :**

**Section 1:**

Act of God Perils, Fire, Water damage, theft, Testing and Commissioning, Collapse, claim during maintenance period –AED 10,000 each and every loss

Principal Existing & Surrounding Property – 10% of claim amount minimum AED 10,000 each and every loss

Contractors Plant & Machinery – 10% of claim amount minimum AED 5,000 each and every loss

All other material damage - AED 7,500 each and every loss

**Section 2:**

Nil for Third party death/bodily injury

Underground Property Damage Claims and/or Vibration and Weakening of Support Claims - 10% of claim amount minimum AED 10,000 each and every loss

All Other Third Party Property Damage Claims - AED 5,000 each and every loss

Territorial Limits - United Arab Emirates





Takaful Certificate No. EN0124008078

Law & Jurisdiction - United Arab Emirates

Premium Payment Warranty - As Agreed

SUBJECTIVITY:

No known or reported loss till date of confirmation of cover

**Contribution** : As Agreed

*Contribution Payment Warranty: It is a warranty under this Takaful Certificate that the Contribution due should be paid within 30 days from the inception date. If the Policyholder fails to do so, Watania Takaful General PJSC shall be entitled to terminate this takaful certificate immediately without prejudice to its rights of action in respect of any previous breaches of this Takaful Certificate.*

The Takaful Certificate shall be examined carefully in all respects by the Participant and the second copy returned duly signed by the Participant to the company within fifteen (15) days from the date of issuance, otherwise the terms and conditions contained or endorsed thereon are deemed to be accepted by the Participant. The communication maybe made electronically by email or phone calls

Signed for & on behalf of

**Watania Takaful General PJSC**

Authorised Signatory

Date : 19/05/2025

