



Product ID: A-ETHD-1-C-12-018

Policy Schedule

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Policy No: 3/3/1/35/2/23/44

Type	Public Liability
Cover	Public Liability Insurance as per standard SAMA approved form Policy wordings
Insured Name	M/s. Edge Rope Company for Technical Support Services
Address	Riyadh of Saudi Arabia-KSA
Scope of Works	Rope Access Training, Industrial Rope Access Service, Inspection, Repair and Maintenance.
Period of insurance known or reported	12 Months from 18/01/2023 To 17/01/2024, subject to No losses till binding cover.
Interest	The Insurer will indemnify the insured against all sums which the insured shall become legally liable to pay in respect of <ul style="list-style-type: none"> i) Accidental bodily injury or death to any person ii) Accidental loss of or damage to property happening during the period of insurance and caused in the course of business within the territorial limits anyone claim and/or series of claims arising out of any one occurrence.
Situation of the Risk	Almorslat neighbor- Riyadh, KAS
Annual Turnover Estimated:	SAR. 4,636,733/-
Limit of Liability	SAR. 1,000,000 /- Combined single limit for third party bodily injury and/or death or third-party property damage for any one occurrence and SAR 10,000,000 in the aggregate.
Deductible	SAR. 5,000 each & every loss of Third-Party Property damage only.



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Premium	As Agreed
Policy Fees	SR.100/-
VAT	15% on total premium
Geographical Limit	Kingdom of Saudi Arabia
Law & Jurisdiction	Kingdom of Saudi Arabia

Conditions / Extensions

All Terms, Clauses and Conditions as Original and to follow the Original in every respect within the Terms of this insurance and subject to:

- Cross liability clause
- Care, custody & control – Limit SR. 150,000/- in the aggregate excluding property worked upon and contract works and material
- Claim Notification clause (as soon as practicable)
- Additional Insured Clause
- 30 Days' Notice of Cancellation Clause as per policy condition
- Fire and Explosion legal liability arising out of the insured's activity – limit SR 150,000/- any one occurrence and in the aggregate
- Cover for legal & Defense costs & expenses (included within the limit of liability)
- Including liability arising out of the use of equipment on premises used owned or occupied by the insured subject to all these being operated and maintained as per the guidelines of Manufacturer or their Approved Representative

Exclusions:

- ✓ Offshore Activities / Liability
- ✓ War, Sabotage & Terrorism
- ✓ Contractual Liability
- ✓ Toxic Mould Exclusion Clause
- ✓ Pure Financial Losses/ Consequential Loss
- ✓ Auto / Marine liability
- ✓ Aviation / Aircraft / Airside Liability
- ✓ Workman Compensation/Employers Liability
- ✓ Professional Indemnity/Liability
- ✓ Product liability/Product Recall / Guarantee/ Warranty / Inefficacy of product
- ✓ Failure to supply/perform
- ✓ Collapse and underground hazards



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- ✓ Fines, penalties, punitive and exemplary damages
- ✓ Political risks
- ✓ Cyber risk
- ✓ Property worked upon, contract works & material
- ✓ Principal existing and surrounding property
- ✓ Care, custody and control
- ✓ Professional negligence
- ✓ Contract works & materials
- ✓ Natural perils,
- ✓ Nuclear Energy Risk Exclusion
- ✓ Radioactive Contamination Exclusion
- ✓ Electromagnetic Fields.
- ✓ Asbestosis and silicosis
- ✓ Avian Flu
- ✓ Underground activities

Special Exclusions:

1. LMA 5394 COMMUNICABLE DISEASE EXCLUSION LMA5394
2. Infectious Disease / COVID-19 Exclusion
3. Infectious / Contagious Disease Exclusion
4. Excluding loss / damage /any liability arising out of contagious diseases, pandemic / epidemic diseases as well as Communicable diseases
5. Excluding loss / damage / any liability related to or arising out of infectious diseases / COVID 19 impact

Premium Payment Warranty : 100% within 30 days of effective commencement date

Premium Payment Warranty:

Unless otherwise expressly agreed in writing by the Company, the following shall prevail: -

1 The full premium (100% of the premium) due under this policy at the effective commencement of the cover shall be paid within 30 days of its effective commencement date. If the premium is not paid within (30) days of its effective commencement date, the insurance cover under this policy will be considered as invalid since the inception of period of insurance hereunder, without the need for any notification or notice thereof to the Insured, and no claim will be admissible under this policy and the Company has the right to reject any claim reported hereunder:



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2 If the premium payable under the policy is agreed in writing with the Company, to be paid in instalments, the Insured must ensure full commitment for the payment of premiums as per the agreed payment schedule of instalments as mentioned in the Policy schedule herein above.

If the premium is not paid as per the premium payment schedule as agreed, the insurance cover under this Policy will be considered invalid without the need for any notification or notice thereof to the Insured and no claim will be admissible under this policy and the Company has the right to reject any claim reported hereunder.

Any Payment of premium to the Company will not be considered as a valid payment, unless a receipt is issued in print and signed by the Company or its authorized agent and handed over to the Insured.

Subjectivity

Warranted NIL claims for the past 5 years

Dated : **06/04/2023**

Kasim Duroo Sahab
AL-ETIHAD Cooperative Insurance Company



I hereby acknowledge reading and receiving the original policy and its terms, conditions, warranties and exclusions

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