

SCHEDULE

Public & Product Liability – Annual Cover

Insured	:	Store Maker Interiors LLC and/or Umdasch Shop Fittings LLC for their respective rights and interests
Policy No.	:	10/1404/23/23/9
Period	:	12 months from 01/01/2023 to 31/12/2023 (both days inclusive)
Trigger	:	Occurrence
Business Activity	:	Manufacture and supply and installation of interior fit out works and interior deco-ration predominantly for shops and showrooms
Estimated Annual Turnover	:	AED 59,179,973/-
Territorial Limits	:	Worldwide Excluding USA and Canada
Limit of Indemnity	:	AED 5,000,000 Any one occurrence but in the aggregate in respect of Product Liability and Completed Operations
Deductible	:	AED 2,500 each and every loss but increased to AED 20,000 each and every loss in respect of PESP
Conditions	:	<ul style="list-style-type: none"> - Law & Jurisdiction: Worldwide Excluding USA and Canada - Wording: Public Liability: Public & Product Liability Policy – Section A & B & C - Litigation and Defense costs within the Limit of Liability - Sudden and Accidental Pollution – limit in the aggregate - Including Product Liability and Completed Operations – limit in the aggregate - Including Liability arising out of Ownership of Passenger Lifts, Hoists, Cranes, Elevators, Walkalators, Use of Mechanically propelled equipments in & around the premises of the insured - Including Indemnity to Principals clause, where contractually required - Including contractual liability - Including liability arising from defective sanitary arrangements - Including Tenant's Liability (towards landlord) - Including Liability arising out of the use of non – registered motorised / mobile plant, forklifts, cranes at the premises of the insured - Including Liability arising out of Fire, Explosion & Water Damage - Including Waiver of Subrogation against Principal, where contractually re- quired - Food and Drinks Liability - Families of employees when are they acting in their individual capacity are included as third parties - Including Liability arising out of incidental First Aid Treatments sub- limited to AED 250,000 any one occurrence and in the aggregate - Including Liability arising out of Sports & Social Events organized by the Insured - Liability arising out of Neon & Advertising Signs installed at the insured premises - Including Loading & Unloading Risks

UNITED FIDELITY INSURANCE COMPANY

In Conformity with the Federal Law No. 6/2007 Reg. No (8) dated 22/12/1984. Authorized paid-up Capital Dh. 100,000,00

Ras Al Khaimah T: +971 7 2351584, F: +971 7 2353213, P.O. Box: 1010 - Sharjah T: +971 6 5682277, F: +971 6 5681586, P.O. Box: 5333

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Fujairah T: +971 9 2222302, F: +971 9 2220294, P.O. Box: 4417

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	<ul style="list-style-type: none"> - Including delivery risks - Including Advertising Liability - Including liability arising from damage to directors' / employees' / visitors' personal effects sub-limited to AED 250,000 any one occurrence and in the aggregate - Including Property under care, custody and control of the Insured sub-limited to AED 500,000 any one occurrence and in the aggregate - Principal's existing and surrounding property (PESP) sub-limited to AED 2,000,000 any one occurrence and in the aggregate - Cross Liability - Primary insurance clause - Work away risk - Loss or damage arising from use or operation of any equipment to perform Insured's business activities or plant incidental to them - Liability Towards subcontractors - Liability arising from temporary hires, subcontractors, freelancers while performing insured business activities - Neighbours Recourse - Warranted no known or reported loss, nor circumstances that might lead to loss, last three years up to date of binding cover / inception date - Wherever the word "Insured" "Assured" appears in this Policy Schedule/Wording or Clauses attached herewith, shall deemed to have the same meaning. - Wherever the word "Company" "Insurer" "Underwriter" appears in this Policy Schedule/Wording or Clauses attached herewith, shall deemed to have the same meaning
Exclusions	<ul style="list-style-type: none"> - Auto, Marine and Aviation Liabilities and aircraft and airport liability - Employer's Liability and/or Workers Compensation and/or Occupational Disease - Asbestos and Silicosis - Pure Financial Loss - Absolute Professional Indemnity and/or Errors and Omissions Liability - Product Recall, Guarantee, Warrantee and Inefficacy - Fines, Penalties, Punitive and Exemplary Damages - Property being worked upon/ contract works and materials - Cyber Attack Exclusion - Radioactive Contamination and Explosive Nuclear Assemblies Exclusion - War and Terrorism Exclusion - Communicable disease exclusion - Territorial Exclusion: Belarus, Russia and Ukraine - LMA 5583A
Choice of Law and Jurisdiction	: Worldwide Excluding USA and Canada
Annual Premium (100%)	: As Agreed
PPW	: As Agreed
Claims Experience	: Nil claims as confirmed in the slip provided
Subjectivity	: Subject to receipt, review and acceptance of the following prior to binding: <ul style="list-style-type: none"> • Full address of the Insured. • Split in Turnover for each country

Signed on behalf of UNITED FIDELITY INSURANCE COMPANY PSC on 19/01/2023



Authorised Signatures

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