

**Contractors All Risks Policy Schedule
Policy No. P/300/3601/23/000077**

Product Code: A-GUAH-1-C-09-008

<p><u>Name & Address of the Insured:</u> M/s. MINISTRY OF TRANSPORTATION as Principal, M/s. HAWAZEN AL JAZEERA CONTRACTING COMPANY as the Contractor, and its subcontractors of any tier each for their respective rights and interests.</p>	<p><u>Scope of Work:</u> Complete Road Work of between King Abdulaziz Airport to Makkah Al Mukaram. As per detailed scope of work provided to us</p>
<p><u>Address:</u> P.O. Box: 242200, Code- 11322- Riyadh City, Kingdom of Saudi Arabia.</p>	<p><u>Site of Construction:</u> between King Abdulaziz Airport to Makkah Al Mukaram. Kingdom of Saudi Arabia.</p>

Section I - Material Damage

	Insured Items	Sum Insured	Deductible (Each and every loss)
1	Contract Work (Permanent and temporary work including all material to be incorporated herein)	SR.279,996,169.00	
1/1 1/2	Total Estimated Contract Value (TECV) Temporary Works		10% of claim amount minimum of SR. 2,500,000/- each and every claim for natural catastrophic and others.
2	Construction Plant and Equipment.	Not Covered	
3	Construction Machinery (as per list attached)	Not Covered	
4	Clearance of Debris.	Not Covered	
5	Principal's existing property	Not Covered	
Total sum Insured under Section I		SR.279,966,169.00	

Risk	*Limits Indemnity	Deductibles (Each and every loss)
Earthquake, volcanism, tsunami, Storm, cyclone, flood, inundation, landslide	Up to contract value	10% of claim amount minimum of SR.2,500,000/- each and every claim for natural catastrophic and others.

Section II: Third Party Liability

Insured Items	*Limit of Indemnity	Deductibles (Each and every loss)
1- Bodily Injury and Death	SAR. 750,000.00	
1.1 Maximum Any one person	SAR. 100,000.00	Nil
1.2 Total	SAR. 750,000.00	10% of loss Min. SAR. 50,000/- Each and Every loss in respect of Third-Party Property Damage above ground
Property Damage		10% of loss Min. SR.50,000/- each and every loss underground property damage

SR. 750,000.00 Combined single limit for both Bodily Injured sub limit SR. 100,000/- per person and including Third-Party Property Damage and underground property damage anyone occurrence and in the aggregate

Incorporated in this Policy is Questionnaire and Proposal No. The following Endorsements are attached to and forming part of this Policy: P/300/3601/23/000077

- MRE 006 Overtime, night work, night work on public holidays and express freight –Limit SAR.250,000/- each and every loss and in the aggregate
- MRE 102 Underground cables, pipes and other facilities – Limit SR.200,000 per occurrence and in the aggregate
- MRE 103 Exclusion of loss of or damage to crops, forests and cultures
- MRE 106 Sections – 250 m any one section and 4 sections any one time/event .
- MRE 107 Camps and stores – Limit SAR.500,000/- any one camp/store and SR.2,000,000 in the aggregate
- MRE 109 Construction Material
- MRE 110 Safety measures with respect to precipitation, flood and inundation
- MRE 112 Fire-fighting facilities and fire safety on construction sites – Limit SAR.500,000/- any one storage/location and SR.2,000,000 in the aggregate
- MRE 120 Vibration, removal or weakening of support – Limit SR.250,000 per occurrence and in the aggregate
- MRE 121 Special conditions concerning piling foundation and retaining wall works .
- Endorsement 136 – Construction of Roads 250 m per section X 4 sections

Other Conditions:

- Plans and Documents – Limit SR.50,000 AOO/AGG
- Debris Removal Expenses – Maximum SR.500,000 in the aggregate
- Dewatering expenses – Maximum limit SR.250,000 per occurrence and in the aggregate
- Waiver of Subrogation against named insured
- 72 Hours Clause-Natural perils only
- Warranted night light signals should be installed within the work site
- No known or reported loss till binding date and/or inception date whichever comes later • All required precautions shall be taken by the Insured at the worksite
- Automatic reinstatement of sum insured at Additional Premium.
- Suspension of Work/Silent Risk – 2 months
- VAT Clause
- Maximum value any one bridge SR 10,000,000/- with maximum of 5 bridges and 2 camels overpasses
- Earthquake, volcanism, tsunami, Storm, cyclone, flood, inundation, landslide: Limit SR.1,000,000 per occurrence and in the aggregate

Special Exclusions:

- Communicable Diseases Exclusion LMA 5394
- Excluding Designers' / Manufacturers' risks.
- Existing existing property or property belonging to the Principal
- Liquidated damages, criminal fines and penalties + Inventory losses.
- Excluding Immaterial losses, Money, Simple theft,
- Excluding Micro Tunneling and tunneling, thrust boring, tunnel boring
- Excluding Professional Indemnity & D&O
- Excluding Fines, Penalties, Punitive damages, exemplary damages, or any damages resulting from the multiplication of compensatory damages
- Excluding Operational Risks
- Excluding Contractor machinery, plant and equipment and/or TBMs or alike
- Excluding Workman's Compensation/Employer Liability
- Gradual Environmental Impairment Exclusion (Clause LMC 1 (B))

- Computer Fraud/Hack Risks
- RTA/Road Risks Liability Exclusion
- Excluding off shore risks
- Total Asbestos Exclusion Clause.
- Political Risks Exclusion Clause
- Terrorism Exclusion NMA 2920
- Transmission and Distribution lines Exclusion Clause
- Toxic Mould Exclusion
- IT Clarification Clause
- Electronic Data Exclusions (Clause NMA 2802,NMA 2915)
- Seepage, Pollution, and Contamination Exclusion (Clause NMA 1685)
- Industries, Seepage and Pollution and Contamination Exclusion (NMA 1686)
- Nuclear Energy Risks Exclusion Clause - NMA 1975A
- Cyber Risks Exclusion Clause - CL 380
- Radioactive Contamination, Chemical, Biological, Bio-Chemical and Electromagnetic Weapons Exclusion Clause - CL 370
- Biological or Chemical Materials Exclusion Clause NMA 2962
- Sanction limitation and Exclusion Clause
- Excluding wet works
- Absolutely excluding of tunnel works.
- Excluding Contract Works Taken Over or Put into Service
- Excluding Designers' / Manufacturers' Risks

Period of Insurance: 36 MONTHS FROM 01/05/2023 TO 30/04/2026, followed by 12 months maintenance period.

Contribution: As Agreed



Signed for the Company

Date: 03/05/2023