

طوكيو مارين اند نيشيدو فاير
انسورانس كومپاني ليمتد

المكتب دبي
ص.ب. 152، دبي، ا.ع. م
هاتف: +971-4-3502 777، فاكس: +971-4-3502 868
المكتب أبوظبي
ص.ب. 51531، أبوظبي، ا.ع. م
هاتف: +971-2-6432 290، فاكس: +971-2-6432 294
<http://www.tmnf.ae>



Tokio Marine & Nichido Fire
Insurance Co., Ltd.

Dubai Office:
P.O. Box 152, Dubai, UAE
Tel.: +971-4-3502 777, Fax: +971-4-3502 868
Abu Dhabi Office:
P.O. Box 51531, Abu Dhabi, UAE
Tel.: +971-2-6432 290, Fax: +971-2-6432 294
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(Incorporated in Japan, registered in the Insurance Companies register under Regn. No. 45 dated 29th December 1984)
AGENTS FOR UNITED ARAB EMIRATES: AL FUTTAIM DEVELOPMENT SERVICES CO. LLC.

Tokio Office Package Quotation

Quotation Number : Q/PKG/05986
Insured Name : CONSULATE GENERALE OF ITALIA DUBAI
Insured Address : DUBAI
Territory : UNITED ARAB EMIRATES AND EXTENDED TO WORLDWIDE ONLY FOR NON-MANUAL BUSINESS TRIPS
Jurisdiction : UNITED ARAB EMIRATES ONLY
Policy Period : 01/05/2023 To 30/04/2024
Premium (Including VAT) : AED 815.85
Total No. of Location : 1
Location 1 : DUBAI

DESCRIPTION OF PROPERTY / INTEREST INSURED: (ALL VALUES ARE IN AED)

Section	Location 1
Property All Risk	
Furniture, Fixtures and Fittings, Interiors & Contents	10,000.00

Workmen's Compensation	
Estimated Annual Wages	1,289,510.00
No. of employees	8

DEDUCTIBLE:	
Property All Risk	* 2.5% of claim amount subject to min. AED 1,000/- each and every loss (Portable Electronic Equipments only) * 5% of claim amount subject to min. AED 1,000/- e.e.i. (Water Damages claims) With effect from 22-06-2022 * AED 1,000/- each and every loss (All others) * First 3 (Three) Days equivalent Rent for Loss of Rent Claims
Workmen's Compensation	NIL

AS PER STANDARD TOKIO MARINE & NICHIDO INSURANCE CO. LTD.'S PACKAGE
INSURANCE POLICY WORDINGS AND EXTENDED TO INCLUDE THE FOLLOWING CLAUSES

SECTION -PROPERTY ALL RISK

- Cover will be restricted to Fire & Lighting cover for Insured's assets/goods out in the open or semi-open areas of the premises which are not under RCC construction
- Cover is extended to cover insured's portable electronic items (worldwide accidental damage cover only) - Limit to AED 25,000/- any one item
- Cover includes Deterioration of Stock - upto AED 10,000/- (following Insured perils under Property All Risks and excluding Machinery Breakdown)
- Debris Removal Clause Limit – Limit to 10% of claim amount subject to a maximum limit of AED 250,000/- any one occurrence and in aggregate
- Designation of Property Clause
- Demolition Clause
- Errors & Omission clause
- Expediting Expenses – Limit to 10% of the Claim amount subject to a maximum of AED 50,000/- any one occurrence and in the aggregate
- Loss minimization expenses – Limit to AED 100,000/- any one occurrence and in aggregate
- Other Interests clause
- Payment on Account Clause – as per the recommendations of the loss adjusters
- Primary insurance Clause
- Property in custody and control of the insured – Limit AED 100,000 any one occurrence and in the aggregate (subject to being included in the sum insured)
- Public Authority Clause
- Personal effects, Employee cycles, Tools, etc. – Limit to AED 5,000/- per person and AED 50,000/- in the aggregate
- Reinstatement Conditions - Incorporating 85% condition of average
- Fire brigade and Extinguishing expenses Clause – Limit to 10% of the Claim amount subject to a maximum of AED 250,000/- any one occurrence and in the aggregate
- Impact Damage due to own vehicles
- Improvements and betterments
- Loss or Damage to personal contents: Limit to AED 10,000/- any one occurrence
- Rent Payable Clause
- Samples – Limit to 10% of the Contents Sum Insured subject to maximum of AED 50,000/- any one occurrence and in aggregate

- Signboard Limit – Maximum of 5% of the Content's Sum Insured or Actual Sum Insured declared and limited to STF perils cover only
- Sprinkler Leakage extension – Limit to max. AED 500,000/-
- Theft due to forcible entry/exit
- Temporary Removal Clause – Limit to 10% of the sum Insured in respect of contents
- Trace and Access – Limit to AED 20,000/- in the aggregate
- Workmen's maintenance Clause – limit to AED 30,000/-
- 30 days cancellation clause
- 72 hours clause
- All other contents clause – Limit to AED 25,000/- excluding, cash, jewelry and valuables
- Accidental Damage to Fixed Glass – Limit to AED 125,000/- (Subject to maximum limit of AED 10,000/- per pane)
- Accidental Damage cover for computer and related accessories – Limit to AED 150,000/- any one occurrence and in aggregate (forming part of the Sum insured declared to the insurer)
- Architects and Professional Fees Clause – Limit to 10% of the Claim amount subject to a maximum of AED 250,000/- any one occurrence and in aggregate
- Automatic Reinstatement of Sum Insured – at additional pro-rata premium
- Capital Additions Clause – Limit to 10% of the location sum insured subject to a maximum of AED 1,250,000/- and subject to monthly declaration
- Claims Preparation costs – Limit to AED 10,000/- any one occurrence subject to prior approval of Insurer
- Cover for documents/manuscripts & business books – subject to forming part of Sum Insured declared
- Cover for bursting, overflowing, discharging or leaking of water tanks apparatus or pipes when the premises are empty or disused as per policy wording

SECTION -WORKMEN'S COMPENSATION

- 24 hours Extension in respect of non-work related accidents within United Arab Emirates
- 30 days Cancellation
- Automatic Additions/Deletions – subject to declaration to Insurer for premium adjustment upon expiry of policy
- Cover extended whilst the employee is travelling to and from work
- Cover is extended for Sunstroke/Hernia arising out of work during the currency of Policy period subject that the employees exposed to sun should take appropriate and reasonable measures as necessary to prevent the same
- Employee to Employee Liability
- Employers Liability – Limit to USD 2,500,000/- any one occurrence and in the aggregate
- Funeral Expenses – Limit to AED 20,000/- if mortal remains cannot be repatriated
- Including emergency medical treatment outside Country of Work while on Non-manual Business Trip subject to expenses not exceeding UAE Medical Costs

- Including medical treatment outside Country of Work within the medical expenses limit and subject to Insurer's prior approval
- Including Insured's New Employees On Employment Visas Whilst On Incoming Flights From Their Country Of Origin To Country of Work
- Including Cover for Employees on Temporary Hire for whom the Insured is responsible and on the Participant's Payroll but not under their sponsorship provided all the legal formalities are finalized prior to start of work
- Medical Expenses – Limit to AED 35,000 per person/per accident – in respect of treatment at Government Hospitals/Clinics and Private Hospitals/Clinics
- Repatriation Expenses – Limit to AED 35,000/- including the cost of an escort

EXCLUSIONS

SECTION -PROPERTY ALL RISK

- Cyber Risk Exclusion
- Machinery Breakdown
- Communicable Diseases Exclusion (LMA 5393)
- Excluding Tour-operators liability

SECTION -WORKMEN'S COMPENSATION

- Electro Magnetic Field Exclusion
- Genetically Modified Organisms Exclusion
- Institute Chemical, Biological, Electromagnetic Weapons and Cyber Attack Exclusion
- Work on onshore, offshore, oil, gas, power platforms, chemicals/petrochemicals industries, marine, aviation risks of any nature/kind is excluded from the scope of this policy
- Excluding manual/blue collar employees category

IN RESPECT OF ALL SECTIONS:

- Asbestos Exclusion
- Cyber Risk Exclusion
- Electronic Data Recognition
- Excluding Tour-operators liability
- Institute Chemical, Biological, Electromagnetic Weapons and Cyber Attack Exclusion
- Political Risks Exclusion
- Sanctions and Limitations Exclusion Clause
- Terrorism Risk Exclusion
- War & Kindred Risks
- Communicable Diseases Exclusion

SUBJECTIVITIES

- Nil Claims for the past year
- The Insured premises is constructed as a 100% RCC (Reinforced Cement Concrete) structure or 100% from bricks/tiles and concrete
- Insured/Client has no claims for the past 3 years
- Insured location is not used for any manufacturing / fabrication / warehousing activities
- Activities involving pure retail money transactions, jewellery & precious metals, courier services, debt collection, paper printing media and are strictly excluded
- Offices located inside warehouses or ones that have workshops are excluded
- Fire-fighting facilities to be properly maintained and fully operational during the currency of the policy
- Annual Maintenance Contract to be in place and log to be maintained for all the Fire Fighting Facility

Extension or Clauses / Notes :

Mandatory Disclaimer :

All Material information concerning the risk, including any losses or claims information, should be accurate and kept up to date at all times. A Material fact is a fact that may influence the Insurer's decision as to whether to accept a risk or not. Failure to disclose material facts may entitle Insurer to avoid the policy from inception.

Quote is Valid for 30 Days from Date of Issue

Issued at Dubai on 26/04/2023

The Consul General of Italy
Giuseppe Finocchiaro



A handwritten signature in blue ink, likely belonging to the agent, Al Futtaim Development Services LLC.

TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.
AL FUTTAIM DEVELOPMENT SERVICES LLC (AGENTS)