

## Workmen Compensation Insurance Policy

Policy No : 7/1/020/0001150

THE SCHEDULE	
<b>The Company :</b>	Royal & Sun Alliance Insurance (Middle East) Ltd. E.C.
<b>Address :</b>	P.O. Box No 28648, Dubai, United Arab Emirates
<b>Broker :</b>	H S B C Insurance Brokers Ltd.
<b>The Insured :</b>	Khansaheb Sykes L L C
<b>Address :</b>	P O Box 1848, Sharjah, U A E
<b>Period of Insurance :</b>	a) From 00:00 hours on 01/01/2011 to 24:00 hours on 31/12/2011 (local standard time - both days inclusive) b) Any subsequent period for which the Insured shall pay and the Company shall agree to accept the Renewal Premium.
<b>Premium (AED)</b>	11,552.00
<b>Payment Terms : PPW within 90 days</b>	

**Business:** Dewatering Contractors, Sales & Hire of Plant & Services of Pumps & Ancillary Equipments

**Employer's Liability Clause - Limit :** AED 1,000,000 per occurrence

**Aggregate Limit of Indemnity :** AED 1,000,000 during the period of insurance

**Territory :** United Arab Emirates extended to Worldwide excluding USA & Canada in respect of Non Manual Business Trips

**Workmen's Compensation Law(s) :** As per UAE Federal Labour Law No. (8) of 1980, Chapter - 8; Common Law (Sharia) of UAE and subsequent amendments as at inception date of this insurance.

Name / Occupation of employees	Estimated No. employees	Estimated total salaries, wages and other earnings on which the premium is based (AED)
Warehouse Employees	4	80,000
Factory Employees	39	875,000
Clerical Administration Staff	6	442,000
Sales Marketing	4	618,000
Drivers	4	100,000
Workaway Employees	42	925,000
<b>Grand Total</b>	<b>99</b>	<b>3,040,000</b>





## Workmen Compensation Insurance Policy

This policy is subject to the following :

At the request of the Insured, the Policy 7/1/020/0001150 has been renewed for a further period of 12 months from 01/01/2011 to 31/12/2011.

Jurisdiction : United Arab Emirates

Medical Expenses Clause - Limit : AED10,000.00 per person per accident in respect of treatment in private hospitals/clinics.

Repatriation Expenses Clause - Limit : AED 10,000.00 per person.

24-Hours Non-Work Related Personal Accident Cover

Policy Wordings (attached)

Policy specifically excludes :

Work on offshore, oil, gas, power platforms, chemical/petrochemical industries, marine, aviation risks of any nature, quarries and mining, tunnelling, Port/Harbour side liability, Refineries and Power Station Activity if any nature/kind.

In consideration of the above, a renewal premium as shown above is hereby charged to and due from the Insured.

Subject otherwise to the terms, conditions and exceptions of the Policy.

Signed on the 12th day of January 2011

Signed at Dubai

Entered / Approved By : elvie / elvie

Royal & Sun Alliance Insurance (Middle East) Ltd. E.C.

Beena Dudy  
Authorised Signatory

