

Public Liability Insurance Policy

Policy No : 7/1/020/0001149

THE SCHEDULE	
The Company :	Royal & Sun Alliance Insurance (Middle East) Ltd. E.C.
Address :	P.O. Box No 28648, Dubai, United Arab Emirates
Broker :	H S B C Insurance Brokers Ltd.
The Insured :	Khansaheb Sykes L L C
Address :	P O Box 1848, Sharjah, U A E
Period of Insurance :	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.
Premium (AED)	2,000.00 Payment Terms : PPW within 90 days

Business : Dewatering Contractors, Sales and Hire of Plant & Service of Pumps & Ancillary Equipments including use of Forklift

Territory : United Arab Emirates

Excess : The Company shall not be liable for the first AED 2,500.00 in respect of Damage to Third Party Property for one claim or all claims of a series consequent on or attributable to one source or original cause

Limit of Indemnity : AED 2,500,000

Premises:

- Office, Workshop and Stores located at Industrial Area 10, Sharjah
- Stores & Office situated at Plot No. 56, M11, Musafah, Abu Dhabi

This policy is subject to the following :

At the request of the Insured, the Policy 7/1/020/0001149 has been renewed for a further period of 12 months from 01/01/2011 to 31/12/2011.

Description of Risk : Premises and Duties Away Risk

Jurisdiction : United Arab Emirates

Limit of Indemnity : AED 2,500,000.00 Any One Occurrence and Unlimited in the Aggregate

Excess : AED 2,500.00 each and every claim in respect of Third Party Property Damage

Estimated Annual Turnover : AED 18,500,000.00

Premium : AED 2,000.00 (Minimum & Deposit adjustable @ 0.285% on the Actual Annual Turnover)

Tobacco Products Liability Exclusion
 Asbestos Exclusion
 Electro Magnetic Field (EMF) Exclusion
 Genetically Modified Organisms (GMO) Exclusion
 Transmissible Spongiform Encephalopathy (TSE) Exclusion
 Electronic Risk Exclusion
 Terrorism Exclusion Endorsement

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 limitations 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 D...
Authorised Signatory

