



TAKAFUL CERTIFICATE SCHEDULE



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Takaful Certificate No: EN1425005285	Takaful Certificate Type : Contractor All Risks - FAB	Currency : Dirham (UAE)
Class : Engineering	Branch : WTG-Abu Dhabi	Customer ID : 01-28-001797851
Name of Participant		Address of Participant
TASLEEH GENERAL TRADING SOLE PROPRIETORSHIP LLC (as Contractor) and/or M/s SALEH SAEED ALI SALEH ALKUWAITI. (As Principal) and/or Sub Contractors and /or their Architects & Engineers for their respective rights, interests.		P.O. Box 123 ABU DHABI Abu Dhabi United Arab Emirates
Title Of Risk / Contract		Risk Location / Territorial Limits
SALEH SAEED ALI SALEH ALKUWAITI. :: 92678732		السمحة, مدينة أبوظبي, L الرحبة, 0-0-0-148
Beneficiary		Takaful Certificate Inception Date : 10/11/2025
First Abu Dhabi Bank- NHL(Non Motor)		Takaful Certificate Expiry Date : 10/11/2026
		Takaful Certificate Issue Date : 10/11/2025
Jurisdiction		
Maintenance Period from 11/11/2026 to 10/11/2027		

Contract price		
Covered Description	Sum Covered	Deductible
Contract Price	1,750,000.00	As per deductibles below
Total Sum Covered under Contract price	1,750,000.00	

Conditions	: As per Watania Takaful Contractor All Risks - FAB Takaful Standard Takaful Certificate Wording Subject to the following Clauses: As per Munich Re standard wording, extensions, exclusions and conditions mentioned below: Conditions applicable to Section 1: 1) Mre 001 Strikes, Riots & Civil Commotion 2) Mre 004 Extended maintenance clause-12 Months 3) Expediting Expenses for a limit of AED 250,000 any one loss each project 4) Mre 007 Airfreight charges for a limit of AED 250,000 any one loss each project 5) Mre 113- Inland Transit – limit per conveyance AED 500,000 within United Arab Emirates only 6) Mre 013 Off-Site Storage – limit per occurrence AED 500,000 each project 7) Professional Fees (Architects, Surveyors Engineers etc.) 8) Removal of Debris- limit per occurrence AED 350,000 each project
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- 9) Time Adjustment Clause (72 Hours Clause)
- 10) Plans & Documents Clause – limit AED 250,000 anyone occurrence, each project
- 11) Automatic Reinstatement of Sum Insured at additional premium
- 12) Local/Public Authorities Clause – AED 250,000/- any one occurrence and in the aggregate
- 13) Errors and Omissions Clause - Limit – 5% any one situation
- 14) Designation of Property Clause
- 15) Free Issue Materials – if already declared and including in sum insured
- 16) Emergency Services
- 17) Additional Cost of Constructing Incomplete or Unbuilt Portions
- 18) Loss Minimization Expenses Clause / Sue and Labour Clause – AED 250,000 each loss, each project
- 19) Additional Cost of Construction clause

Conditions applicable to Section 2:

Section II : Third Party Liability : AED 2,000,000 per occurrence with number of occurrence unlimited

- 20) Extended maintenance clause-12 Months
- 21) Mre 120 Vibration, removal and weakening of support – Limit: AED 100,000/- any one occurrence and in the aggregate
- 22) Property being handled or lifted
- 23) Mre 002 Cross Liability Clause

Conditions applicable to Section 1& 2:

- 24) Multiple Insureds Clause
- 25) Primary Insurance
- 26) Payment on accounts clause - subject to loss adjusters recommendation
- 27) Premium Adjustment clause
- 28) Nominated Loss Adjuster : Crawford/ Miller International, Arab Loss adjuster and others to be agreed
- 29) Law & Jurisdiction Clause
- 30) Mortgage clause
- 31) Claims Preparation Costs – Limit: 10% of claim amount subject to a maximum of AED 25,000/-any one occurrence and in the aggregate
- 32) Waiver of Subrogation against the Employer, Employers Personnel (Employers Indemnities)
- 33) Innocent Non-Disclosure Clause
- 34) Run-off cover until project completion date in respect of all Projects declared as agreed for the individual project subject to information of extension to Insurer
- 35) It is further declared and agreed that all sub-limits are payable (are part of total sum insured) to the Sum Insured wherever applicable and shall apply to any one loss/Occurrence
- 36) Value Added Tax (VAT) Clause

Exclusions applicable to Section 1& 2:

- 37) Excluding Wet works
- 38) Excluding Contingent Motor Liability
- 39) Excluding underground / Trench / Cable or Pipe laying works
- 40) Excluding Penalties and Fines of any kind.
- 41) Excluding Loss / Damage / Liability caused by or attributable to insufficient compaction and/or normal settlement of land.





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- 42) Excluding Loss or damage to existing structure (including those belonging to the Principal).
- 43) Excluding Temporary Facilities / Contents of Temporary Facilities. Excluding Plant and Equipment.
- 44) Excluding Materials Supplied by the Principal unless otherwise separately declared and Contribution paid thereon.
- 45) Mid-term projects. However, extension of existing projects insured for CAR are allowed subject to No Known or Reported Losses (NKORL) at the time of intimation of extension requirement to insurer subject to payment of additional premium for extension period on pro-rata basis.
- 46) War & Civil War Exclusion Clause (NMA 464)
- 47) Sabotage, Terrorism & Other Political Risks Exclusion Clause Nuclear Energy Risks Exclusion Clause (NMA – 1975a) Seepage, Pollution & Contamination Exclusion Clause
- 48) E-risks Exclusion Clause (NMA 2914) Electronic Date Recognition Clause
- 49) IT Clarification Agreement
- 50) Sanction Limitation Exclusion Clause
- 51) Communicable Disease Exclusion – LMA 5394 Communicable Disease Exclusion – LMA 5396
- 52) Cyber Absolute Exclusion Clause IUAA 09-081 17.05.2019
- 53) Contribution Payment Warranty – immediate.
- 54) Total Asbestos Exclusion clause
- 55) Excluding contractual liability of any kind
- 56) Excluding loss of fill and/or dredging material

Subjectivities

- . Subject to no deterioration in the loss experience for past 3 years and no known or reported losses as at date of confirmation
- . This insurance is based on the information you have provided to us and on which we have relied. If you have not provided to us all material information or you discover that the information you have provided is inaccurate, please advise us immediately in order that we may consider revalidation of terms. This is an ongoing responsibility throughout the duration of the Policy.

Deductibles :

Section 1 – Material damage
AED 5,000/- Each and every loss

Section 2 – Third Party Liability

- a) Nil for Bodily injury
- The first AED 1,000/- Each and Every Loss in respect of Third Party Property Damage only

Contribution : As Agreed

Contribution Payment Warranty: It is a warranty under this Takaful Certificate that the Contribution due should be paid within 30 days from the inception date. If the Policyholder fails to do so, Watania Takaful General PJSC shall be entitled to terminate this takaful certificate immediately without prejudice to its rights of action in respect of any previous breaches of this Takaful Certificate.

The Takaful Certificate shall be examined carefully in all respects by the Participant and the second copy returned duly signed by the Participant to the company within fifteen (15) days from the date of issuance, otherwise the terms and conditions contained or endorsed thereon are deemed to be accepted by the Participant. The communication maybe made electronically by email or phone calls





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Signed for & on behalf of

Watania Takaful General PJSC

Authorised Signatory

Date : 10/11/2025

