Insurance House P.J.S.C

Incorporated in Abu Dhabi
Subject to the provisions of
Federal Law No. (6) for the year 2007
Commercial Licence No. 1200435
Paid up Capital: AED 118,780,500
Tax Registration No.: 100287232100003

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INSURANCE HOUSE
P.J.S.C ش.م.ع

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تأسست في أبوظبي
خاضعة لأحكام القانون الاتحادي رقم (٦) لسنة ٢٠٠٧
رقم الرخصة التجارية ١٢٠٠٤٣٥
رأس المال المدفوع ١١٨،٧٨٠،٥٠٠ درهم إماراتي
رقم التسجيل الضريبي: ١٠٠٢٨٧٢٣٢١٠٠٠٠٣

Abu Dhabi

POLICY SCHEDULE

POLICY NUMBER	:	DP/01/5004/24/00129
COVER	:	General Third Party Liability Insurance - Annual
INSURED	:	M/s. Tourify Travel and Tourism L.L.C
ADDRESS	:	P. O. Box No. TBA, Dubai, United Arab Emirates
BUSINESS	:	In Bound Tour Operators / Out Bound Tour Operators
INTERESTS	:	Legal Liability of the insured towards third party bodily injury and property damage arising out of Insured's Business Activities anywhere in U.A.E. (excluding offshore)
LIMIT OF INDEMNITY	:	AED 150,000/- any one occurrence and in the aggregate
PREMIUM	:	"AS AGREED"
ESTIMATED ANNUAL TURNOVER	:	Dhs. 500,000/- - Estimated Number of In Bound Passengers: 100 - Estimated Number of Out Bound Passengers: 30
PERIOD	:	Twelve (12) Months From 26/04/2024 To 25/04/2025 (Both Days Inclusive)

The following endorsements/clauses/exclusions/special conditions/warranties are forming part of this Policy : DP/01/5004/24/00129

*** Including Liability arising out of Fire/ Explosion for which insured is legally responsible**

*** Including Legal & Defense costs within limits**

*** Arbitration Clause No. 2**

In case any difference or dispute arises between both parties as to the amount of any loss or damage such difference or dispute shall, independently of all other matters, be referred to arbitration to be conclusively settled in accordance with the applicable arbitration procedures of Abu Dhabi Commercial Conciliation and Arbitration Centre (the "Center") through an arbitral tribunal comprising of one (1) arbitrator or three (3) arbitrators to be appointed and summoned up in accordance with the rules and procedures provided in the Center's Procedural Regulations.

The place of arbitration shall be the city of Abu Dhabi and the arbitration proceedings shall be conducted in the Arabic

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language including the arbitration award rendered by the arbitral tribunal.

The arbitration award shall be final and binding on both parties and shall not be subject to any appeal. All costs of arbitration (including arbitrator(s) fees) shall be borne equally between both parties and each party shall bear its own attorney fees.

It is hereby expressly stipulated that the arbitral tribunal render an award concerning the disputed amount of loss, damage or compensation as a condition precedent to any right of action or suit relating to this Policy.

Except as provided for hereinabove, any action or legal proceedings for the execution of this Policy or arising out shall be subject to the jurisdiction of the courts of the United Arab Emirates.

*** IT Clarification Agreement**
Property damage covered under this Agreement shall mean physical damage to the substance of property.

Physical damage to the substance of property shall not include damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure.

Consequently, the following are excluded from this Agreement:

A. Loss of or damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure, and any business interruption losses resulting from such loss or damage. Notwithstanding this exclusion, loss of or damage to data or software which is the direct consequence of insured physical damage to the substance of property shall be covered.

B. Loss or damage resulting from impairment in the function, availability, range of use or accessibility of data, software or computer programs, and any business interruption losses resulting from such loss or damage.

*** Tenant's Liability Toward Landlord**
It is hereby understood and agreed that the coverage of the policy, however, not including the policyholder's legal liability as bailee, extends to include the Policyholder's Legal Liability upto a limit as stated in the schedule of the policy.

1. To any building or part thereof not belonging to the policyholder whilst occupied by the policyholder.

2. to the contents of the aforesaid buildings are part thereof belonging to the Landlord whilst under the care, custody or control of the Policyholder.

*** Including work-away risks**

*** Excluding liability for hazardous sports / activities like bungee jumping, racing hot ballooning ... etc.**

*** Excluding Consequential Loss**

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*** Excluding Pure Financial Loss**

*** Excluding Marine / Offshore Risk**

*** Sanctions and Embargoes Clause**
This Insurance Agreement excludes coverage related to any business, including but not limited to this insurance and the fulfillment of any obligation there under, to the extent it would violate any applicable sanction law or regulations of the UN Security Council and /or the EU and/or any other applicable national sanction law or regulations.

*** 30 Days Notice of Cancellation Clause**
The company may cancel this policy by giving 30 days notice by registered letter to the Insured at their last known address and in such event Company shall repay a ratable proportion of the premium being pro-rata for the unexpired period from the date of cancellation.

The insured may also cancel the policy by giving 30 days notice, but in which case the refund premium shall be as per the Short-Period scale of the Company.

*** Extended to cover liability towards Tourists and Guests.**

*** Premium Payment Warranty**
Warranted that the premium due on the policy should be settled to and received by Insurance House immediately at inception of the policy, OR not later than the period from the date of inception as agreed between Insurance House & Insured.

If this warranty is not complied with, then this contract of insurance shall lapse automatically from the date of its breach at midnight with a pro-rata premium being due from the Insured.

*** Excluding Tour Operator's Liability**

*** Excluding Liability to Employees / Performers and artists hired by the insured**

*** Excluding liability following cancellation / postponement of event**

*** Excluding Property being Worked Upon**

*** Clean Loss Record Condition**

*** Excluding Fines, Penalties and Punitive damages**



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*** Excluding Professional Indemnity / Liability**

*** Excluding Product / Complete Operations Liability Absolutely**

*** Excluding Contractual Liability**

*** Excluding Workmen's Compensation / Employers Liability**

*** Toxic Mould Exclusion**
This insurance does not apply to:

a. "Bodily injury" or "property damage" which would not have occurred, in whole or in part, but for the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of, any "fungi" or bacteria on or within a building or structure, including its contents, regardless of whether any other cause, event, material or product contributed concurrently or in any sequence to such injury or DAMAGE.

b. Any loss, cost or expense arising out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to, or assessing the effects of, "fungi" or bacteria, by any insured or by any other person or entity.
This exclusion does not apply to any "fungi" or bacteria that are on, or are contained in, any goods or product intended for consumption.

For the purpose of this clause, "Fungi" means any type or form of fungus, including mold or mildew and any mycotoxins, spores, scents or byproducts produced or released by fungi regardless of any other cause, event, material, product and/or building component that contributed concurrently or in any sequence to that injury or damage.

Such loss is excluded regardless of any other cause or event contributing concurrently or in any sequence to the loss.

*** Asbestos Exclusion Clause**
It is hereby understood and agreed that this contract shall not apply to and does not cover any actual or alleged liability whatsoever for any claim or claims in respect of loss directly or indirectly arising out of, resulting from or in consequence of asbestos, in whatever form or quantity.

This clause shall not extend this Insurance to Cover any liability which would not have been covered by this certificate had this clause not been attached.

*** Excluding Property belonging to or held in care, custody or control by the insured**
It is hereby declared and agreed that the Insurers shall not be liable for any loss or damage resulting from contract works described at the policy schedule in respect of:

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1. Principal's Property and/or Structure located at site of work and under care, custody and control of the Insured.

2. Principal's Property and/or Structure being directly worked upon.

*** War and Civil War Exclusion Clasue**

This contract shall not apply to any loss or damage occasioned by or through or in consequence directly or indirectly of war, invasion, act of foreign enemy, hostilities, civil war, insurrection, rebellion, revolution, mutiny, military or usurped power, riot, strike lockout, military or popular uprising, civil commotion, martial law or loot, sack or pillage in connection therewith, confiscation or destruction by any government or public authority or any act or condition incident to any of the above, whether war be declared or not.

*** Political Risk Exclusion Clause**

Notwithstanding any provision to the contrary within this Insurance or any endorsement thereto it is agreed that this Insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with or in consequence of any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:

1. war, civil war, invasion, acts of foreign enemies, hostilities or war-like operations (whether war be declared or not); or

2. mutiny, popular rising, military rising, insurrection, rebellion, revolution, military or usurped power, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege; or

3. civil commotion assuming the proportion of or amounting to a popular rising; or

4. any act (whether on behalf of any organization, body, person or group of persons) in protest against any State or government, authority with force, or any provincial, local or tribal authority with force, calculated or directed to overthrow any State or government, authority with force, or any provincial, local or tribal authority with force, by means of fear, terrorism or violence or use of force or and/or the threat thereof; or

5. losses in any way caused or contributed to by an act of terrorism involving the use or release or the threat of any nuclear weapon or device or chemical or biological agent; or

6. loss, damage, cost or expense directly or indirectly arising out of biological or chemical contamination or missiles, bombs, grenades, explosives or any ammunition; or

7. Conspiracy, confiscation, commandeering or nationalization or requisition or destruction of or damage to property by or under the order of any de jure or de facto government or by public or local authority; or

8. Looting or pillage or theft or burglary in connection with any act referred to in this clause; or

9. Consequential losses or damages arising from any act referred to in this clause; or

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10. The act of any lawfully established authority in controlling, preventing, suppressing or in any other way dealing with any occurrence referred to in this clause; or

11. Malicious damage in furtherance to any act referred to in this clause; or

12. Any act of terrorism.

For the purpose of this clause an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological, or ethnic purposes or reasons including but not limited to:
1. The intention to influence or affect the conduct of any government (de jure or de facto); and/or

2. To put the public, or any section of the public in fear; and/or

3. To commit violence or threaten violence against one or more persons (whether legal or natural); and/or

4. Damaging tangible or intangible property; and/or

5. Endangering life; and/or

6. Creating a risk to the health or safety of the public or a section of the public; and/or

7. An act designed to interfere with or disrupt an electronic system.

For the purpose of this clause contamination means the contamination, poisoning, or prevention and/or limitation of the use of objects due to the effects of chemical and/or biological substances.

If the Insurer alleges that by reason of this exclusion, any loss, damage, cost or expense is not covered by this Contract the burden of proving the contrary shall be upon the Insured.

In the event any portion of this clause is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

*** Electronic Data Exclusion**
Notwithstanding any provision to the contrary within this INSURANCE Agreement or any endorsement thereto, it is understood and agreed as follows:

(a) This INSURANCE does not insure loss, damage, destruction, distortion, erasure, corruption or
Alteration of: ELECTRONIC DATA from any cause whatsoever (including but not limited to COMPUTER VIRUS) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event

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contributing concurrently or in any other sequence to the loss.

ELECTRONIC DATA means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

COMPUTER VIRUS means a set of corrupting, harmful or otherwise unauthorized instructions or code including a set of maliciously introduced unauthorized instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. COMPUTER VIRUS includes but is not limited to 'Trojan Horses', 'worms' and 'time or logic bombs'.

(b) However, in the event that a peril listed below results from any of the matters described in paragraph (a) above, this INSURANCE, subject to all terms, conditions and exclusions of the original Policy, will cover physical damage to property insured by the original Policy directly caused by such listed peril.

Listed Perils Fire, Explosion

This clause shall not extend this Insurance to cover any liability which would not have been covered by this Policy had this clause not been attached.

*** Excludes All Automobile Liabilities**

*** Seepage, Pollution and Contamination Clause**
This insurance Contract does not cover:

1. Loss of, damage to, or loss of use of property directly or indirectly caused by seepage, pollution or contamination, provided also that this paragraph shall not apply to loss of or physical damage to or destruction of tangible property or loss of use of such property damaged or destroyed, where such seepage, pollution or contamination is a consequence of an otherwise identifiable sudden, unintended and unexpected happening covered under this insurance contract.

2. The cost of removing, nullifying or cleaning –up seepage, pollution or contamination substances unless the seepage, pollution or contamination is a consequence of an otherwise identifiable sudden, unintended and unexpected happening covered under this insurance contract.

3. Fines, penalties, punitive or exemplary damages.

*** Radioactive Contamination, Chemical, Biological, Bio-Chemical and Electromagnetic Weapons Exclusion Clause**
This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith

1. In no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by or

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arising from

1.1 ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel

1.2 the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof

1.3 any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter

1.4 the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes on the insured premises. This inclusion shall not apply to property, facilities or plants coming under the scope of NMA 1975a.

1.5 any chemical, biological, bio-chemical, or electromagnetic weapon.

1.6 the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, computer virus or process or any other electronic system.

*** Emerging Risks Exclusion (EMF, GMO, TSE, Moisture related liabilities)**
This Insurance does not cover liability for loss or losses arising directly or indirectly from:

EMF (Electro Magnetic Fields)
Non-ionic radiation including but not limited to Electro Magnetic Fields and/or Electro Magnetic Interference.

GMO (Genetically Modified Organisms)
Organisms or micro-organisms of cells, or the organisms or micro-organisms, cells or cell organelles, from which they have been derived, which have been subject to a genetic engineering process which resulted in their genetic change and shall also mean and include every biological or molecular unit with self-replication potential, from which they have been derived, which has been subject to a genetic engineering process which resulted in its genetic change.

In the event that the definition of GMO under the applicable laws and/or official regulations relating to genetic engineering or modification in any State, territory or jurisdiction in which a claim is made is wider than the foregoing then such wider definition shall be incorporated into this definition in addition to the foregoing.

TSE (Transmissible Spongiform Encephalopathy)
Transmissible Spongiform Encephalopathy (TSE) including but not limited to Bovine Spongiform Encephalopathy (BSE) or new Variant Creuzfeld-Jakob Disease (vCJD).

Moisture



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Moisture-related damage.

For the purpose of this exclusion, moisture-related damage shall mean:
Fungus/fungi, including but not limited to, mold, mildew, mushrooms, yeast, biocontaminates or any substance produced by, or arising out of, or emanating therefrom and shall also mean and include rot, decay, corrosion, or other gradual deterioration, de-lamination, adhesive or cohesive failure, weakening or deformation of wood products or other material caused by continuous and/or prolonged and/or repeated contact with water or moisture.

This definition applies even if the water and/or moisture also contains chemical element other than water.

*** Excluding Liabilities covered or should have been coverd under CAR/EAR Policies**

*** Excluding liability for loss of properties of clients due to theft/ dishonesty of employees**

*** Communicable Disease Exclusion Clause**
1. Notwithstanding any provision, clause or term of this Insurance to the contrary, this Insurance excludes any loss, cost, damage, liability, claim, fines, penalty or expense or any other amount of whatsoever nature, whether directly or indirectly and/or in whole or in part, related to, caused by, contributed to by, resulting from, as a result of, as a consequence of, attributable to, arising out of, arising under, in connection with, or in any way involving (this includes all other terms commonly used and/or understood to reflect or describe nexus and/or connection from one thing to another whether direct or indirect):

1.1 a Communicable Disease and/or the fear or threat (whether actual or perceived) of a Communicable Disease and/or the actual or alleged transmission of a Communicable Disease regardless of any other cause or event contributing and/ or occurring concurrently or in any sequence thereto, and

1.2 a pandemic or epidemic, as declared by the World Health Organization or any governmental authority.

2. As used herein, Communicable Disease means: any infectious, contagious or communicable substance or agent and/or any infectious, contagious or communicable disease which can be caused and/or transmitted by means of substance or agent where:

2.1 the disease includes, but is not limited an illness, sickness, condition or an interruption or disorder of body functions, systems or organs, and

2.2 the substance or agent includes, but is not limited to, a virus, bacterium, parasite, other organism or other micro-organism (whether asymptomatic or not); including any variation or mutation thereof, whether deemed living or not, and

2.3 the method of transmission, whether direct or indirect, includes but not limited to, airborne transmission, bodily fluid transmission, transmission through contact with human fluids, waste or the like, transmission from or to any surface or object, solid, liquid or gas or between organisms including between humans, animals, or from any animal to any human or from any human to any animal, and

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2.4 the disease, substance or agent is such:

2.4.1 that causes or threatens damage or can cause or threaten damage to human health or human welfare, or

2.4.2 that causes or threatens damage to or can cause or threaten damage to, deterioration to, contamination of, loss of value of, loss of marketability of or loss of use or usefulness of, tangible or intangible property.

For avoidance of doubt, Communicable Disease includes but is not limited to Coronavirus Disease 2019 (Covid -19) and any variation or mutation thereof.

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3. For further avoidance of doubt, any contingent or other business interruption loss, cost, damage, loss of income, loss of use, increased cost of working and/or extra expense arising out of or attributable to:

3.1 any partial or complete closure of and/or slowdown in, including but not limited to any closure by or under the advisories of public, military, government or civil authorities, or any denial of access to insured premises, or customer and or supplier premises (including service / utility providers), or

3.2 change in consumer behavior, or

3.3 an absence of infected employees or employees suspected of being infected shall not be covered by this Insurance.

4. For still further avoidance of doubt, loss, cost, damage, liability, claim, fines, penalty or expense or any other amount excluded hereby, includes but is not limited to any cost to identify, clean-up, detoxify, disinfect, decontaminate, mitigate, remove, evacuate, repair, replace, monitor, sanitize or test: (1) for a Communicable Disease or (2) any tangible or intangible property covered by this Insurance that is affected by such Communicable Disease.

5. It is clarified that (1) no other prior, concurrent or subsequent provision, clause, term or exception of this Insurance (including (but not limited to) any prior, concurrent or subsequent endorsement and/or any provision, clause, term, buy back or exception that operates, or is intended to operate, to extend the coverage of, or protections provided by, this Insurance by whatever name called like any coverage extension, additional coverage, global extension, exception to any exclusion); (2) any change in the law, clause or similar provision; (3) any follow the fortunes clause or similar provision; and/or (4) no change in the law or any regulation (to the extent permitted by applicable law), shall operate to provide any Insurance.
coverage or protection under this Insurance that would otherwise be excluded through the exclusion set forth in this Clause.

6. If the Insurer alleges that by reason of this Clause any amount is not covered by this Insurance the burden of proving the contrary shall rest in the Insured.

*** Nuclear Energy Risks Exclusion Clause 1994 NMA 1975A**
This agreement shall exclude Nuclear Energy Risks whether such risks are written directly and / or by way of insurance and / or via Pools and / or Associations.

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رقم الرخصة التجارية ١٢٠٠٤٣٥
رأس المال المدفوع ١١٨،٧٨٠،٥٠٠ درهم إماراتي
رقم التسجيل الضريبي: ١٠٠٢٨٧٢٣٢١٠٠٠٠٣

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For all purposes of this agreement Nuclear Energy Risks shall mean all first party and / or third party insurance or insurance (other than Workers' Compensation and Employers' Liability) in respect of:

I) All Property on the site of a nuclear power station.
Nuclear Reactors, reactor buildings and plant and equipment therein on any site other than a nuclear power station.

II) All Property, on any site (including but not limited to the sites referred to in I) above) used or having been used for:

a) the generation of nuclear energy or
b) the Production, Use or Storage of Nuclear Material.

III) Any other Property eligible for insurance by the relevant local Nuclear Insurance Pool and / or Association but only to the extent of the requirements of that local Pool and / or Association.

IV) The supply of goods and services to any of the sites, described in I) to III), above unless such insurance or insurance shall exclude the perils of irradiation and contamination by Nuclear Material.
Except as mentioned below, Nuclear Energy Risks shall not include:

i) Any insurance or insurance in respect of the construction or erection or installation or replacement or repair or maintenance or decommissioning of Property as described in I) to III) above (including contractors' plant and equipment).

ii) Any Machinery Breakdown or other Engineering insurance or insurance not coming within the scope of (I) above.

Provided always that such insurance shall exclude the perils of irradiation and contamination by Nuclear Material.

However, the above exemption shall not extend to:
1) The provision of any insurance whatsoever in respect of:

a) Nuclear Material,

b) Any Property in the High Radioactivity Zone or Area of any Nuclear Installation as from the introduction of Nuclear Material or - for reactor installations - as from fuel loading or first criticality where so agreed with the relevant local Nuclear Insurance Pool and / or Association.

2) The provision of any insurance for the perils mentioned below:
- fire, lightning, explosion,
- earthquake,
- aircraft and other aerial devices or articles dropped there from,
- irradiation and radioactive contamination,
- any other peril insured by the relevant local Nuclear Insurance Pool and / or Association,

in respect of any other Property not specified in 1) above which directly involves the production, use or storage of Nuclear

ص.ب ١٢٩٩٢١، أبوظبي – الإمارات العربية المتحدة؛ هاتف: ٤٤٤ ٤٩٣٤ ٢ ٩٧١+، فاكس: ٤٠٠ ٤٩٣٤ ٢ ٩٧١+
P.O. Box: 129921, Abu Dhabi – UAE; Tel: +971 2 4934 444, Fax: +971 2 4934 400
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Material as from the introduction of Nuclear Material into such Property.

Definitions

"Nuclear Material" means:

i) nuclear fuel, other than natural uranium and depleted uranium, capable of producing energy by a self-sustaining chain process of nuclear fission outside a Nuclear Reactor, either alone or in combination with some other material, and

ii) Radioactive Products or Waste.

"Radioactive Products or Waste" means:

Any radioactive material produced in, or any material made radioactive by exposure to the radiation incidental to the production or utilization of nuclear fuel, but does not include adioisotopes which have reached the final stage of fabrication so as to be usable for any scientific, medical, agricultural, commercial or industrial purpose.

"Nuclear Installation" means:

i) Any Nuclear Reactor,

"Nuclear Reactor" means any structure containing nuclear fuel in such an arrangement that a self-sustaining chain process of nuclear fission can occur therein without an additional source of neutrons.

"Production, Use or Storage of Nuclear Material" means the production, manufacture, enrichment, conditioning, processing, reprocessing, use, storage, handling and disposal of Nuclear Material.

"Property" shall mean all land, buildings, structures, plant, equipment, vehicles, contents (including but not limited to liquids and gases) and all materials of whatever description whether fixed or not.

"High Radioactivity Zone or Area" means:

i) for nuclear power stations and Nuclear Reactors, the vessel or structure which immediately contains the core (including its supports and shrouding) and all the contents thereof, the fuel elements, the control rods and the irradiated fuel store, and

ii) for non-reactor Nuclear Installations, any area where the level of radioactivity requires the provision of a biological shield.

This clause shall not extend this Insurance to cover any liability which would not have been covered by this Certificate had this clause not been attached.

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Insurance House P.J.S.C

Incorporated in Abu Dhabi
Subject to the provisions of
Federal Law No. (6) for the year 2007
Commercial Licence No. 1200435
Paid up Capital: AED 118,780,500
Tax Registration No.: 100287232100003

دار التأمين
INSURANCE HOUSE
P.J.S.C ش.م.ع

دار التأمين ش.م.ع

تأسست في أبوظبي
خاضعة لأحكام القانون الاتحادي رقم (٦) لسنة ٢٠٠٧
رقم الرخصة التجارية ١٢٠٠٤٣٥
رأس المال المدفوع ١١٨،٧٨٠،٥٠٠ درهم إماراتي
رقم التسجيل الضريبي: ١٠٠٢٨٧٢٣٢١٠٠٠٠٣

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GEOGRAPHICAL AREA: U.A.E. Onshore Only for Inbound Tours and Extended to Worldwide (Excluding USA & Canada) for Outbound Tours (Excluding Offshore)

DEDUCTIBLE	:	Dhs. 5,000/- Each and Every Loss in respect of Third Party Property Damage Only.
GEOGRAPHICAL AREA	:	As Mentioned Above
JURISDICTION	:	UAE

DATE : Apr 29, 2024

FOR AND ON BEHALF OF
INSURANCE HOUSE P.S.C.

ih/06/001/rev1

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