

RENEWAL SCHEDULE - COMPREHENSIVE GENERAL LIABILITY

NAME OF INSURED DILITRUST MEA DMCC	POLICY NUMBER 21/PC/30901/0/3
ADDRESS Unit No 1601, Saba 1, Plot No JLT-PH1-E3A, Jumeirah Lakes Towers, Dubai UNITED ARAB EMIRATES	DATE OF ISSUE 02/04/2024
	ACCOUNT NO 2027813/0
	BUSINESS CODE 60250 / 843
	TOTAL PREMIUM AED 16,853.30
PERIOD OF INSURANCE : FROM 01/01/2024 TO 31/12/2024 (BOTH DAYS INCLUSIVE)	

This renewal endorsement attaches to and forms part of your Original Insurance. Please keep it with your Original Policy documents. All others terms and conditions remain unaltered.

<p>Insured's Business</p> <ul style="list-style-type: none"> - Information Technology Consultants - Software House <p>The Premises</p> <p>Unit No 1601, Saba 1, Plot No JLT-PH1-E3A, Jumeirah Lakes Towers, Dubai, United Arab Emirates</p> <p>Limit of Indemnity</p> <p>Public & Product Liability Combined: AED 4,012,690/-in the annual aggregate</p> <p>Professional Indemnity: AED 4,012,690/-in the annual aggregate</p> <p>Excess</p> <p>Public & Product Liability Combined:AED 602/- per Claims Made (Property damage)</p> <p>Public & Product Liability Combined:Minimum AED 10,032/- per Claims Made Maximum AED 40,127/- per Claims Made (Non consequential Loss)</p> <p>Professional Indemnity:Minimum AED 10,032/- per Claims Made Maximum AED 40,127/- per Claims Made (Non Consequential Loss)</p> <p>Professional Indemnity:AED 602/- per Claims Made (Property damage)</p> <p>The insured agrees that the deductible and per-event and aggregate limits of indemnity under this policy are themselves subject to a Programme Aggregate Deductible and/or Programme Aggregate Limit set out in a Master Policy between DILITRUST for and in respect of the interests of the Insured, such that the deductible and limits of indemnity under this Policy may not in every case apply in full in respect of any loss sustained by the Insured. However, nothing in this clause shall operate to limit or restrict the right to indemnity of the Insured or any third party to the extent</p>

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permissible, and/ or with respect to any loss in respect of which cover is mandatory, under the law governing this policy.

Territorial Limits

Worldwide excluding USA/Canada

Jurisdiction

United Arab Emirates

Memoranda

Other Exclusions:

- Aircraft products
- Aircraft, spacecraft and watercraft liability
- Asbestos and refractory ceramic fibers
- Auto Liability
- Blood or blood products
- BSE/TSE
- Clinical trials
- Consequence of Arbitration
- Contraceptives
- Cyber and Internet Liability
- D&O (Directors and officers)
- Decennial Liability
- Electromagnetic fields – EMF
- Employers Liability
- Environmental liability other than sudden + accidental
- EPLI
- Fines and penalties
- Fire arms, guns
- Formaldehyde , Urea Formaldehyde Foam
- Fungi contamination, toxic mold
- GMO
- Gradual Pollution
- HIV/AIDS
- Implants for the human body
- L-Tryptophan
- Lead
- Mold
- Nuclear Energy Liability Exclusion
- Off-shore exposure
- Patent Infringement
- Personal liability of a subcontractor
- Product costs or guarantee
- Products derived from human origin
- Products recall
- Punitive and exemplary damages
- Pure financial losses
- SRCC (Strike ,Riot , Civil Comotions)
- Sudden & Accidental pollution
- Terrorism

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- Tobacco and tobacco products
- Toxic mold
- USA/Canada
- Vaccines
- War & Civil War
- Worker's compensation

Chemicals:

- Chlorofluorocarbons (CFCs)
- Chromate copper arsenate (CCA)
- Dioxins and furans
- Halons
- Latex (based on natural rubber)
- Methyl tertiary butyl ether (MTBE)
- Polychlorinated biphenyls (PCBs)
- Silicone for breast implants
- Urea formaldehyde foam (UFF)

Dietary Supplements:

- Ephedrine
- L-tryptophan

Pharmaceuticals:

- Alosetron
- Antithrombotic Agents Dabigatran, Rivaroxaban, Apixaban (ATC: B01AE07, B01AF01, B01AF02)
- Bromfenac Sodium
- Bromocriptine Mesylate
- Bupropion (ATC: N07BA02)
- Centrally Acting Anti-Obesity drugs (ATC: A08AA)
- Centrally Acting Symptomimetics Including But Not Limited To Methylphenidate (ATC: N06BA)
- Cisapride
- Clioquinol and Iodoquinol (8-hydroxyquinolines)
- Contraceptives
- Dexfenfluramine
- Diethylstilbestrol (D.E.S.)
- Dopamine Agonists (ATC: N04BC)
- Estrogens & Progestogens (ATC: G03A, G03C, G03D, G03F)
- Fenfluramine
- Fialuridine
- Fluoxetine
- Gadolinium Based Contrast Agents (ATC: V08CA)
- Glitazones (ATC: A10BG)
- Infliximab
- Itraconazole
- Leflunomide (ATC: L04AA13)
- Methylphenidate
- Mibefradil
- Nefazodone

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- Opioids (ATC: N02A)
- Oxycodone
- Paroxetine
- Phentermine
- Phenylpropanolamine (PPA)
- Progesterone and its analogs
- Rapacuronium bromide
- Pharmaceuticals: Sertraline
- Sibutramine
- SNRIs (ATC: N06AX)
- SSRIs (ATC: N06AB)
- Statins And Fibrates (ATC:C10AA, C10AB)
- Stavudine
- Terbinafine
- Thalidomide (ATC: L04AX02)
- Thimerosal (THIOMERSAL)
- Tnf-Alpha Inhibitors (ATC:L04AB)
- Troglitazone
- Trovafloxacin/Alatrofloxacin
- Vaccines (ATC: J07)

Communicable Disease Endorsement:

Notwithstanding any provision to the contrary within this policy or any endorsement attached thereto,

this policy does not insure any loss, damage, claim, cost, expense, or other sum of any nature directly

or indirectly based upon, arising out of, attributed to, caused by, or relating to: 1/ any "Communicable

Disease"; 2/ any fear or threat (whether actual or perceived) of any "Communicable Disease"; or 3/ any act, error, or omission in controlling, preventing, or suppressing, or failing to control, prevent, or suppress, or in any way relating to any outbreak of any "Communicable Disease". This exclusion applies regardless of any other cause or event contributing concurrently or in any other sequence with

or to such loss, damage, claim, cost, expense, or other sum. Any actual, alleged, threatened, perceived, or suspected presence or existence of any "Communicable Disease" at, on, in, affecting,

impacting, or impairing any property, or preventing any use of any property, shall not constitute physical loss or damage. With respect to this endorsement, the following definition is added:

"Communicable Disease" means any illness, sickness, disease, infection, condition, or disorder caused, in whole or in part, by any direct or indirect contact with or exposure to any virus, parasite, or

bacteria or any disease-causing agent of any nature regardless of the method of transmission, contact or exposure

Trigger: Claims Made

Retroactive date:

28/02/2023

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Exchange rate: EUR 1 = AED 4.01269

Program Clause:

This policy forms an integral part of the International Liability Program which includes a master policy for DILITRUST and shares its destiny including cancellation.

Applicable Taxes : You accept and agree to pay any taxes on this Policy, in compliance with the laws and regulations applicable in the territory of sale, including but not limited to value added tax ("VAT"), which are due on Your Policy, within fifteen working days from the date of request to pay by GIG. GIG will contact You in the event that VAT is applicable to Your Policy. Failure by You to pay any applicable taxes may result in Your Policy being rendered null and void or cancelled at GIG's discretion.

Signed on behalf of the company on : April , 02 , 2024



ATTORNEY(S)