Arabia Insurance Company S.A.L. - Branch of Foreign Company
Paid up Capital L.L. 51,000,000,000
Subject to UAE Federal Law no. 48/2023
Insurance Authority Register No: 20

Insurance register date: 01/11/1984
Trade License No. : 201756 | Commercial Register 41691

Arabia INSURANCE العربية التأمين

شركة التأمين العربية ش.م.ل. – فرع شركة اجنبية
رأس المال المصرح به والمدفوع بالكامل ٥١,٠٠٠,٠٠٠,٠٠٠ ل.ل.
شركة خاضعة لأحكام قانون الاتحادي رقم ٤٨/٢٠٢٣
رقم السجل في هيئة التأمين ٢٠

تاريخ القيد في هيئة التأمين ١٩٨٤/١١/١
رخصة تجارية رقم ٢٠١٧٥٧ | السجل التجاري ٤١٦٩١

خاضعة لأحكام القانون الإتحادي رقم ٦ لسنة ٢٠٠٧ في شأن إنشاء هيئة التأمين وتنظيم اعماله
ومقيدة في سجل شركات التأمين لدى الهيئة تحت رقم ٢٠ لسنة ١٩٨٤

Contractor's Plant & Machinery

Contractor's Plant & Machinery

DB/CPM/2026/62

This Policy of Insurance witnesseth that in consideration of the Insured described in the Schedule hereto paying to **THE ARABIA INSURANCE COMPANY S.A.L.** (hereinafter expressed to as the Company) for the insurance hereinafter expressed, the sum specified as the premium in the schedule, the Company will, subject to the terms, provisions and limitations contained herein or attached hereto, indemnify the Insured against loss, damage and/or liability as mentioned hereunder or hereto attached actually occurring or arising during the period stated in the schedule or during any period for which the Company may accept payment for renewal of this Policy.

Policy No . . . . . : DB/CPM/2026/62 Agent No : 336

Insured Name . . . . : Al Hikma Building Contracting (L.L.C)

Address . . . . . : Street: 1 - United Arab Emirates **Tel :** 971-4-2364242/971--50000000/

Period of Insurance : From 23rd October 2026 12:00AM To 22nd October 2027 at 11:59PM

Agent Name . . . . . : Messrs Commercial insurance broker services

Net Premium	Policy Fee	Fees	Gross Premium
AED 22,953.11	**AED** 30.00	**AED** 0.00	**AED** 24,132.27

Gross Premium . . . . : Only Twenty Four Thousand One Hundred Thirty Two Arab Emirates Dirhams AND Two Hundred Seventy Fils

Location	United Arab Emirates (Excluding offshore)
Law & Jurisdiction	Untited Arab Emirates
Occupancy	Contracting Company

Covers (Subject to the General Conditions attached)	Sum Insured In AED
* Contractor's Plant & Machinery	8,475,500/-

Special Clauses & Exclusions :

Excess

* 10% of Claims Amount subject to minimum of AED 5,000/- each and every lossfor others
*10% of Claims Amount subject to minimum of AED 15,000/- each and every lossfor cranes

Conditions/Clauses

* Full hours clause attached
* Cyber/virus clarification clause attached
* IT Clarification Agreement
* Additional information

Interest : Various equipment's and machinery of the Insured as per list provided to the Company, whilst the property is situated at any of the Insured's contract sites/premises within United Arab Emirates Note:
As per Memo 1 of the Policy, it is required that the Sum Insured should be equal to the New Replacement Value
Cover : To indemnify the insured for accidental loss damage to their Plant & Equipment at the insured's premises/Site as per Contractor's Plant & Equipment policy.

Contractors' Plant and Machinery as per standard Munich Re Wording

* Cyber/virus clarification clause attached.
* Including loss or damage due to Fire, Lightning, explosion, storm and tempest as per Munich re wording
* 30 days' notice of cancellation, termination or alteration of cover by either party
* 72 hours clause
* Claims Preparation Clause - Limit 10% of admitted claim amount subject to maximum AED. 25,000/- Anyone occurrence and in the aggregate.
* Cover of loss or damage due to strike, riot and civil commotion (Mre 001)
* Including loading and unloading risks
* Loss adjuster clause - Names to be advised.
* On Account Payment Clause - upon Loss Adjuster's recommendation* Waiver ofsubrogation clause Against Named Insured, Principals & Associates
* Cover for Inland Transit - Excluding while on own power (MRE 401)

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* 30 Days Claims Notification Clause
* 30 days notice of cancellation
* Sums Insured must represent New Replacement Value otherwise average would apply.
* MRE 102 -Special Conditions Concerning Underground Cables, Pipes and Other Facilities 25% of the levied amount limited to AED 250,000/- AOOG.
* Third Party Liability Extension whilst the Equipment is used as a Tool of Trade ' Limited to AED 250,000/- any one occurrence and in the aggregate (Cover restricted to Project Sites Only)

Exclusions

* Sanction limitation and exclusion clause attached
* Industries, seepage, pollution and contamination clause attached
* Nuclear energy risks exclusion clause (Insurance) (1994) (Worldwide excluding USA and Canada) attached
* Data exclusion - direct damage attached
* Data exclusion - business interruption attached
* Total asbestos exclusion attached
* Political risk exclusion clause attached
* Terrorism Exclusion Clause
* Communicable Disease Exclusion Endorsement
* CORONAVIRUS EXCLUSION LMA 5391
* Data exclusion - business interruption attached.
* Data exclusion - direct damage attached.
* Nuclear energy risks exclusion clause (Insurance) (1994) (Worldwide excluding USA and Canada) attached.
* Sanction limitation and exclusion clause attached.
* CORONAVIRUS EXCLUSION LMA 5391
* Total asbestos exclusion attached.
* Political risk exclusion clause attached.
* Terrorism Exclusion Clause
* Communicable Disease Exclusion Endorsement
* Industries, seepage, pollution and contamination clause attached.
* Absolute fungi liability exclusion
* Excluding any consequential loss
* Cyber Risks Clarification Agreement
* Nuclear Energy Risks Exclusion Clause (NMA 1975a - 1994).
* Radioactive Exclusion Clause.
* Losses of parts due to depreciation, Wear and Tear
* Contractual Liability
* Offshore Activities
* Motor risks and Third-Party Liability on public roads

Warranties

* Warranted that the equipment shall be operated by the Insured/owner's competent, suitable, and qualified operators.
* Crane Warranty
* Tandem Warranty
* Warranted that during the currency of this Policy, the insured/owner shall perform all maintenance as per scope and schedule outlined by the manufacturer.
* Warranted That Outriggers are used and Ground Conditions are Investigated Prior to Deployment of equipment. No Consideration Shall be Afforded when the Incident is Caused Due to Unstable Ground Conditions or Related Issues.
* Warranted that during the currency of this Policy, the insured/owner shall perform all maintenance as per scope

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and schedule outlined by the manufacturer.
* Warranted No known or reported losses/claims or circumstances that may lead to a loss/claim till 22/10/2026.
* Premium Payment Warranty: Upfront Payment

In case of non-conformity with any of the conditions/warranties contained in this policy or in any subsequent endorsement, this policy shall be considered as null and void and the Insured's rights under the policy shall be forfeited.

Signature of the Insured **Issued in Dubai, in 2 copies on** **20th October 2026**

Arabia insurance company s.a.l