THE NEW INDIA ASSURANCE CO. LTD.

WORKMEN'S COMPENSATION
Policy Schedule

Policy No	P/904/4101/26/10020
Insurance Period	From 07/02/2026 12:00:00 AM To 06/02/2027 11:59:00 PM Beginning and ending local time and renewal period as agreed and accepted by the insurer
Insured	GRAND INTERNATIONAL FURNITURE MOVING CO L.L.C.
Additional Insured	M/s. GIMCO CARGO SERVICES L.L.C
Address	P O Box 133359
Business	FREIGHT MATERIAL MOVERS, FURNITURE TRANSPORTATION

RISK PARTICULARS

Risk Covered

To indemnify the Insured in respect of all sums which they may be liable to pay in accordance with U.A.E. Federal Labour Law No.8 of 1980 and subsequent amendments for bodily injuries sustained by any of the Insured's employees in your immediate services due to accident arising out of and in the course of his employment.

Sl No	Description	Sum Insured (AED)
1	**Total Number of Employees - 118** **As per annexure Attached**	
	ESTIMATED ANNUAL WAGES **GIMCO : 75 #s 82900 x 12 = 994,800/-** **GIMOVERS : 43#s 49700 x 12 = 596,400/- :**	**1,591,200.00**

Sum insured in words : AED One Million Five Hundred Ninety-One Thousand Two Hundred

Premium	AED 1,850.00
Vat	AED 92.50
Total Premium	AED 1,942.50

Territorial Limit	United Arab Emirates (Onshore Only)
Jurisdiction	United Arab Emirates

The insurance under this policy is subject to the following:
New India Assurance Co's standard Workmen Ccompensation policy wordings

i) Policy is Subject to declaration of actual wages & adjustment of premium as per Condition No.6
ii) The Policy is extended to cover:-
a. Medical Expenses for Dhs.15,000.00/- per person per event incurred any where in UAE Government/Private Hospital/Clinics
b.Repatriation Expense upto Dhs.10,000.00/- per person per event due to death /Permanent total disability including air ticket of accompanying person.
c. Employers liability upto Dhs. 2,000,000.00/- any one event and in the aggregate subject to a Maximum of AED 200,000/- per person.
d. 24 hours work related accidents only

Ground Floor, Salem Saif Saqer Al Mehairbi Building, Off Salam Street, beside KM Hypermarket, TouristClub Area, Abu Dhabi, P.O.Box: 46743 Tel:+971 2 6440428 fax: +971 2 6442612 E-Mail: niaauh@newindia-uae.com

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Extensions/Clauses/Conditions

- – Employers liability clause
  – Employee to Employee – Arising out of and during the course of employment, employee to employee clause
  – Transportation of employees to and from place of work whilst being transported by insured's own vehicle/Private vehicles of the staff and public utilities as per relative transportation clause

- Duty of Disclosure Clause
- Continuing Duty of Disclosure Clause
- Change in Risk Clause
- Arbitration Clause
- Breach of condition / warranty clause
- Cancellation clause

Exclusions

- • Natural Death
  • Excluding all kinds of political risk, war, terrorism & sabotage. (War and terrorism exclusion endorsement NMA 2919)
  • Gradual Environmental Impairment Exclusion clause
  • Nuclear energy Risks Exclusion Clause NMA 1975(a)
  • Nuclear Chemical and Biological Contamination Exclusion Clause
  • Total Asbestos exclusion clause
  • Excludes claim arising out of
    - Electro Magnetic Fields
    - Genetically Modified Organism
    - Transmissible Spongiform Encephalopathy
    - Toxic Mould
  • Excluding Corona/Covid-19
  • Communicable disease exclusion LMA5396
  • Coronavirus exclusion LMA 5391
  • Excluding claims arising out of AIDS, D & O Liability, Professional Indemnity, Pure Financial & Consequential Losses, Contractual Liability, Operations Liability, Products Liability, Completed operations liability, Fines, Penalties, Workmen's & Employers liability, Automobile liability &/or Passengers liability
  • Additional exclusion as per annexure attached
  • Excluding losses suffered in the course of manufacturing and or supplying and or producing, storing, filling, breaking down, transporting chemicals of a toxic, noxious, explosive and or highly flammable nature
  • Excluding losses suffered in the course of shipbuilding, ship repairing and ship breaking other than pleasure crafts, stevedoring and/or harbor/ Longshore work

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• Excluding losses suffered on or in connection to offshore rigs

Premium payment warranty (PPW)
It is warranted under this contract of insurance that the premium due must be paid to and received by THE NEW INDIA ASSURANCE CO. LTD, ABU DHABI not later than 30 days from the date of inception of this insurance cover.

If PPW is not complied with, this contract shall lapse from the date of breach at midnight, with a pro rata premium due from you. Additionally, if the premium is not paid within the specified credit/PPW period , the policy shall automatically cease, and no claims will be honored for occurrences after lapse of the said policy.

Old Policy No : P/904/4101/25/10024

In witness thereof this policy has been signed on behalf of the **THE NEW INDIA ASSURANCE CO. LTD** on 05/02/2026
Date of Issue : 05/02/2026

Tel.: 02 6440428
Fax: 02 6442612
P.O.Box: 46743
Abu Dhabi
U.A.E.

Duly Constituted Attorney

Ground Floor, Salem Saif Saqer Al Mehairbi Building, Off Salam Street, beside KM Hypermarket, TouristClub Area, Abu Dhabi, P.O.Box: 46743 Tel:+971 2 6440428 fax: +971 2 6442612 E-Mail: niaauh@newindia-uae.com

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Attached to and forming part of policy no P/904/4101/26/10020

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