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| Policy No. | : P/01/TPL/2020/00012 |
| Type | : Third Public Liability Insurance excluding Product Liability Insurance |
| Insured | : All Registered Members of Emirates Golf Federation, UAE |
| Address | : P.O. Box 31410, Dubai Tel. 009714-3684988, Fax:009714-3684974 |
| Period of Insurance | : From 01/02/2020 to 31/01/2021 (both days inclusive) |
| Business/Occupation | : Golf Players Trainees at any level |
| Premises/Contract | : Golf courses, Grounds, courts and common area within the Golf Courses including landlords fittings, fixtures, equipments, machineries, lifts, ceilings, access control system, car parking essentials, air conditioning, golf carts and the like anywhere in U.A.E. |
| Location | : As per the list of golf courses provided numbering "21" |
| Limit of Indemnity | : AED.2,000,000/- any one occurrence and in aggregate during the policy period |
| Annual Turnover | : AED.5,000,000/- (6000 Members) |
| Territorial Limits | : United Arab Emirates |
| Jurisdiction | : United Arab Emirates |
| Deductible | : AED 2,500/- each and every loss |
| Wording | : PCA 94 wording excluding Product Liability. |
| Conditions | : Including: <ul style="list-style-type: none"> - Premises Risk Only - Liability arising out of Fire and Explosion - Liability arising out of Use of Lifts or elevators, Hoists or Cranes - Cross Liability Clause - Landlord's Liability Clause - Principals existing and/or surrounding property – Limit AED.500,000/- any one occurrence. - Property under care custody and control – Limit AED.500,000/- any one occurrence. Excluding: <ul style="list-style-type: none"> - Contractual Liability - Property being worked upon / contract works and materials and/or fit-out works and/or renovation and/or extension works. - Fines and/or Penalties and/or Punitive and Exemplary Damages - Non-performance and/or Non-completion of Contracts - Failure to perform and/or inefficacy - Pollution and Contamination absolutely - Professional Indemnity and/or Professional Liability/Errors and Omission - Product Liability / Warranty and/or Guarantee / Recall - Directors and/or Officers Liability |




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- Policy No.** : P/01/TPL/2020/00012
- Type** : Third Public Liability Insurance excluding Product Liability Insurance
- Conditions** : **Excluding:**
- Workmen's Compensation and/or Employer's Liability
 - Medical Malpractice and/or Medical Negligence
 - Automobile liability and/or Car Parking Liability and/or Valet Parking Liability
 - Pure Financial Losses without Bodily Injury and/or Property Damage
 - Marine and/or Offshore Risks
 - Total Asbestos and/or Emerging Risks Exclusion Clause
 - War and Civil War Exclusion
 - Electromagnetic Field Exclusion
 - Nuclear Exclusion Clause
 - Political Risk Exclusion Clause
 - Excluding Liability arising out of Alcohol & Tobacco
 - Excluding Libel, Slander and Defamation
 - Excluding equipment being tested, certified in the premises
 - Radioactive Contamination, Chemical, Biological, Bio-Chemical and Electromagnetic Weapons Exclusion Clause
 - Seepage, Pollution and Contamination Exclusion Clause
 - Sanctions Limitations and Exclusion Clause
 - Terrorism and Sabotage Exclusion Clause
 - Information Technology Clarification / Cyber Clause
 - Cyber Incident Exclusion Clause
 - Premium Payment Warranty – upfront

This Policy incorporates the Schedule, Specification, Endorsement and General Conditions which shall be read together as one contract. Words and expressions to which specific meaning is given in any part of this Policy shall have the same meaning wherever they appear.

Date: January 14, 2020

For National General Insurance Company (PJSC)

Note: It is incumbent upon the Insured to read this policy carefully and insure that it conforms to his requirements. Any inaccuracy should be reported to the Company immediately.