

THIRD-PARTY LIABILITY-SCHEDULE

Policy No.	: P/01/TPL/2021/00017
Type	: THIRD-PARTY LIABILITY
Insured Name	: ALL REGISTERED MEMBERS OF EMIRATES GOLF FEDERATION
Postal Address	: PO Box 31410 DUBAI
Period of Insurance	: FROM : 01/02/2021 TO : 31/01/2022 (Both Days Inclusive)
Business	: Golf Players Trainees at any level
Premises/Location of Risk	: ,Golf Courses, Grounds, Courts and common area within the Golf courses including land lord fittings, fixtures, equipment machines, lifts, ceilings access control system, car parking essentials, air conditioning, golf carts and the like any where in UAE
Annual Turnover	: AED.5,000,000/- (6000 Members)
Law(s) and Limit	: UNITED ARAB EMIRATES
Territorial Limit	: UNITED ARAB EMIRATES
Jurisdiction	: UNITED ARAB EMIRATES
Limit of Indemnity	: AED.2,000,000/- any one occurrence and in aggregate during the policy period
Deductible	: AED. 2,500/- Each and Every Loss
Clauses	: <ul style="list-style-type: none"> • Liability arising out of Fire and Explosion • 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. • Cross Liability Clause • Landlord's Liability Clause • Liability arising out of Use of Lifts or elevators, Hoists or Cranes • Premises Risk only
Conditions	: <ul style="list-style-type: none"> • PCA 94 wording excluding Product Liability.
Exclusions	: <ul style="list-style-type: none"> • Property being worked upon / contract works and materials and/or fit-out works and/or renovation and/or extension works • Excluding Non-performance and/or Non-completion of Contracts • Excluding Failure to perform and/or inefficacy • Excluding Workmen's Compensation and/or Employer's Liability • Excluding Medical Malpractice and/or Medical Negligence • Excluding Automobile liability and/or Car Parking Liability and/or Valet Parking Liability • Excluding Marine and/or Offshore Risks • Electromagnetic Field Exclusion • Excluding Liability arising out of Alcohol & Tobacco • Excluding Libel, Slander and Defamation • Excluding equipment being tested, certified in the premises • Cyber Incident Exclusion Clause

- Cyber Attack Exclusion Clause IUA 09-081
- Communicable disease exclusion LMA 5396
- Excluding Contractual Liability
- Excluding Directors/Officers Liability
- Excluding Fines / Penalty / Punitive and Exemplary Damages
- Excluding Pollution and Contamination Absolutely
- Excluding Product Liability/Warranty/Guarantee/Recall
- Excluding Professional Indemnity and/or Professional Liability/Errors and Omission
- Excluding Pure Financial Losses without Bodily Injury/Property Damage
- Information Technology Clarification Clause/Cyber Clause
- Nuclear Energy Risks Exclusion Clause
- Political Risks Exclusion Clause.
- Radioactive Contamination, Chemical, Biological, Bio Chemical Exclusion Clause
- Sanction Limitation and Exclusion Clause
- Seepage, Pollution and Contamination Special Exclusion Clause
- Terrorism and Sabotage Exclusion Clause
- Total Asbestos/Emerging Risk Exclusion
- War and Civil War Exclusion

Premium : As Agreed

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



Authorized Signatory

Date : February 11, 2021




Authorized Signatory

FOR NATIONAL GENERAL INSURANCE CO.(P.J.S.C.)

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.