

EVIDENCE OF COVER

We confirm that **QatarEnergy** as Principal and/or....., as Main contractor are insured with us under the Floater Policy No. 2022001741 as per following details:

POLICY NUMBER	2022001741/0/	
POLICY TYPE	Project Specific Third Party Liability Insurance – Onshore Liability	
COVERAGE	Indemnity in respect of legal or other liabilities resulting from death of and / or bodily injury to third parties and / or loss of or damage to third party property arising out of or in execution of the Insured Contract work at Project site Section A – Public Liability Section B – Pollution Liability Section C – Products Liability	
INSURED	<ol style="list-style-type: none"> QatarEnergy and/or Associated and/or Subsidiary Companies and/or QatarEnergy affiliate and/or QatarEnergy co-ventures (As Principal Insured) as Contractors and/or Sub-Contractors of any tier Suppliers and/or Consultants in respect of their manual on site activities only. Any other parties with a financial interest in the Contract(s) Insured hereunder. 	
CONTRACT PERIOD	From --/--/20-- to --/--/20-- (Both days inclusive) (subject to no known or reported losses from --/--/20-- to ---/--/20-- if applicable)	
CONTRACT DETAILS	Contract No.: Title:	
ESTIMATED CONTRACT VALUE	QAR	
LIMIT OF LIABILITY	(a) accidental bodily injury to or illness of third parties (whether fatal or not) (b) accidental loss of or damage to property belonging to third parties	Maximum limit: QAR 5,000,000 any one occurrence for Section A, but in the aggregate in respect of Section B Pollution Liability and section C Products Liability for the Project period
	Principal's Existing and Surrounding Property (Sub Limit)	Maximum limit: QAR 5,000,000 any one occurrence
	Defense Costs are allowed in addition to the Limit of Liability subject to approval by the Insurer	
DEDUCTIBLE	QAR 15,000 any one occurrence in respect of property damage only	

Insured: QatarEnergy

Floater Insurance: Policy Type – Onshore TPL | Policy No.: 2022001741

Contract No.:

Private Joint Stock Company Licensed by Qatar Central Bank

CLAIMS NOTIFICATION	claims@alkoot.com.qa
TERRITORIAL LIMITS	State of Qatar (Onshore)
LAW & JURISDICTION	Competent Courts of State of Qatar
GENERAL CONDITIONS	<ol style="list-style-type: none"> 1. North American Conditions 2. Punitive and Exemplary Damage Exclusion clause – NMA1933 3. Costs Inclusive clause 4. Oil and Gas conditions (1989 MWP) 5. Oil and Gas conditions Writeback 6. Actions Over/Indemnity Endorsement 7. War and Terrorism Exclusion Endorsement 8. Institute Radioactive contamination, chemical, biological biochemical and electromagnetic weapons Exclusion clause 9. Cyber and Data Total Exception clause 10. Sanction limitation and exclusion clause 11. Coronavirus Exclusion LMA5391 12. Communicable Disease Endorsement LMA5396 13. Infectious Epidemics/Pandemics Exclusion <p>All Other conditions are as per Al Koot Insurance & Reinsurance Company Policy No. 2022001741</p>
EXCLUSIONS	As per the annexure attached herewith
PREMIUM	As agreed
<p>This Evidence of Cover is issued as evidence that insurance has been effected as per our Standard Policy Wording and does not purport to show full terms and conditions of coverage nor vary them in any way. The terms and conditions of the insurance policy shall prevail in the event of any inconsistency between this Evidence of Cover and the policy.</p>	

Signed at Doha this

For and on behalf of
Al Koot Insurance & Reinsurance Co., P.J.S.C

Signature: _____

Date: _____

ANNEXURE ATTACHED TO AND FORMING PART OF EOC NO. 2022001741/0/

SECTION A - PUBLIC LIABILITY

SECTION A - EXCLUSIONS

This Section does not cover liability

- 2.1. arising out of the ownership, possession or use of any motor vehicle or trailer by or on behalf of the Assured, other than liability
 - 2.1.1 caused by the use of any tool or plant forming part of or attached to or used in connection with any motor vehicle or trailer;
 - 2.1.2 arising beyond the limits of any carriageway or thoroughfare and caused by the loading or unloading of any motor vehicle or trailer;
 - 2.1.3 for Damage to any bridge, weighbridge, road or anything beneath caused by the weight of any motor vehicle or trailer or the load thereon;
 - 2.1.4 arising out of any motor vehicle or trailer temporarily in the Assured's custody or control for the purpose of parking;
- provided always that no indemnity is granted against liability compulsorily insurable by legislation or for which the government or other authority has accepted responsibility;
- 2.2 arising out of the ownership possession or use by or on behalf of the Assured of any aircraft, watercraft or hovercraft (other than watercraft not exceeding five metres in length and then only whilst on inland waterways);
- 2.3 for and/or arising out of Damage to property owned leased or hired or under hire purchase or on loan to the Assured or otherwise in the Assured's care, custody or control other than
 - 2.3.1 premises (or the contents thereof) temporarily occupied by the Assured for work therein (but no indemnity is granted for Damage to that part of the property on which the Assured is working and which arises out of such work);
 - 2.3.2 clothing and personal effects belonging to employees and visitors of the Assured;
 - 2.3.3 premises tenanted by the Assured to the extent that the Assured would be held liable in the absence of any specific agreement.
- 2.3.4 Tools and equipment belonging to contractors/subcontractors

SECTION B - POLLUTION LIABILITY

SECTION B - EXCLUSIONS

This Section is subject to the Exclusions to Section A7 and C11, and also does not cover liability for and/or arising out of

- 4.1 Damage to premises presently or at any time previously owned or tenanted by the Assured;
- 4.2 Damage to land or water within or below the boundaries of any land or premises presently or at any time previously owned or leased by the Assured or otherwise in the Assured's care, custody or control.

SECTION C - PRODUCTS LIABILITY

SECTION C - EXCLUSIONS

This Section does not cover liability

- 6.1 for and/or arising out of Damage to any Product or part thereof;
- 6.2 for costs incurred in the repair, reconditioning, modification or replacement of any Product or part thereof and/or any financial loss consequent upon the necessity for such repair, reconditioning, modification or replacement;
- 6.3. arising out of the recall of any Product or part thereof;
- 6.4. arising out of any Product or part thereof which with the Assured's knowledge is intended to be incorporated into the structure, machinery or controls of any aircraft.

GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS OF THE POLICY

This Policy does not cover liability

- 7.1 arising out of the deliberate, conscious or intentional disregard by the Assured's technical or administrative management of the need to take all reasonable steps to prevent Injury of Damage;
- 7.2 for and/or arising out of Injury to any person under a contract of employment or apprenticeship with or the provision of labour only services to the Assured where such Injury arises out of the execution of such contract;
- 7.3 arising out of liquidated damages clauses, penalty clauses or performance warranties unless proven that liability would have attached in the absence of such clauses or warranties;
- 7.4 directly or indirectly occasioned by, happening through or in consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power;
- 7.5 directly or indirectly caused by or contributed to by or arising from
 - 7.5.1 ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - 7.5.2 the radioactive, toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
- 7.6 for the Excess as stated in the Schedule in respect of the first amount of each claim or series of claims arising out of one originating cause;
- 7.7 which forms the subject of insurance by any other policy and this Policy shall not be drawn into contribution with such other insurance;
- 7.8 for awards or damages of a punitive or exemplary nature whether in the form of fines, Penalties, multiplication of compensation awards or damages or aggravated damages or in any other form whatsoever.
- 7.9 Excluding offshore operations, however this exclusion shall not apply to liability arising from watercraft not exceeding 25 feet in length and only whilst on inland waterways.
- 7.10 Excluding Professional Liability, but this exclusion shall not apply to resultant injury or damage arising from such Professional Liability.
- 7.11 Excluding Asbestos.
- 7.12 Excluding Occupational Disease.
- 7.13 Excluding Pure Financial Loss.
- 7.14 Excluding Failure to Supply.
- 7.15 Excluding Aviation Liability.
- 7.16 Excluding Product Recall, Warranty, Guaranty and Inefficacy

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GENERAL CONDITIONS

(Conditions 13.1 to 13.3 are precedent to Underwriters' liability to provide indemnity under this Policy).

- 8.1 The Assured shall give written notice to the Underwriters as soon as reasonably practicable of any occurrence that may give rise to a claim under this Policy and shall give all such additional information as the Underwriters may require. Every claim, writ, summons or process and all documents relating thereto shall be forwarded to the Underwriters immediately they are received by the Assured.
- 8.2 No admission, offer, promise or payment shall be made or given by or on behalf of the Assured without the written consent of the Underwriters who shall be entitled to take over and conduct in the name of the Assured the defence or settlement of any claim or to prosecute in the name of the Assured to their own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings and in the settlement of any claim and the Assured shall give all such information and assistance as the Underwriters may reasonably require.
- 8.3 The Assured shall give notice as soon as reasonably practicable of any fact or event which materially changes the information supplied to Underwriters at the time when this Policy was effected and Underwriters may amend the terms of this Policy according to the materiality of the change.
- 8.4 The Underwriters may at any time pay to the Assured in connection with any claim or series of claims under this Policy to which an Indemnity Limit applies the amount of such Limit (after deduction of any sums already paid) or any lesser amount for which such claims can be settled and upon such payment being made the Underwriters shall relinquish the conduct and control of and be under no further liability in connection with such claims except for the payment of Defence Costs incurred prior to the date of such payment (unless the Indemnity Limit is stated to be inclusive of Defence Costs).
- Provided that if Underwriters exercise the above option and the amount required to dispose of any claim or series of claims exceeds the Indemnity Limit and such excess amount is insured either in whole or in part, with Defence Costs payable in addition to the Indemnity Limit under this Policy then the Underwriters will also contribute their proportion of subsequent Defence Costs incurred with their prior consent.
- 8.5 Any dispute concerning the interpretation of this Policy and/or Schedule will be determined in accordance with the Law of Qatar.
- The Assured and Underwriters submit to the exclusive jurisdiction of any court of competent jurisdiction within Qatar and agree to comply with all requirements necessary to give such court jurisdiction. All matters arising hereunder shall be determined in accordance with the law and practice of such court.
- 8.6 Any phrase or word in this Policy will be interpreted in accordance with the law of Qatar. The Policy and the Schedule shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy or the Schedule shall bear such specific meaning wherever it may appear.
- 8.7 The Underwriters may cancel this Policy by giving sixty days notice in writing of such cancellation to the Assured's last known address.
- 8.8 If any claim under this Policy is in any respect fraudulent all benefit under the Policy shall be forfeited.

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شركة مساهمة خاصة مرخصة من مصرف قطر المركزي