THE NEW INDIA ASSURANCE COMPANY LTD

P.O Box 2907,Ruwi,P.C:112,Sultanate of Oman Tel.:24838800,Fax:24838899, E-mail :niamct@omantel.net.om Website : www.newindiaoman.com Tax Card No:8894180



C.R.No:1128256 1128256: س.ت Insurance Reg.No. 9 استحل شركات التأمين وقم :9 VATIN: OM1100022729

الشركة الهندية الجديدة للتأمين المحدودة

ص.ب: 2907، الرمز البريدي: 112 سلطية عمان تليفون: 24838899 ، فاكس: 24838809 niamct@omantel.net.om : بريد الألكترونب موقع الإلكترونب : www.newindiaoman.com

V0054

POLICY SCHEDULE - WORKMEN COMPENSATION INSURANCE

OT/SOHARMKT /NR PRADEESH

NAME & ADDRESS OF INSURED

JET SHIPPING AND LOGISTICS GLOBAL (FZC) LLC SOHAR

SULTANATE OF OMAN

POLICY NUMBER

91895224101292

DATE OF ISSUE

21/11/2022

PREMIUM (RO).

48.200

PREMIUM PAYMENT TERMS: 0. DAYS

PERIOD OF INSURANCE FROM 22/11/2022 00:00:01 TO 21/11/2023 23:59:59 and any subsequent period for which the Insured shall pay and the Company shall accept a Renewal/Additional Premium.

BUSINESS

GEOGRAPHICAL AREA

SULTANATE OF OMAN

SL.NO.	CODE	THE INSURED PERSON	BUSINESS OR OCCUPATION	YEARLY WAGES (R,O)
1		Shaik Zamir Yaqub	ID 118415715	5,076.000
2		Sultan Khamis Musabah Al Shibli	ID 9862726	4,800.000
3		Nihal Allaudin Nadhar	ID 121567552	2,580.000

TOTAL (R.O)

12,456.000

TWELVE THOUSAND FOUR HUNDRED AND FIFTY SIX

SCOPE OF COVER: As per Insurer's Wokrmen Compensation Insurance Policy terms & conditions

IN WITNESS WHEREOF the undersigned being duly authorised by the Insurers and on behalf of the Insurers has (have) hereunder set his hand/hands at Muscat on 22/11/2022

For THE NEW INDIA ASSURANCE CO LTD.

(Authorised Signatory)

CHIEF OPERATING OFFICER

Document prepared by PRADEESH on 21/11/2022 12:45:06 & Printed by PRADEESH on 23/11/2022

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Insurance Reg.No. 9 سجل شركات النأمين رقم 9:

VATIN: OM1100022729

Attached to and forming part of Policy Nos.: 91895224101292

This policy is subject to the local law governing compensation for occupational injuries and illnesses as per the Sultani Decree No.40 of 1977.

Compensation in respect of capital benefits due to death or permanent total disablement increased to RO.5,000/- per person. Other capital benefits increased proportionally in accordance with scale prescribed in the Royal Decree 40/77.

This policy covers Medical Expenses incurred in the Sultanate of Oman for accidental injury ariising out of and in the course of employment upto a maximum amount of RO. AS PER SULTANI DECREE per person per accident subject to an excess of RO. NIL for each and every claim.

The policy is extended to cover Medical Expenses incurred outside the Sultanate of Oman as a result of accidental injury arising out of and in the course of employment, provided that the entire treatment outside Oman is duly certified as necessary by the appropriate medical authority in Oman, the limit of liability under this section being RO. 1,000/-

This policy covers reasonable expenses incurred by the insured for repatriation of :

- i) The injured workman and escort where necessary to his country of origin following injury or permanent disablement caused by accidental injury and
- ii) Repatriation of dead body of insured workman upto destination airport/seaport in the country of origin, provided death occurred following an injury in respect of which a claim is admitted under the policy.

No claim shall lie under this extension for repatriation of dead body following death by natural causes. Costs payable to include travel and cost of embalming the body etc. But funeral expenses excluded.

iii) Limit of liability any one claim RO. 750/- in respect of (i) and (ii) above.

Cover to be on 24 Hours basis whether the insured workman is on duty or not.

This policy does not indemnify the Insured in respect of any claim arising in connection with:

- i) Racing pace-making or speed test/reliability trials of automobiles.
- ii) Any work of demolition.
- iii) Whilst the insured person is in a state of unsound mind.
- iv) Fits, hernia, illness of any kind, venereal diseases, pregnancy or confinement, suicide, self-inflicted injury, willfull exposure to danger, flagrant violation of safety rules at place of work.
- v) Any action done by the employee while under the influence of intoxicating alcohol or drugs or any unlawful act on the part of insured person.
- vi) The Company shall not be laible under this policy in the event of any entitlement under the personal accident / passengers liability under a motor policy, in the Sultanate of Oman, other than for any amount due in excess of such payment.

It is hereby declared and noted that claims for medical expenses under this policy incurred in the sultanate of Oman for accidental injury arising out of and in the course of employment to be supported by diagnostic investigation reports, certificates and authorised medical bills from Government hospitals in the Sultanate of Oman.

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Notwithstanding anything herein contained in the policy to the contrary, it is hereby declared and agreed that the insurance by this shall not extend to cover death or disablement resulting directly or indirectly caused by or contributed or aggravated or prolonged by childbirth or pregnancy or the result or consequence thereof.

Subject otherwise to the terms, conditions and warranties of the policy of insurance.

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Insurance Reg.No. 9 سجل شركات النأمين رقم

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Attached to and forming part of Policy Nos.: 91895224101292

Excluding Sabotage & Terrorism and War risks.

Excluding Epidemic and Pandemic conditions and diseases.

SANCTIONS LIMITATION AND EXCLUSION CLAUSE

The Insurer will not be liable to provide any indemnity under this Policy if to provide coverage would be in violation of any political, economic or trading sanctions which prohibit the Insurer from providing insurance under this Policy.

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

PREMIUM PAYMENT WARRANTY - 30 DAYS

It is hereby noted and agreed that notwithstanding any provision to the contrary within this contract or any endorsement hereto, in respect of non-payment of premium only the following clause will apply.

The Insured undertakes that premium will be paid in full to Insurers within 30 days of inception of this contract.

If the premium due under this contract has not been so paid to Insurers by the 30th day from inception of this contract (and, in respect of installment premiums, by the date they are due) Insurers shall have a right to cancel this contract by notifying the Insured via the broker in writing. In the event of cancellation, premium is due to Insurers on a pro-rata basis for the period that Insurers are on risk but the full contract premium shall be payable to Insurers in the event of a loss or occurrence prior to the date of termination which gives rise to a valid claim under this contract.

It is agreed that Insurers shall give not less than 15 days prior notice of cancellation to the Insured via the broker. If premium due is paid in full to Insurers before the notice period expires, notice of cancellation shall automatically be revoked. If not, the contract shall automatically terminate at the end of the notice period.

If any provision of this clause is found by any court or administrative body of competent jurisdiction to be invalid or unenforceable, such invalidity or unenforceability will not affect the other provisions of this clause which will remain in full force and effect.

For THE NEW INDIA ASSURANCE CO LTD.

V RAGHAVAN CHIEF OPERATING OFFICER