P.O. Box : 24563
Building :44, Street :840
Al Rawabi Street, Doha, Qatar

C.R. No. : 26872

Tel : +974 4040 2999
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Website : www.alkoot.com.qa



رقم المبنى : ٤٤، رقم الشارع ٨٤٠ شارع الروابي، الدوحة، قطر س.ت. : ٢٦٨٧٢ مكتب : ٢٩٩٩ -٤٠٤ ٩٧٤+ فاكس : ٢٩٩٢ -٤٠٤ ٩٧٤+

**** 45034**

فاکس : ۹۷۶ ۶۰۶۰ ۹۹۲+ موقع الکتروني : www.alkoot.com.qa

EVIDENCE OF COVER

We confirm that **QatarEnergy as Owner** and/or as Main contractor are insured with us under the Floater Policy No. 2022001741 (Marine Cargo Insurance Open Cover) as per following details:

CERTIFICATE NO.	2022001741		
POLICY TYPE	QatarEnergy Floater Policy - Marine Cargo Insurance		
INSURED	 QatarEnergy and/or Associated and/or Subsidiary Companies and/or QatarEnergy affiliate and/or QatarEnergy co-ventures (As Principal Insured) 		
PRINCIPAL	QatarEnergy		
POLICY PERIOD	For all shipments effected by the Insured From//20 to//20 (Both days inclusive).		
	For all Shipments forming part of Contract works on Floater basis declared for insurance. Subject to cancellation clause as below:		
	Cancellation Clause This cover may be reviewed and/or cancelled by Underwriter having given in writing notice as follows, such cancellation, however, shall not apply to any transit risk or risks which shall have attached at the time such cancellation becomes effective:		
	 War Risks: 7 days' notice Strikes, Riots and Civil Commotions Risks: 7 days notice but 48 hours in respect of Strikes etc. Risks to and/or from U.S.A. All Other Risks: 60 days' notice 		
	Notwithstanding the foregoing, changes in the Institute Clauses contained herein are subject to market notice of cancellation.		
INTEREST	Goods and/or Merchandise and/or Cargo of every description forming part of Contract No		

Insured: QatarEnergy

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ص. ب : ۳۶۵۹۳ رقم المبنی : ۶٤، رقم الشارع ۸٤۰ شارع الرواي، الدوحة، قطر س.ت. : ۲٦۸۷۲

س.ت. : ۲٦۸۷۲ مکتب : ۹۷۲ -۶۰۹ ۹۷۲ فاکس : ۹۷۲ -۶۰۹ ۹۷۲ موقع الکترونی : www.alkoot.com.qa

Excluding Contractors plant and equipment unless otherwise at rates, terms and conditions to be agreed.

By steamer, air, parcel post and/or road.
Ocean going vessels subject to the Institute Classification Clause 01/01/2001

(CL.354) or Held Covered at rates to be agreed.

Partial Shipment/ Transshipment

Permitted

BASIS OF VALUATION

C&F, CFR, CPT + 10% and/or FOB + 10%+10% or as may be declared and agreed by the Underwriters.

VOYAGES

From anywhere in the world to Insured's project site/warehouse/store in Qatar by steamer/air/road.

However, shipment to and from the following places excluded Iraq, Iran, Syria, Israel, Afghanistan, Russia, Ukraine, CIS Countries absolutely.

The Continent of Africa (other than South Africa, Egypt, Morocco, Tunisia) unless the risk commences FOB African Port/Airport for shipments from Worldwide and/or unless no risk after discharge at African Port/Airport for shipments to Worldwide.

For any shipment to/from/via UN Sanctioned countries prior intimation to be sent to underwriters for specific approval with additional information as may be required from time to time, prior to attachment of risk/commencement of transit.

subject to exclusions as per JWC Hull War, Strikes, Terrorism and Related Perils Listed Areas (JWLA 030 – 04th April 2022)

PACKING

As per customary international standards, depending upon the type of cargo and voyage involved.

LIMIT

Maximum Limit QAR 10,000,000 any one conveyance

ESTIMATED VALUE OF SHIPMENTS

QAR

DEDUCTIBLE

QAR 10,000 each and every loss

CONDITIONS

In respect of Sendings by Sea

- Institute Cargo Clauses (A) CL 252 dt. 1/1/82
- Institute War Clauses (Cargo) CL.255: dated 1/1/82.
- Institute Strikes Clauses (Cargo) CL 256 dt. 1/1/82;
- Institute Classification Clause CL 354 dt. 1/1/2001
- Cargo ISM Endorsement. JC 98/019 1 May 1998.

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مَكْتَب : ۹۷۲ ۶۰۶۰ ۶۹۷۰+ فاکس : ۹۷۲ ۶۰۶۰ ۴۹۷۰+ موقع الکتروني : www.alkoot.com.qa

In respect of Sendings by Air

- Institute Cargo Clauses (AIR) CL.259 dt. 1/1/82
- Institute War Clauses (Air Cargo) CL 258 dt. 1/1/82
- Institute Strikes Clauses (Air Cargo), CL.260 dt.1/1/82
- Institute War Clauses 1/1/82 (sending by post) CL 257 dt. 1/1/82

In respect of Sendings by Land

- Inland Transit Clause A (All Risks)
- Strikes Clauses (Cargo) Land Transit
- Warranted that the tonnage of materials loaded on the truck/trailor should not exceed the carrying capacity of the vehicles.
- Warranted Goods Transported under Waybill
- In case of any accident, which may give rise to a claim, nearest police station to be informed and report obtained from them and Underwriter must be informed immediately.
- Warranted that goods carried on/in vehicles that are not fully enclosed and roofed are professionally protected by waterproof sheeting such as plastic, canvas or tarpaulin otherwise the coverage will be automatically restricted to fire, collision, overturning or derailment of the carrying conveyance only.
- Excluding theft if the vehicle is unlocked or unattended at any time.

Conditions common to all Modes of Transit

- Institute Replacement Clause
- Institute Second hand replacement clause
- Institute Radioactive Contamination Exclusion, Chemical, Biological, Bio-Chemical, Electromagnetic Weapons Exclusion Clause CL 370.10/11/2003.
- Communicable Disease Exclusion (Cargo) JC2020/21 dtd 17th April 2020
- Marine Cyber Endt. LMA5403 dtd 11th November 2019
- Institute War Cancellation Clause (Cargo) CL 271 dated 1/12/82.
- Termination of Transit Clause (Terrorism) JC2001/056
- War Risk Rate Adjustment Clause.
- Cargo ISM Forwarding Charges Clause JC 98/019.
- Cargo ISM Endorsement. JC 98/019 1 May 1998.
- Sanction Limitation & Exclusion Clause
- Excluding pre-existing loss/damages, if any
- Excluding twisting and bending absolutely.
- Cutting Clause
- Warranted shipped under deck except for containerized cargoes.
- Warranted the pipes should be protected by end caps
- Warranted No Waiver of Subrogation to the Carriers, Transporters and/or other third parties
- Warranted that all claims for short landing will be supported by the appropriate documentary evidence issued by the relevant airport/seaport authorities/customs department failing which such claims will not be admissible (applicable for Sea/air transits)

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مكتب : ۹۷۶ ۶۰۶ ۶۰۹۲+ فاکس : ۹۷۶ ۶۰۶۰ ۲۹۹۲ موقع الكتروني : www.alkoot.com.qa

- Excluding Rust, oxidation and discoloration in respect of unprotected steelwork, unless caused by a peril covered under Institute Cargo Clauses (C)
- Excluding scratching, denting, twisting, bending and distortion of steelwork unless caused by a peril covered under Institute Cargo Clauses (C)
- Excluding electrical and/or mechanical breakdown or derangement unless caused by a peril insured against
- Excluding damage to coatings and linings of pipes absolutely.
- Excluding second hand machinery/equipment unless otherwise agreed.
- Communicable Disease Exclusion Cargo (JC2020/011) dated 17th April 2020
- Coronavirus Exclusions LMA5391
- Infectious Epidemics/Pandemics Exclusions Marine Cyber Endorsement LMA5403 dated 11th November 2019

LAW & JURISDICTION

Competent Courts of State of Qatar

CLAIMS NOTIFICATION

claims@alkoot.com.ga

- 1) If there is loss or damage to your shipment and/or evidence of tampering with the container seal:
 - · Make a note on the delivery receipt
 - Take photos
 - Preserve the packaging
 - Immediately notify to Al Koot Insurance & Reinsurance Co. Take all necessary steps to minimize the loss
 - Notify the transportation carrier(s) immediately Send a written notice
 of claim against the transportation carrier(s) holding them responsible
 for the loss or damage to the goods while in their care, custody and
 control. This notice should be issued as soon as loss or damage is
 discovered even though its full extent may not be known. Failure to do
 so may result in the claim being time barred. If more than one carrier
 (vessel, truck, etc.) is involved, then the claim should be filed against all
 of them.

Make sure your notice is in writing and includes:

- Heading/subject line "Notice of loss or damage"
- Voyage/transport route and bill of lading/waybill number
- Type of damage or loss
- Claim amount or full invoice value if claim amount is not known
- Date and signature
- Invite the delivery carrier's representative to attend the survey/inspection This is particularly important if the container seal has been tampered with. If loss or damage is discovered on the dock, have the survey conducted there without delay.
- 2) If the shipment is delivered in apparently good condition and the loss/damage is discovered later upon opening the packages, then follow the above procedures as much as possible.

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مُكْتَب : ۹۷۶ ۶۰۶ ۴۹۹۹ فاکس : ۹۷۶ ۶۰۶۰ ۹۹۲ موقع الکتروني : www.alkoot.com.qa

Documents Required:

- Preliminary Incident/Accident report (incorporating the following details):
 - When was the loss/damage discovered (Date & time)
 - How the cargos were transported
 - What means of transport
 - Details of transit involved
 - How and where did the loss occurred
 - In whose custody, was the loss/damage occurred
 - Details of third parties involved
 - Details of about lodging claim with third parties, holding them responsible for the said loss and/or damage
 - What steps taken to recover the loss/damage from the concerned third parties
 - What was the value of the cargos being carried
 - What was the amount of loss
 - Briefing of the incident.
- Copy of relevant monthly declaration
- Supplier's sale invoice
- Packing list or proforma invoice in lieu of packing list
- Bill of lading (in case of sea voyage)
- Airway Bill (in case of Air Cargo)
- Proof of delivery (from freight forwarders, clearing agents, as applicable)
- Shipping and customs declaration, if applicable
- Police report, if applicable
- Colored photographs of the damaged cargos
- Repair estimate, if any
- Lost Over Board Certificate, where loss taken place during loading/unloading
- Non-delivery certificate, in case of non-delivery of complete consignment
- Short-landing certificate, in case of short-landing of consignment
- Damage certificate, in case of damage to consignment
- Claim notice served on third parties
- Claim Bill (deducting recovery from third parties, if any)
- Any other related documents which may be required/called for by the loss adjuster and/or insurer

Signed at Di	ona this		
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For and on behalf of

Al Koot Insurance & Reinsurance Co., P.J.S.C

Signature:	
Date:	

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: YF03Y

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

DELAY IN OPENING/50:50

IT is agreed that any loss or damage discovered on opening containers, cases and/or packages shall be deemed to have occurred during the transit insured hereunder (and irrespective of attachment of Insured's interest) and shall be paid for accordingly unless proof conclusive to the contrary be established, it being understood that any containers, cases and/or packages showing signs of damage are to be opened immediately on the cessation of risk hereunder.

It is further agreed that in event of loss or damage being discovered upon visual inspection on arrival at contract site, details of such to be notified promptly to Insurer hereon.

Where the resultant claim can reasonably be considered to be recoverable, wholly or in part, either under the Insured's CAR (Construction All Risk)/EAR (Erection All Risk) Insurance or the insurance hereunder, the loss shall be dealt with as follows:-

- A. Where the loss or damage can be clearly established that such loss or damage was caused before or after arrival at the contract site. It shall be dealt with by the MARINE Insurer or the CAR/EAR Insurer as applicable.
- B. Where it is not possible to clearly establish whether the damage to an item was caused before or after arrival at the contract site it is hereby agreed that the cost of such damage shall be shared equally between the Marine Insurer and the CAR/EAR Insurer.

The deductible to be applied by the Marine Insurer will be 50% of that shown herein.

This agreement shall, however, only apply where such loss or damage is discovered within 120 days of the cessation of risk hereunder.

GENERAL WAIVER OF SUBROGATION

Insurer hereby agree to waive rights of subrogation against all parties comprising of the Assured including, in each case, their respective officers, directors, employees and assigns.

It is further agreed that the Assured's rights of recovery under this insurance are not to be prejudiced by their granting waiver of recourse to carriers, bailees or other parties.

CHOICE OF LAW AND JURISDICTION

This insurance shall be governed by and construed in accordance with the law of QATAR and each party agrees to submit to the exclusive jurisdiction of the Courts of QATAR

IMPORTANT NOTICE

It is the duty of the Insured and their servants and agents in respect of loss recoverable hereunder to take such measures as may be reasonable for the purpose of averting or minimizing such loss and to ensure that all rights against carrier, bailees or other third parties are properly preserved and exercised.

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: YF03Y

COMMUNICABLE DISEASE EXCLUSION (Cargo)

- 1. Notwithstanding any provision to the contrary within this insurance, this insurance does not insure any loss, damage, liability, claim, cost or expense of whatsoever nature caused by, contributed to by, resulting from, arising out of, or in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease regardless of any other cause or event contributing concurrently or in any other sequence thereto.
- 2. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
 - 2.1. The substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
 - 2.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
 - 2.3. The disease, substance or agent can cause or threaten bodily injury, illness, damage to human health, human welfare or property.

JC2020-011 17 April 2020

MARINE CYBER ENDORSEMENT

- 1. Subject only to paragraph 3 below, in no case shall this insurance cover loss, damage, liability or expense directly or indirectly caused by or contributed to by or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus, computer process or any other electronic system.
- 2. Subject to the conditions, limitations and exclusions of the policy to which this clause attaches, the indemnity otherwise recoverable hereunder shall not be prejudiced by the use or operation of any computer, computer system, computer software programme, computer process or any other electronic system, if such use or operation is not as a means for inflicting harm.
- 3. Where this clause is endorsed on policies covering risks of war, civil war, revolution, rebellion, insurrection, or civil strife arising therefrom, or any hostile act by or against a belligerent power, or terrorism or any person acting from a political motive, paragraph 1 shall not operate to exclude losses (which would otherwise be covered) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and/or guidance system and/or firing mechanism of any weapon or missile.

LMA5403

11 November 2019

Insured: QatarEnergy

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محتب : ۱۹۹۲ ۱۹۹۶ فاکس : ۹۷۲ ۱۹۹۲ موقع الکترونی : www.alkoot.com.qa

CORONAVIRUS EXCLUSION

This Insurance does not cover any claim in any way caused by or resulting from:

- a) Coronavirus disease (COVID-19);
- b) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
- c) any mutation or variation of SARS-CoV-2;
- d) any fear or threat of a), b) or c) above.

LMA5391 04 March 2020

Infectious Epidemics/Pandemics Exclusion

This insurance excludes any loss, liability, damage, cost or expense directly or indirectly arising out of, contributed to by, or resulting from any infectious epidemic or pandemic (if classified either way by a national or international governmental or public health body/agency), including but not limited to any such classification which leads to:

i) the imposition of quarantine or restriction in movement of people or animals; and/or ii) any travel advisory or warning in respect of (i) or (ii) any fear or threat thereof (whether actual or perceived).

If Insurer(s) allege that by reason of this exclusion any loss is not covered by this insurance contract the burden of proving the contrary rests upon the insured.

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