

PROPERTY	PUBLIC LIABILITY	WORKMEN COMPENSATION
Plate Glass/Neon Signs - Limit AED 10,000	Overseas Commercial visits – in connection with the business happening during the period of insurance	Non Manual Business Trips
Lock/Key - AED 2,500	Indemnity to Personal representatives, Directors, Partners and employees	Employee to Employee Liability
Business Books/ Patterns/ Models - AED 1,000	First Aid Medical - Max Limit AED 500 per person any one occurrence and in the aggregate	Repatriation Expenses Clause - Limit: Dhs. 20,000.00 per person
Samples -10% of the contents Sum Insured	Welfare Social and Sports Clubs	Medical Expenses Clause - Limit: Dhs.20,000.00 per person per accident in Private Clinics/ Hospitals
Capital Additions -10% of the contents Sum Insured	Tenant's Liability AED 1,000,000 any one occurrence and in the aggregate	24- Hours non-work related personal accident cover
Temporary Removal – Limit of 10% of the Sum Insured of contents	Food & Drink Extension AED 250,000 any one occurrence and in the aggregate	Heavy Lifting Warranty
Fire Extinguishing Expenses – Limit AED 5,000 for any one occurrence	Work on onshore, offshore, oil, gas, power platforms, chemical / petrochemical industries, marine, aviation risks of any nature / kind	Work on onshore, offshore, oil, gas, power platforms, chemical / petrochemical industries, marine, aviation risks of any nature / kind
Debris Removal - 5% of the contents Sum Insured subject to a maximum of AED 25,000	Tobacco Products Liability Exclusion	Asbestos Exclusion
Damage to premises arising out of theft or attempted theft involving forcible and violent entry to or exit from the premises	Asbestos Exclusion	Electro Magnetic Field (EMF) Exclusion
Accidental breakage of fixed glass – Limit of 10% of the contents sum insured, subject to a maximum of AED 25,000 for any one occurrence	Electro Magnetic Field (EMF) Exclusion	Genetically Modified Organisms (GMO) Exclusion
Alterations or repairs – Limit AED 25,000	Genetically Modified Organisms (GMO) Exclusion	Transmissible Spongiform Encephalopathy (TSE) exclusion
Loss of or damage to personal effects – Limit AED 1,500 per person for any one period of insurance	Transmissible Spongiform Encephalopathy (TSE) exclusion	Terrorism Exclusion Endorsement
Loss of or damage to other contents- Limit AED 1,500 for any one period of insurance	Terrorism Exclusion Endorsement	
Automatic reinstatement of sum insured	Electronic Risk Exclusion	
Kitchen Warranty		
Political Risks Exclusion		
Terrorism Exclusion Endorsement		
Electronic Risk Exclusion		