

Contractor All Risk Insurance CAR

Policy No.	-----
Insurance company	----- Insurance Company
Insured	----- (As Principal Insured) and/or M/s. ----- (As Main Contractor), and/or M/s. ----- as Consultants and/or Subcontractors for their respective rights and interests.
Project Permit No	-----
Project / Title of Contract:	----- -----
Location / Site of Works :	----- Dubai UAE , plot No : -----
Period of Insurance	From ----- To ----- (Both dates inclusive) - Followed by 365 days Maintenance period thereafter. For construction projects only.
Jurisdiction	United Arab Emirates
Currency	AED

SECTION - I : MATERIAL DAMAGE	
Description	Sum insured (AED)
Contract Works (permanent and temporary works including temporary Facilities; removal of debris, professional fees, and all materials to be incorporated herein) 1. Contract Value 1.1 Contract Price 1.2 Materials or items supplied by Principals (Optional*) 1.3 10% Uplift	
2. Construction Plant and Machinery or Equipment at Site (as per attached list) (Optional*)	
3. Temporary Facilities	
4. Principal's Existing / Surrounding Property (Optional*)	
TOTAL SUM INSURED UNDER SECTION I	

SECTION - II : THIRD PARTY LIABILITY	
Insured Items	Limit of Indemnity (AED)
1. Bodily Injury 1.1 one person 1.2 Total 2. Property Damage in the aggregate	AED 1,000,000/- any one occurrence and number of occurrences unlimited during the policy period for death or injury to any person. Or loss or damage to any property.

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❖ The policy is subject to the following conditions :

▪	MRe 002 Cross Liability
▪	MRe 119 Principal's Existing and Surrounding Properties
▪	MRe 004 Extended maintenance clause 12 months.
▪	MRe 120 Vibration, Removal or Weakening of Support
▪	Removal of Debris clause
▪	Temporary Repairs Clause
▪	MRe 102 Special Conditions Concerning Underground Cables, Pipes and Other Facilities-
▪	MRe 112 Special Conditions Concerning Fire-Fighting Facilities and Fire Safety on Construction
▪	MRe 121 Special Conditions Concerning Piling, Foundation & Retaining Wall Works
▪	Cost Escalation Clause
▪	Fire Brigade & Extinguishing Expenses
▪	MRe 001 Strikes, Riot & Civil Commotion (SRCC)
▪	MRe 006 Overtime & Night Work, Work on Public Holidays & Express Freight
▪	MRe 007 Extra Charges for Air Freight
▪	MRe 013 Property in Offsite Storage
▪	MRe 113 Inland Transit Clause
▪	MRe 115 Cover for Designer's Risks
▪	Professional Fees Clause
▪	Dewatering Clause (EPI 46)
▪	Plans, Documents & Specification Clause
▪	Indemnity to Principal
▪	MRe 116 Cover for Contract Works taken over and put to use
▪	Public Authorities clause
▪	Third Party Liability during Maintenance Period
▪	72 hours clause.
▪	MRe 110 Special Conditions Concerning Safety Measures with respect to Precipitation, Flood and Inundation
▪	Waiver of Subrogation Clause
▪	Primary Insurance Clause
▪	Automatic Reinstatement of Sum Insured at additional premium
▪	Local Jurisdiction Clause
▪	MRe 107 Camps and Stores
	<u>Any additional conditions can be added as agreed between the contractor and the insurance company and shall not be in conflict with the above conditions.</u>

❖ Exclusions

▪	Political Risks of any kind
▪	War & Civil War
▪	Nuclear Energy Risk
▪	Seepage, Contamination and Pollution
▪	Sanction Limitations and Exclusion Clause
▪	Fines, penalties, punitive and Exemplary damages
▪	Institute Radioactive Contamination, Biological, Chemical, Bio Chemical, Electromagnetic Weapons
▪	Total Asbestos

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▪	Sabotage and Terrorism Clause
▪	Product Warranty/Guarantee/Recall
▪	Special Exclusion relating to Tunneling Works
▪	IT Clarification Clause
▪	Professional Liability/Error and Omissions
▪	Communicable Diseases Exclusion as per LMA 5393 wording
❖ <u>Deductibles</u>	
	<p>SECTION - I : MATERIAL DAMAGE</p> <ul style="list-style-type: none"> ▪ Maximum deductible amount 10% for each claim subject to minimum of AED 10,000 / - for each and every loss for All Others. <p>SECTION - II : THIRD PARTY LIABILITY</p> <ul style="list-style-type: none"> ▪ Nil/- for Third party Death/bodily injury. ▪ 10% of Claim amount subject to a minimum of AED 10,000 for Third Party Property Damage - for each and every loss for All Others.
❖ <u>Premium</u> (To be agreed between the parties)	
	<ul style="list-style-type: none"> ▪ Basic requirements ▪ Additional requirements (Optional *)