



ELECTROMECHANICAL WORKS LLC

PRE-QUALIFICATION

www.jcipalladio.com

HOTELS | SHOPPING MALLS | AIRPORTS | RESTAURANTS | COMMERCIAL BUILDINGS



Quality is not
an act, it is
a habit.

Aristotle

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Company Profile



J C I PALLADIO ELECTRO MECHANICAL WORKS LLC lead by a highly qualified group of experienced Techno-Commercial professionals and skilled labour force, we render construction and electro-mechanical installations to various construction requirements such as Air conditioning, Heating & Ventilation, Electrical & Fire Alarm, Plumbing & Refrigeration, and all aspects of Building Management Systems. We are proud of our engineering capabilities to match the best of international standards of quality and reliability.

Our sheet metal fabrication workshop in Sajja is utilizing the latest in automated sheet metal fabrication. It is equipped with fully computerized CNC machines, auto fold machines capable of producing complete box sections, L-Sections, U-section duct works as well as plasma cutting machines. We make sure that every contract undertaken is completed to the best of industry standards

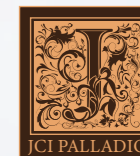
everything about engineering



ELECTROMECHANICAL WORKS LLC

organization chart





JCI PALLADIO
ELECTROMECHANICAL WORKS LLC

J C I PALLADIO ELECTRO MECHANICAL WORKS LLC is one of the leading MEP, construction and trading company in the Middle East.

J C I PALLADIO ELECTRO MECHANICAL WORKS LLC is managed by a team of professionals having a distinction of completing prestigious MEP & turnkey projects all around the Middle East, China, India, Srilanka & Ethiopia within the specific time frame.

J C I PALLADIO ELECTRO MECHANICAL WORKS LLC has got a very strong team of engineers, Technicians, designers and expertise in manufacturing, trading and execution of MEP products and services. J C I PALLADIO ELECTRO MECHANICAL WORKS LLC's key personnel have widened the technical versatility and enriched involving Construction, Mechanical, Electrical, Piping, Fire-fighting, Fire-fighting, Fire Alarm HAVC & Chillers works, FCU, Plumbing, Drainage, Telecommunication and other infrastructure related works.

who we are

making your **vision** come
true, that is what **we do**



ELECTROMECHANICAL WORKS LLC

mission statement

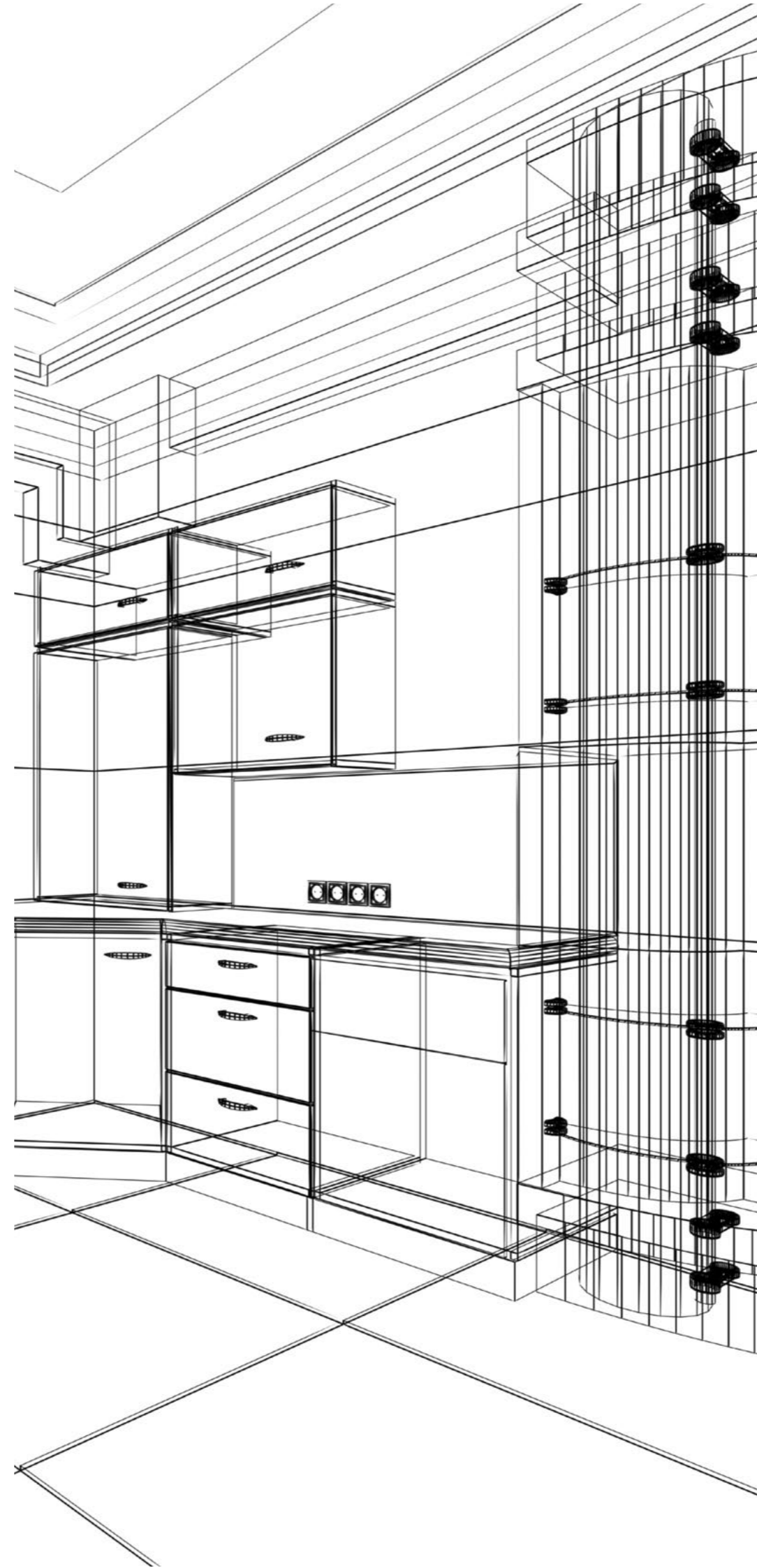
Our mission is to be recognized as global turnkey service provider through innovative, cost effective and most advanced solutions.

We practice integrity while maintaining the relationships with our employees, customers and everyone else involved. Indeed, this is characterized by honesty, reliability & fairness

our process

Our process is mainly divided in 4 stages- Identify, Analyses, Design and deliver. This process helps us and client to have a clear understanding of the project requirement, materials, costs and delivery time. It helps in providing periodical updates and gives us proactive approach towards the project.

Identify
Design
Analyse
Deliver



1 Identify

Project Details
Competition
Market Trends
Research
Challenges

3 Design

Concept Idea
Visual Expression
Look And Feel
Feasibility
Provide Solutions

2 Analyse

Project Requirements
Expectations
Budgeting
Planning
Schedule
Technical Considerations

4 Deliver

Detailed Design
Implementation
Trading
Manufacturing
Construction
Delivery and Installation
Project Management



ELECTROMECHANICAL WORKS LLC

our team

We have a team of specialists such as Engineers, certified Project Managers, QA Managers, Inspectors, Supervisors, Electricians, Technicians, Plumbers, Fabricators, Fitters, Scaffolders, Cladders, and general technicians with a proven track record and unrivaled experience who work with a common goal to execute projects in a given time frame. Our team has a common vision and approach towards undergoing project that reduces the risk. Our 8 years experience has gained us recognition in the field of AC & HVAC works, MEP and other technical services. This is backed up by the extensive experience of the Company's associate workers. All workers employed by the Company hold appropriate academic and professional qualifications.

We have a team of specialists with a proven track record and unrivaled experience who work with a common goal to execute projects in given time frame

"You can design and create, and build the most wonderful place in the world. But it takes people to make the dream a reality."

- Walt Disney

safety statement

Our continuous monitoring of the safety procedures in place, with making sure that adherence to such protocols are followed to ensure the safety of our own team as well as others at all times. We completely understand, accept and undertake the applicable articles in the local legislation in terms of safety.

We accept that it is our legal and moral responsibility that we must do everything (such as watchful management and interactive supervision) to avoid any incidents which can harm our employees, the employees of other companies and the general public.

We ensure that project timelines must be met in accordance to the contract while adhering to the safety protocols.

For us, definitely safety comes first and we always follow the highest standards in Safety.



Safety protocols include the following:

- Provide adequate clothing and equipment to protect the personnel while dealing with the work in hand.
- The appointment of the safety officer to ensure that safety protocols are followed by our employees.
- Providing first aid training to our employees and making sure that they can provide the first aid in the case of an emergency.
- Usage of notices, pointers, posters, reminders and workshops with the approval of the clients to make the job site secure for all working personnel.
- Making sure that our staff are participating actively in the required safety induction and workshops.
- All of our staff is required to go through the safety statement, safety induction courses and safety manuals. At the end of such sessions, tests are conducted by our supervisor to make sure that our staff are adequately familiarized.

our services

DESIGN

Palladio services span all phases of MEP design from the initial consultation to the post installation evaluation. Our design team has comprehensive experience in working on large-scale projects.

MANUFACTURING

Palladio owns 10,000 sq ft of Duct manufacturing unit in UAE and 125,000 sq.ft of Metal factory in Guangzhou, China. The unit specializes in manufacturing GI Ducts, Fire rated and flexi ducts.

TRADING

Palladio trading division hosts variety of products such as FCU's, Split AC's, room air conditioners, GI & flexi ducts, fire rated ducts, light fixtures, LED Sign boards, Chandelier & associate products.

MEP

Palladio specializes in Mechanical, Electrical and Plumbing services. From design to execution we undertake large to mid segment works in Towers, Hotel and Restaurants, Shopping Malls.

FIRE AND SAFETY

Palladio executes fire fighting and civil defence works. It has a dedicated team who looks after civil defense and government regulatory approvals before and after commissioning of work.

EXECUTION

Palladio offers a total turn key solution to its client that includes civil defence approvals, Mechanical, Plumbing, Electrical works, Fire Fighting, Air Conditioning and Ducting works.

DESIGN

Our services span all phases of MEP design from the initial consultation to the post installation evaluation. Our design team has comprehensive experience in working on large-scale projects. The in house team of qualified Electrical engineers, designers and technicians will turn your ideas into computer aided Drawings, be it electrical layout, load calculation, AC and ducting drawings or fire safety design. Our design team understands that personal attention along with clear and regular communication will assure the success of your project. Our team works in accordance with the civil defence laws and safety standards and all such elements are incorporated in design from the initial stage. Based on your plan, our engineers design AC drawings to ensure even and smooth flow of air all around. Our lighting specialist designs lighting layout creating correct mood for various areas using advanced methods to calculate light fall effects.

We will present your project using 2D and 3D drawings so you can see what your interior will look like before it is built. We would be happy to host you to our office or to a tour of our previous works similar to the project you are planning. Please feel free to contact our design team for assistance with any questions you may have concerning to your Design and drawing services includes Architectural, MEP, Air-conditioning and civil drawings.

MANUFACTURING

Palladio owns 10,000 sq.ft of Duct manufacturing units in UAE and 125,000 sq.ft of Metal factory in Guangzhou, China. The unit specializes in manufacturing GI Ducts, Fire rated and flexi ducts.

The services include supply and installation throughout the GCC, China, India, Sri Lanka and Ethiopia. Palladio is committed to serve its client by continuously providing value added services promoting the concept of transparency, good governance and implementing best international practices.

TRADING

The Palladio trading division hosts a variety of products such as FCU's, AHU, HVAC, GI & flexi ducts, fire rated ducts, light fixtures, LED Sign boards, Chandeliers, Fire fighting equipments and associate products.

Palladio supplies these materials to many projects across the Middle East, China, UK, India, Ethiopia and Sri Lanka. The growth witnessed by Palladio trading division since its inception has been evidence of its quality and reliable solutions. It continues to play a crucial role in providing cost effective solutions to large and small organizations in the desired time frame.

Palladio delivers world class MEP products and services, customized products and sourcing and supplying of all kinds of high-end lighting fixtures & equipments. Palladio is committed to serve its client by continuously providing value added services



MEP

The Palladio MEP division hosts a variety of services such as light fixing installation, cable laying, cable tray works, power points, DB Dressing, AC / HVAC power cabling & installation, networking PBAX, security camera cable works, sign board installation etc.

Palladio offers these services to many projects across the Middle East, China, India, Ethiopia and Sri Lanka. Palladio provides cost effective solutions to large and small organizations in the desired time frame.

Palladio delivers world class MEP services at commercial & residential towers, shops, shopping malls, hospitals, hotel & restaurants, villa and offices.

FIRE FIGHTING SERVICES

The Palladio Fire Fighting division hosts a variety of services such as civil defence approvals, installation of sprinkler, valves and pipes. Smoke Detector and Fire alarm panel system. Chemical Flushing System etc.

Palladio offers these services to many projects across the Middle East, China, India, Ethiopia and Sri Lanka. Palladio provides cost effective solutions to large and small organizations in the desired time frame. Palladio delivers world class Fire Fighting services at commercial & residential towers, shops, shopping malls, hospitals, hotel & restaurants and offices. Civil Defense approval facility available from Dubai Civil Defense, Abu Dhabi Civil Defense and from all other emirates.



HVAC & AIR-CONDITIONING

HVAC and commercial AC equipment is rarely a one-size fits all game. Whether you're implementing a new system, managing a building, or optimizing HVAC, FCU or AHU performance, all kinds of equipment, products and expertise is needed to make the system work within the context of your office or facility. The complications involved in the air conditioning life cycle, and finding yourself an appropriate solution that can help you every step of the way becomes an imperative.

At Palladio, we truly understand HVAC and commercial AC systems. We regularly trade HVAC Equipment, parts and controls, FCU & AHU equipment, In fact we supply and install these facilities, throughout the Middle East, China, Sri Lanka, Ethiopia and India.

We also offer the expertise, services and strategic insight to make your current system work efficiently, optimizing your AC performance and lowering your overall costs. Palladio also offers a choice of Annual Maintenance contract for servicing and ensuring long life of your Air Conditioning equipment.





ELECTROMECHANICAL WORKS LLC



total turn key solution

Palladio execution services offer you a total turnkey solution for all your fit-out needs. This service includes complete set of Municipality & Civil Defence drawings and approvals, working drawings, joinery work for furniture and fixtures, glass and metal works, civil works, Ceramic flooring, carpet, parquet works, plumbing, electrical, AC, fire fighting, camera and networking works. All in all it covers all aspects of the fit-out requirement. Palladio offers these services to many projects across the Middle East, China, India, Ethiopia and Sri Lanka. Palladio provides cost effective solutions to large and small organizations in the desired time frame.

**Palladio delivers world class
turnkey services to Shops,
shopping malls, hospitals, hotel
& restaurants and offices.**


 رخصة تجارية
 Commercial License

تفاصيل الرخصة / License Details

رقم الرخصة	614179	اسم الشركة	بالاديو انترناشيونال للخدمات الفنية ش.ذ.م.م
اسم الشركة	PALLADIO INTERNATIONAL TECHNICAL SERVICES L.L.C	الإسم التجاري	بالاديو انترناشيونال للخدمات الفنية ش.ذ.م.م
الشكل القانوني	ذات مسؤولية محدودة	تاريخ الإصدار	23/07/2008
تاريخ الإصدار	22/07/2016	رقم الرخصة الأم	614179
رقم الرخصة الأم	851150701	عضوية الغرفة	145122
رقم التسجيل التجاري	1032416		

اطراف الرخصة / License Members

الاسم / Name	رقم الشخص / No.	الجنسية / Nationality	الصفة / Role	المصص / Share
راجيش رامشن بوجاري	268013	الهند / India	مدير / Manager	

نشاطات الرخصة التجارية / License Activities

تركيب أنظمة التكييف والتبريد وتنقية الهواء وصيانتها	Air-Conditioning, Ventilations & Air Filtration Systems Installation & Maintenance
اصال تركيب المعدات الكهربائية وميكانيكية وصيانتها	Electromechanical Equipment Installation and Maintenance
اصال التمديدات والتوكيدات المصمجة	Plumbing & Sanitary Contracting
اصال تيليط الارضيات والحوامل	Floor and wall Tiling Works
اصال النجارة وتركيب الارضيات	Carpentry & Flooring Contracting
اصال النقش والزخرفة	Engraving & Ornamentation Works
تركيب الاسقف المعلقة والقواطع الخفية	Partitions & False Ceilings Contracting
اصال البلاستر والتكسية	Plaster & Cladding Works

العنوان / Address

صندوق البريد	234249	تيليفون	971-4-2516093
رقم القطعة	128-390	فاكس	971-4-2516094
مكتب رقم 202 ملك ياسين عبد الله عبد الرحمن -الخبيصي		الهاتف المحمول	971-50-3538588

ملاحظات / Remarks

تم نقل العمل في 18-2010 تم تغيير الاسم التجاري وتغيير النشاط والسحاب الشركاء خليفة عبدالرحمن محمد حسن العلي وايضاة سمد راشد محمد عبدالله بلهال ونقل الموقع تاريخ 2014/3/6

رقم الإيصال 12067084 Receipt No. تاريخ الطباعة 28/07/2015 13:08 Print Date

الجهة التي لها صلاحية متابعة أنشطة	Activity Owners
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(وثيقة إلكترونية معتمدة وصادرة بدون توقيع من دائرة التنمية الاقتصادية. لمرجعة صحة البيانات الواردة في الرخصة برجاء زيارة الموقع <http://www.dubaided.gov.ae>)
 (Approved electronic document issued without signature by the Department of Economic Development. To verify the license kindly visit <http://www.dubaided.gov.ae>)

Trade License





ELECTROMECHANICAL WORKS LLC



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WHEREAS THE INSURED named in the Schedule hereto has made to Al Fujairah National Insurance Company (hereinafter called "the Insurers") a written proposal by completing a Questionnaire which - together with any other statements made in writing by the Insured for the purpose of this Policy is deemed to be incorporated herein.

NOW THIS POLICY OF INSURANCE WITNESSETH that subject to the Insured having paid or agreed to pay to the Insurers the premium mentioned in the Schedule and subject to the terms, exclusions, provisions and conditions contained herein or endorsed hereon the Insurers will indemnify the Insured in the manner and to the extent hereinafter provided.

CONTRACTOR ALL RISK ANNUAL COVER POLICY

Policy No : P/4105/02/15/1001911
Insured Name : JCI Palladio electromechanical Works LLC
Address : Dubai, UAE
Period of Insurance : From 30/08/2023 To 29/08/2024 (Subject to no loss, damage, claim or liability as on 29/08/2024)
Premium : As agreed

Title of Contract : Interior Fit out Works, MEP, GRC Works

Site of Construction : Various locations within UAE

Section I - Material Damage		
Insured Items	Sum Insured(AED)	Deductible(AED) EACH AND EVERY LOSS
1. Contract Work (permanent and temporary work, including all materials to be incorporated herein). 1.1 Est Annual Contract Value	25,000,000.00	i) 10,000/- for Major Perils including Fire, Storm, Tempest, Flood, Inundation, Earthquake, Act of God Perils etc ii) 5,000/- for other perils
1.2 Materials or Items supplied by the Principal(s) 2. Construction Plant and Equipment 3. Construction Machinery Clearance of Debris		



Insurance



شركة الفجيرة الوطنية للتأمين العامة
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القيود في سجل التأمين - رقم 11
القيود في سجل الشركات التجارية رقم 8

P/4105/02/15/1001911 Continued....

5. Principal's Existing Property	250,000.00	iii) 2,500/- for Principal Existing Property
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Total Sum Insured Under Section 1 : 25,250,000.00

Risk	Limit of Indemnity* (AED)	Deductibles(AED) (EACH AND EVERY LOSS)
Major Perils including Earthquake, Volcanism, Tsunami Storm, Tempest, Cyclone, Flood, Inundation, Landslide, Fire and other Act of God Perils	25,250,000.00	10,000/-

* Limit of Indemnity in respect of each and every loss or damage and/or series of losses or damages arising out of any one event

Section II - Third Party Liability

Insured Items	Limits of Indemnity** (AED) - (COMBINED SINGLE LIMIT)	Deductible(AED) EACH AND EVERY LOSS
1. Bodily Injury 1.1 Anyone person 1.2 Total	1,000,000.00	i) 5,000/- other Third Party property damage
2. Property Damage		

** Limit of Indemnity in respect of any one accident or series of accidents arising out of one event

THIS POLICY IS SUBJECT TO THE ATTACHED POLICY WORDING, ITS GENERAL AND SPECIAL CONDITIONS, CLAUSES, ENDORSEMENTS, EXCLUSIONS etc. WHICH FORM PART OF THIS POLICY SCHEDULE:

SPECIAL CONDITIONS:

- * MRe 001 Strike, Riot & Civil Commotion Clause
- * MRe 002 Cross Liability
- * MRe 006 Extra charges for over time, night work Clause - limit 10% of the loss amount subject to a maximum of Dhs. 10,000/-
- * MRe 107 Warranty concerning Camps and Stores
- * MRe 109 Warranty concerning Construction Material
- * MRe 110 Special Condition concerning Safety Measures with respect to precipitation, flood and inundation
- * MRe 112 Special Conditions concerning Fire Fighting Facilities
- * MRe 119 - Cover for principal's existing / surrounding property limit Dhs.250,000/- under section 1 as per Clause but excluding that part of the property directly being worked upon subject to a deductible of Dhs.2,500/-



شركة الفجيرة الوطنية للتأمين العامة
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رأس المال المدفوع: درهم إ.م.
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P/4105/02/15/1001911 Continued....

- each and every loss
- * Protection of Materials Warranty
- * Jurisdiction Clause - UAE Jurisdiction
- * 72 Hours Clause
- * Professional Fees Clause - limit 5% of the contract value maximum up to Dhs. 10,000/-
- * Debris Removal Clause - limit 5% of the loss amount - max Dhs. 10,000/-
- * Public Authority Clause
- * Escalation Clause - Limit Dhs.10% of the sum insured
- * Sanctions Limitations and Exclusion Clause
- * Warranted whilst carrying out the contract work, automatic alarm system or sprinkler system or any other fire protection system shall not be disconnected
- * Run Off Clause on individual contractors (till the expiry of maintenance period) subject to maximum Construction Contracts Period not exceeding 3 months. Any Contracts with Periods beyond this shall be specifically advised to the Company for specific approval
- * Subject to special conditions on Declaration of Contracts with condition that each contract within the purview of this Insurance shall be declared to the company prior to commencement of each contract and that undeclared contract, if any shall not have coverage hereunder
- * Subject to attached Premium Payment Warranty
- * Subject to no loss, damage, liability or claim as on 11/10/2015

Information:

- Maximum Period for any one contract: 06 months
- Maximum value for any one contract : Dhs.2,000,000/-
- Maximum No of contract in a year : 20 Nos'

SPECIAL CLAUSES:

SPECIAL EXCLUSIONS:

- * Excluding property being work upon
- * Excluding Transit and Transportation Risks
- * Excluding Electronics Risks
- * Transmission and Distribution Lines Exclusion Clause
- * Seepage, Pollution and Contamination Exclusion Clause
- * Political Risks Exclusion Endorsement
- * Terrorism Exclusion Clause for Contamination and Explosives
- * War, Sabotage and Terrorism Exclusion Endorsement
- * Date Recognition Clause
- * Information Technology Hazards Clarification Clause
- * Institute Chemical, Biological, Bio - Chemical, Electromagnetic weapons and Cyber Attack Exclusion Clause

EXTENSIONS:

In witness whereof the Undersigned being duly authorized by the Insurers and on behalf of the Insurers has/have hereunto set his/their hand(s)

Issued at Dubai on 18/10/2015

THE INSURED

FOR THE COMPANY



Handwritten signatures and initials.



CONTRACTORS' ALL RISKS INSURANCE

Whereas the Insured named in the schedule hereto has made to the (hereinafter called "the Insurers") a written proposal by completing a Questionnaire which together with any other statements made in writing by the insured for the purpose of this Policy is deemed to be incorporated herein.

Now this Policy of Insurance Witnesseth that subject to the Insured having paid to the Insurers the premium mentioned in the Schedule and subject to the terms, exclusions, provisions and conditions contained herein or endorsed hereon the Insurers will indemnify the Insured in the manner and to the extent hereinafter provided.

General Exclusions

The insurers will not indemnify the Insured in respect of loss, damage or liability directly or indirectly caused by or arising out of or aggravated by

- war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, riot, strike, lock-out, civil commotion, military or usurped power, a group of malicious persons or persons acting on behalf of or in connection with any political organization, conspiracy, confiscation, commandeering, requisition or destruction or damage by order of any government de jure or de facto or by any public authority.
- Nuclear reaction, nuclear radiation or radioactive contamination;
- Willful act or willful negligence of the Insured or of his representatives;
- Cessation of work whether total or partial

In any action, suit or other proceeding where the Insurers allege that by reason of the provisions of Exclusion a) above any loss, destruction, damage or liability is not covered by this insurance the burden of proving that such loss, destruction, damage or liability is covered shall be upon the Insured.

Period of Cover

The liability of the Insurers shall commence, notwithstanding any date to the contrary specified in the Schedule, directly upon commencement of work or after the unloading of the items entered in the Schedule at the site. The Insurer's liability expires for parts of the insured contract works taken over or put into service. At the latest the insurance shall expire on the date specified in the Schedule. Any extensions of the period of Insurance are subject to the prior written consent of the Insurers.

General Conditions

- The due observance and fulfillment of the terms of this Policy in so far as they relate to anything to be done or complied with by the Insured and the truth of the statements and answers in the questionnaire and proposal made by the Insured shall be a condition precedent to any liability of the Insurers.
- The Schedule and the Sections(s) shall be deemed to be incorporated in and form part of this policy and the expression "this Policy" wherever used in this contract shall be read as including the Schedule and the Sections(s). Any word or expression to which a specific meaning has been attached in any part of this policy or of the Schedule or of the Section(s) shall bear such meaning wherever it may appear.
- The Insured shall at his own expense take all reasonable precautions and comply with all reasonable recommendations of the Insurers to prevent loss, damage or liability and comply with statutory requirements and manufacturers' recommendations.
- Representatives of the Insurers shall at any reasonable time have the right to inspect and examine the risk and the Insured shall provide the representatives of the Insurers with all details and information necessary for the assessment of the risk.



b) The Insured shall immediately notify the Insurers by telegram and in writing of any material change in the risk and cause at his own expense such additional precautions to be taken as circumstances may require, and the scope of cover and/or premium shall, if necessary, be adjusted accordingly.

No material alteration shall be made or admitted by the Insured whereby the risk is increased, unless the continuance of the insurance be confirmed in writing by the Insurers

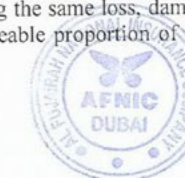
- In the event of any occurrence which might give rise to a claim under this policy, the Insured shall,
 - immediately notify the Insurers by telephone or telegram as well as in writing, giving an indication as to the nature and extent of loss or damage;
 - take all steps within his power to minimize the extent of the loss or damage;
 - preserve the parts affected and make them available for inspection by a representative or surveyor of the Insurers;
 - furnish all such information and documentary evidence as the Insurers may require;
 - inform the police authorities in case of loss or damage due to theft or burglary

The Insurers shall not in any case be liable for loss, damage or liability of which no notice has been received by the Insurers within 14 days of its occurrence

Upon notification being given to the Insurers under this condition, the Insured may carry out the repairs or replacement of any minor damage: in all other cases a representative of the Insurers shall have the opportunity of inspecting the loss or damage before any repairs or alterations are effected. If a representative of the Insurers does not carry out the inspection within a period of time which could be considered as adequate under the circumstances the Insured is entitled to proceed with the repairs or replacement.

The liability of the Insurers under this Policy in respect of any item sustaining damage shall cease if said item is not repaired properly without delay.

- The insured shall at the expense of the Insurers do and concur in doing and permit to be done all such acts and this as may be necessary or required by the Insurers in the interest of any rights or remedies, or of obtaining relief or indemnity from parties (other than those insured under this Policy) to which the Insurers shall be or would become entitled or subrogated upon their paying for or making good any loss or damage under this Policy, whether such acts and things shall be or become necessary or required before or after the Insured's indemnification by the Insurers.
- If any difference shall arise as to the amount to be paid under this Policy, (liability being otherwise admitted) such difference shall be referred to the decision of an Arbitrator to be appointed in writing by the parties in difference or if they cannot agree upon a single Arbitrator to the decision of two Arbitrators, one to be appointed in writing by each of the parties, within one calendar month after having been required in writing so to do by either of the parties, or, in case the Arbitrators do not agree, of an Umpire to be appointed in writing by the Arbitrators before entering upon the reference. The Umpire shall sit with the Arbitrators and preside at their meetings. The making of an award shall be a condition precedent to any right of action against the Insurers.
- If a claim is in any respect fraudulent, or if any false declaration is made or used in support thereof, or if any fraudulent means or devices are used by the Insured or anyone acting on his behalf to obtain any benefit under this policy, or if a claim is made and rejected and no action or suit is commenced within three months after such rejection or, in case of arbitration taking place as provided herein, within three months after the Arbitrator or Arbitrators or Umpire have made their award, all benefit under this Policy shall be forfeited.
- If at the time any claim arises under the Policy there be any other insurance covering the same loss, damage or liability the Insurers shall not be liable to pay or contribute more than their rateable proportion of any claim for such loss, damage or liability.





Section I - Material Damage

The Insurers hereby agree with the Insured that if at any time during the period of cover the items or any part thereof entered in the Schedule shall suffer any unforeseen and sudden physical loss or damage from any cause, other than those specifically excluded, in a manner necessitating repair or replacement, the Insurers will indemnify the Insured in respect of such loss or damage as hereinafter provided by payment in cash, replacement or repair (at their own option) up to an amount not exceeding in respect of each of the items specified in the Schedule the sum set opposite thereto and not exceeding in any one event the limit of indemnity where applicable and not exceeding in all the total sum expressed in the Schedule as insured hereby.

The Insurers will also reimburse the Insured for the cost of clearance of debris following upon any event giving rise to a claim under this Policy provided a separate sum therefore has been entered in the Schedule.

Special Exclusions to Section I

The Insurers shall not, however, be liable for

- the deductible stated in the Schedule to be borne by the Insured in any one occurrence;
- consequential loss of any kind or description whatsoever including penalties, losses due to delay, lack of performance, loss of contract;
- loss or damage due to faulty design;
- the cost of replacement, repair or rectification of defective material and/or workmanship, but this exclusion shall be limited to the items immediately affected and shall not be deemed to exclude loss of or damage to correctly executed items resulting from an accident due to such defective material and /or workmanship;
- wear and tear, corrosion, oxidation, deterioration due to lack of use and normal atmospheric conditions;
- mechanical and/or electrical breakdown or derangement of construction plant, equipment and construction machinery;
- loss of or damage to vehicles licensed for general road use or water borne vessels or aircraft;
- loss of or damage to files, drawings, accounts, bills, currency, stamps, deeds, evidences of debt, notes, securities, cheques;
- loss or damage discovered only at the time of taking an inventory.

Provisions applying to Section I

Memo 1. Sums Insured : It is a requirement of this insurance that the sums insured stated in the Schedule shall not be less than

For item 1 : the full value of the contract works at the completion of the construction, inclusive of all materials, wages, freight, customs duties, dues and materials or items supplied by the Principal;

For items 2 and 3 : the replacement value of construction plant, equipment and construction machinery; which shall mean the cost of replacement of the insured items by new items of the same kind and same capacity;

and the Insured undertakes to increase or decrease the amounts of insurance in the event of any material fluctuation in wages or prices provided always that such increase or decrease shall take effect only after the same has been recorded on the Policy by the Insurers.

If, in the event of loss or damage, it is found that the sums insured are less than the amounts required to be insured, then the amount recoverable by the insured under this Policy shall be reduced in such proportion as the sums insured bear to the amounts required to be insured. Every object and cost item is subject to this condition separately.

Memo 2 – Basis of Loss Settlement : In the event of any loss or damage the basis of any settlement under this Policy shall be

- in the case of damage which can be repaired – the cost of repairs necessary to restore the items to their condition immediately before the occurrence of the damage less salvage, or
 - in the case of a total loss – the actual value of the items immediately before the occurrence of the loss less salvage
- however, only to the extent the costs claimed had to borne by the Insured and to the extent they are included in the sums insured and provided always that the provisions and conditions have been complied with.

The Insurers will make payments only after being satisfied by production of the necessary bills and documents that the repairs have been effected or replacement has taken place, as the case may be. All damage which can be repaired shall be repaired, but if the cost of repairing any damage equals or exceeds the value of the items immediately before the occurrence of the damage, the settlement shall be made on the basis provided for in b) above.

The cost of any provisional repairs will be borne by the Insurers if such repairs constitute part of the final repairs and do not increase the total repair expenses.

The cost of any alterations, additions and/or improvements shall not be recoverable under this Policy.

Memo 3 – Extension of Cover: Extra charges for overtime, nightwork, work on public holidays, express freight are covered by this insurance only if previously and specially agreed upon in writing.



Section ii – Third Party Liability

The Insurers will indemnify the Insured up to but not exceeding the amounts specified in the Schedule against such sums which the Insured shall become legally liable to pay as damages consequent upon

- accidental bodily injury to or illness of third parties (whether fatal or not)
- accidental loss of or damage to property belonging to third parties

occurring in direct connection with the construction or erection of the items insured under Section I and happening on or in the immediate vicinity of the site during the period of Cover

In respect of a claim for compensation to which the indemnity provided herein applies, the Insurers will in addition indemnify the Insured against

- all costs and expenses of litigation recovered by any claimant from the Insured, and
- all costs and expenses incurred with the written consent of the Insurers.

Provided always that the liability of the Insurers under this section shall not exceed the limits of indemnity stated in the Schedule.

Special Exclusions to Section ii

The Insurers will not indemnify the Insured in respect of

- the deductible stated in the Schedule to be borne by the Insured in any one occurrence;
- the expenditure incurred in doing or redoing or making good or repairing or replacing anything covered or coverable under Section I of this policy;
- damage to any property or land or building caused by vibration or by the removal or weakening of support or injury or damage to any person or property occasioned by or resulting from any such damage (unless especially agreed upon by endorsement);
- liability consequent upon
 - bodily injury to or illness of employees or workmen of the Contractor(s) or the principal(s) or any other firm connected with the project which or part of which is insured under Section 1, or members of their families;
 - loss of or damage to property belonging to or held in care, custody or control of the Contractor(s), the Principal(s) or any other firm connected with the project which or part of which is insured under Section 1, or an employee or workman of one of the aforesaid;
 - any accident caused by vehicles licensed for general road use or by waterborne vessels or aircraft;
 - any agreement by the Insured to pay any sum by way of indemnity or otherwise unless such liability would have attached also in the absence of such agreement.

Special Conditions Applying to Section ii

- No admission, offer, promise, payment or indemnity shall be made or given by or on behalf of the Insured without the written consent of the Insurers who shall be entitled, if they so desire, to take over and conduct in the name of the Insured the defence or settlement of any claim or to prosecute for their own benefit in the name of the Insured any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the Insured shall give all such information and assistance as the insurers may require.
- The Insurers may so far as any accident is concerned pay to the Insured the limit of indemnity for any one accident (but deducting therefrom in such case any sum or sums already paid as compensation in respect thereof) or any lesser sum for which the claim or claims arising from such accident can be settled and the Insurers shall thereafter be under no further liability in respect of such accident under this section.



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Endorsement 001

Cover for loss or damage due to strike, riot and civil commotion (SRCC)

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, and subject to the Insured having paid the agreed extra premium, this Policy shall be extended to cover loss or damage due to strike, riot and civil commotion which for the purpose of this Endorsement shall mean (subject always to the special conditions hereinafter contained) loss of or damage to the property insured directly caused by

1. the act of any person taking part together with others in any disturbance of the public peace (whether in connection with a strike or lockout or not) not being an occurrence mentioned in item 2 of the special conditions hereof,
2. the action of any lawfully constituted authority in suppressing or attempting to suppress any such disturbance or in minimizing the consequences of any such disturbance,
3. the wilful act of any striker or locked-out worker performed in furtherance of a strike or in resistance to a lockout,
4. the action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimizing the consequences of any such act,

provided that it is hereby further expressly agreed and declared that

1. all the terms, exclusions, provisions and conditions of the Policy shall apply in all respects to the insurance granted by this extension save in so far as the same are expressly varied by the following special conditions, and any reference to loss or damage in the wording of the Policy shall be deemed to include the perils hereby insured against,
2. the following special conditions shall apply only to the insurance granted by this extension, and the wording of the Policy shall apply in all respects to the insurance granted by the Policy as if this Endorsement had not been made thereon.

Special conditions

1. This insurance shall not cover

- a) loss or damage resulting from total or partial cessation of work or the retarding, interruption or cessation of any process or operation,
- b) loss or damage occasioned by permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority,
- c) loss or damage occasioned by permanent or temporary dispossession of any building resulting from the unlawful occupation by any person of such building,
- d) consequential loss or liability of any kind or description, any payments over and above the indemnity for the material damage as provided herein,

provided nevertheless that the Insurers are not relieved under b) or c) above of any liability to the Insured in respect of physical damage to the property insured occurring before dispossession or during temporary dispossession.

2. This insurance shall not cover any loss or damage occasioned by or through or in consequence, directly or indirectly, of any of the following occurrences, namely

- a) war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war,



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(Endorsement 001)

- b) mutiny, civil commotion assuming the proportion of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power,
- c) any act of any person acting on behalf of or in connection with any organization with activities directed toward the overthrow by force of the government de jure or de facto or to the influencing of it by terrorism or violence.

In any action, suit or other proceeding, where the Insurers allege that by reason of the provisions of this condition any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered shall be upon the Insured.

3. This insurance may at any time be terminated by the Insurers on notice to that effect being given by registered post at the Insured's last known address, in which case the Insurers shall be liable to repay a ratable proportion of the premium for the unexpired term from the date of termination.
4. The limit of indemnity any one occurrence as stated below shall be understood to limit the indemnity for all loss or damage covered by this Endorsement during a consecutive period of 168 hours.

The aggregate liability of the Insurers during the period of cover of this Policy shall be limited by twice the limit of indemnity any one occurrence.

Endorsement 002

Cover for cross liability

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, the third party liability cover of the Policy shall apply to the insured parties named in the Schedule as if a separate policy had been issued to each party, provided that the Insurers shall not indemnify the Insured under this Endorsement in respect of liability for

- loss of or damage to items insured or insurable under Section 1 of the Policy, even if not recoverable due to an excess or any limit,
- fatal or non-fatal injury or illness of employees or workmen who are or could have been insured under workmen's compensation and/or employers' liability insurance.

The Insurers' total liability in respect of the insured parties shall not however exceed in the aggregate for any one accident or series of accidents arising out of one event the limit of indemnity stated in the Schedule.

Endorsement 006

Cover of extra charges for overtime, night work, work on public holidays, express freight

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, this insurance shall be extended to cover extra charges for overtime, night work, work on public holidays and express freight (excluding airfreight).

Provided always that such extra charges shall be incurred in connection with any loss of or damage to the insured items recoverable under the Policy.

If the sum(s) insured of the damaged item(s) is (are) less than the amount(s) required to be insured, the amount payable under this Endorsement for such extra charges shall be reduced in the same proportion.

Limit of indemnity: As stated in the policy schedule.





Endorsement 107

Warranty concerning Camps & Stores

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall only indemnify the Insured for loss or damage liability indirectly or directly caused to camps and stores by fire, flood or inundation if these camps and stores are located above the highest water level recorded anywhere on the site during the last 20 years and the individual storage units are rather at least 50 m apart or separated by fire walls

It is also agreed that the Insurers shall indemnify the Insured for any one occurrence only up to a limit of indemnity as stated in the schedule

Endorsement 109

Warranty concerning construction material

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall only indemnify the Insured for loss, damage or liability directly or indirectly caused to construction material by flood or inundation if such construction material does not exceed three days' demand and the exceeding quantities are kept in areas not endangered by 20-year floods.

Endorsement 110

Special conditions concerning safety measures with respect to precipitation, flood and inundation

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall only indemnify the Insured for loss, damage or liability caused directly or indirectly by precipitation, flood or inundation if adequate safety measures have been taken in designing and executing the project involved.

For the purposes of this Endorsement adequate safety measures shall mean that, at all times throughout the policy period, allowance is made for precipitation, flood and inundation up to a return period of 20 years for the location insured on the basis of the statistics prepared by the meteorological agencies.

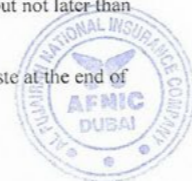
Loss, damage or liability resulting from the Insured's not immediately removing obstructions (e.g. sand, trees) from watercourses within the construction site, whether carrying water or not, in order to maintain free waterflow shall not be indemnifiable.

Endorsement 112

Special conditions concerning fire-fighting facilities and fire safety on construction sites

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall only indemnify the Insured for loss or damage directly or indirectly caused by or resulting from fire or explosion, provided always that

1. with regard to the progress of work adequate fire-fighting equipment and sufficient extinguishing agents are available and operative at all times.
Fully operative wet riser hydrants are installed up to one level below the highest current work level and are sealed by temporary end caps;
2. the cabinets containing hose reels and portable fire extinguishers are inspected at regular intervals but at least twice a week;
3. fire compartments as required by local regulations are installed as soon as possible after the removal of formwork.
Openings for lift shafts, service ducts and other voids are provisionally closed as soon as possible but not later than at the commencement of fit-out work;
4. waste material is removed regularly. All floors undergoing fit-out are cleared of combustible waste at the end of each working day;



5. a "permit to work" system is implemented for all contractors engaged in "hot work" of any kind such as but not limited to
 - grinding, cutting or welding operations,
 - use of blow lamps and torches,
 - application of hot bitumen,

or any other heat-producing operation.

"Hot work" is carried out only in the presence of at least one worker equipped with a fire extinguisher and trained in fire-fighting.

The area of any "hot work" is examined one hour after the work has finished;

6. storage of material for the construction or erection shall be subdivided into storage units not exceeding the value stated below per storage unit. The individual storage units shall be either at least 50 m apart or separated by fire-proof walls.

All flammable material and especially all flammable liquids and gases shall be stored at a sufficiently large distance from the property under construction or erection and any hot work;

7. a Site Safety Coordinator is appointed.

A reliable fire alarm system is installed and whenever possible a direct communication link maintained with the nearest fire brigade.

A Fire Protection Plan and a Site Fire Action Plan are implemented and updated regularly.

The contractor's personnel are trained in fire-fighting and fire-fighting drills carried out weekly.

The nearest fire brigade is familiarized with the site and immediate access maintained for it at all times;

8. the site is fenced off and access controlled.

Value per storage unit: As per the limit stated in the schedule.

Endorsement 119

PRINCIPALS EXISTING PROPERTY OR PROPERTY BELONGING TO OR HELD IN CARE, CUSTODY OR CONTROL BY THE INSURED

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, Section 1 of this insurance shall be extended to cover loss of or damage to the Principal's existing property or property belonging to or held in care, custody or control by the Insured up to the amount stated in the schedule of the policy and the deductible therein.

The Insurer will only indemnify the Insured for loss of or damage to the insured property provided that prior to the commencement of construction its condition is sound and/or the necessary safety measures have been taken.

In respect of loss or damage caused by vibration or by the removal or weakening of support Insurers will only indemnify the Insured for loss or damage as a result of a total or partial collapse of insured property, and not for superficial damage which neither impairs the stability of the insured property nor endangers its users.

The Insurers will not indemnify the Insured for :

- loss or damage which is foreseeable having regard to the nature of the construction work or the manner of its execution.
- the costs of loss prevention or minimization measures which become necessary during the period of insurance.



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72 HOURS CLAUSE

For the purpose of this insurance any loss or damage to property insured hereunder occurring during any period of 72 consecutive hours arising from Storm, Tempest, Rainwater, Earthquake, Flood, Riots, Strikes shall be deemed to be one event. The Insured may select the time for which any period shall commence provided that period shall not overlap.

The period designated by the Insured under this policy shall also be used for the purposes of the application of any excess.

Subject otherwise to the terms, conditions and exceptions of the policy.

JURISDICTION CLAUSE

All actions at law or equity based upon this policy must be instituted in the United Arab Emirates and this policy shall be constructed under the laws of the United Arab Emirates.

Subject otherwise to the terms, conditions and exceptions of the policy.

SEEPAGE, POLLUTION AND CONTAMINATION EXCLUSION CLAUSE

This Insurance does not cover any liability for :

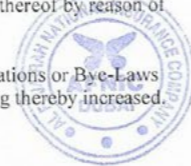
- 1) Personal injury or bodily injury or loss of, damage to, or loss of use of property directly or indirectly caused by seepage, pollution or contamination;
- 2) The cost of removing, nullifying or cleaning- up seeping, pollution or contaminating substances;
- 3) Loss of, damage to, or loss of use of property directly or indirectly resulting from subsidence caused by sub-surface operations of the Assured;
- 4) Removal of, loss of or damage to sub-surface oil, gas or any other substance, the property of others;
- 5) Fines, penalties, punitive or exemplary damages.

PUBLIC AUTHORITIES CLAUSE

IT IS HEREBY AGREED that the cover provided in the policy relating to Buildings & Structures extend to include such additional cost of reinstatement of the property thereby insured which has been destroyed or damaged by any peril hereby insured against, as may be incurred solely by reason of the necessity to comply with Building or toher regulations under or framed in pursuance of any Act of Parliament or with Bye-Laws of any Municipal or Local Authority.

Provided always that:-

1. The amount recoverable under this extension of the Policy shall not include
 - a) the cost incurred in complying with any of the said Regulations or Bye-Laws.
 - (i) in respect of destruction or damage occurring prior to the granting of this extension.
 - (ii) Under which notice has been served upon the assured prior to the happening of the destruction or damage.
 - (iii) In respect of undamaged portions of property, other than foundations (unless foundations are specifically excluded from the insurance by this Policy) of that portion of the property damaged.
 - b) the additional cost that would have been incurred to make good the property destroyed and damaged to a condition equal to its condition when new had the necessity to comply with any of the said Regulations or Bye- Laws not arisen.
 - c) the amount of any rate, tax, duty, development or other charge or assessment arising out of capital appreciation which maybe payable in respect of the property or by the owner thereof by reason of compliance with any of the said Regulations or Bye-Laws.
2. The work of reinstatement must be commenced and carried out with reasonable dispatch and maybe carried out wholly or partially upon another site (if the said Regulations or Bye-Laws so necessitate) subject to the liability of the Underwriters under this extension not being thereby increased.



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3. If in respect of any property the liability of the underwriters under the Policy apart from this extension shall be reduced by the application of any of the terms and conditions of the Policy to which this Clause is attached then the liability of the Underwriters under this extension in respect of any such property shall be reduced in the same proportion.

This Clause is subject otherwise to all the terms and conditions of the Policy to which it is attached

REMOVAL OF DEBRIS CLAUSE

It is hereby agreed that within the limit of the sum insured, this policy covers costs and expenses necessarily incurred by the Assured with the consent of the Underwriters for

- a) removing the debris of,
- b) dismantling or demolishing,
- c) shoring up or propping,

the portion or portions of the property destroyed or damaged by any peril hereby insured against and to which such sum insured respectively relate. It being understood that the liability of the Company in respect of cover provided hereunder shall not exceed of sum insured

Subject otherwise to the terms, conditions and exclusions of this Policy.

TRANSMISSION & DISTRIBUTION LINES EXCLUSION CLAUSE

This policy excludes any loss arising from all above ground transmission and distribution lines, including wire, cables, poles, pylons, standards, towers, other supporting structures and any equipment of any type which may be attendant to such installations of any description, for the purpose of transmission or distribution of electrical power, telephone or telegraph signals and all communication signals whether audio or visual.

This exclusion applies to all equipment other than those on or within 150 meters (500 feet) of an insured structure.

This exclusion applies both to physical loss or damage to the equipment and all business interruption, consequential loss, and/or contingent losses related to transmission and distribution lines, other than contingent property damage/business interruption losses (including expenses) , arising from loss and/or damage to lines of third parties.

PROTECTION OF CONTRACT MATERIALS

Warranted that Contractors takes all precautions to protect contract materials from storm and inclement weather and that all materials shall be properly housed and reasonably protected from damage by malicious or mischievous persons or by the weather

As far as Burglary/Theft is concerned, the coverage is in respect of loss arising out of violent and forcible entry to or exit from the closed and locked premises only and not whilst kept in open premises, open yard etc.

INSTITUTE CHEMICAL, BIOLOGICAL, BIO-CHEMICAL, ELECTROMAGNETIC WEAPONS AND CYBER ATTACK EXCLUSION CLAUSE

This Clause shall be paramount and shall override anything contained in this insurance inconsistent therewith :

In no case shall this Insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from :

any chemical, biological, bio-chemical or electromagnetic weapon

the use or operation as a means for inflicting harm of any computer, computer system, computer software programme, computer virus or process or any other electronic system



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INFORMATION TECHNOLOGY HAZARDS/CYBER CLARIFICATION CLAUSE

Property damage covered under this Agreement shall mean physical damage to the substance of property.

Physical damage to the substance of property shall not include damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure.

Consequently the following are excluded from this Agreement :

Loss of or damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure, and any business interruption losses resulting from such loss or damage. Notwithstanding this exclusion, loss of or damage to data or software which is the direct consequence of insured physical damage to the substance of property shall be covered.

Loss or damage resulting from an impairment in the function, availability, range of use or accessibility of data, software or computer programs, and any business interruption losses resulting from such loss or damage.

Losses arising, directly or indirectly, out of : loss of, alteration of, or damage to or a reduction in the functionality, availability or operation of a computer system, hardware programme; software, data, information repository, microchip, integrated circuit or similar device in computer equipment or no-computer equipment, whether the property of the policy holder of the reinsured or not, do not in and of themselves constitute an event unless arising out of one or more of the following perils :

Fire, Lightning, explosion, aircraft or vehicle impact, falling objects, windstorm, hail, tornado, cyclone, hurricane, earthquake, volcano, tsunami, flood, freeze or weight of snow.

WAR, SABOTAGE AND TERRORISM EXCLUSION CLAUSE

Notwithstanding any provision to the contrary within this policy or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:

war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not) civil war, rebellion, revolution, insurrection, civil commotion assuming the properties of or amounting to an uprising military or usurped power; or

Sabotage

Any act of terrorism – for the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group (a) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political , religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes loss, Damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, prevention, supporting or in any way relating to (1) and/or (2) and/or 3 above

If the Insurers allege that by reason of this exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon the insured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.



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TERRORISM EXCLUSION CLAUSE FOR CONTAMINATION AND EXPLOSIVES

It is agreed that, regardless of any contributory causes, this insurance does not cover any loss, damage, cost or expense directly or indirectly arising out of :

biological or chemical contamination

missiles, bombs, grenades, explosives due to any act of terrorism.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological, or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

For the purpose of (a) "contamination" means the contamination, poisoning, or prevention and/or limitation of the use of objects due to the effects of chemical and/or biological substances.

If the insurer alleges that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the assured

POLITICAL RISKS EXCLUSION CLAUSE

Notwithstanding anything to the contrary contained therein, it is hereby declared and agreed that the following are excluded from this Policy.

Any loss or damage occasioned by or through or in consequence, directly or indirectly, of any of the following occurrences, namely

War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war Permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority.

Mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power, martial law or state of siege

or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege.

Acts of terrorism committed by a person or persons acting on behalf of or in connection with any organization. For the purpose of this provision "terrorism" shall mean the use of violence for political ends and shall include any use of violence for the purpose of putting the public or any section of the public in fear.

In any action, suit or other proceeding in which the Insurer alleges that by reason of these provisions any loss or damage is not covered by this agreement, the burden of proving that such loss or damage is covered shall be upon the Insured.

SANCTION LIMITATION AND EXCLUSION CLAUSE

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.

PROFESSIONAL FEES CLAUSE

The sum insured by this policy are declared to include Architects', Surveyors', and Consulting Engineers' fees (for estimates, plans, specifications, quantities, tenders and supervision) necessarily incurred in the reinstatement or replacement of said buildings following description or damage by any perils hereby insured against excepting in so far as the Company elects to reinstate or replace wholly or in any part any property so damaged or destroyed. It is understood and agreed that the amount payable in respect of such fees shall not include expenses incurred in connection with the preparation of the Insured's claim.



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ESCALATION CLAUSE(CAR/EAR)

It is hereby declared and agreed that if during period of Insurance the value of the contract shall be in excess of the total estimated contract price, the sum insured shall be increased automatically by the amount of such excess value but not exceeding the percentage of the estimated contract price as stated in the schedule and that a declaration of the actual total contract price shall be made to the insurers in accordance with the conditions of this policy.

Premium Payment Warranty

<p>In compliance with EIA's Premium Payment Warranty Circular No. 1222/13 dated 4/12/2013:</p> <p>Premium shall be paid by Cash or Current Dated Cheque at inception of insurance. Where it has been specifically agreed to insure on Credit Facility basis, it is warranted under this Contract of Insurance that the premium due must be paid to and received by the Company, no later than 90 days from the date of inception of this Insurance cover.</p> <p>If this Warranty is not complied with then this Contract of Insurance shall lapse from the date of breach at midnight with a pro-rata premium being due from the Insured.</p> <p>Where the Premium is paid by cheque the insurance coverage herein is subject realisation of cheque</p>	<p>بناءً على توصية جمعية الإمارات للتأمين بخصوص شرط سداد أقساط التأمين بالتعميم الصادر رقم 13/1222 المؤرخ 2013/12/4 .</p> <p>يتم تسديد قسط التأمين نقداً أو بواسطة شيك مستحق الدفع أو عن طريق إتفاق مسبق وبشكل محدد لبعض المؤمنين بإعطاء تسهيلات إئتمانية عقد بموجب المستحقة الأقساط كافة تسديد شرط 90 تتجاوز لا فترة خلال إلى الشركة التأمين هذه الوثيقة سريان تاريخ من يوماً</p> <p>التأمين عقد فإن الشرط بهذا الإلتزام يتم لم إذا الفترة نهاية ليل منتصف من تاريخ لاغياً يعتبر التأمين استيفاء قسط يتم أن على المذكورة العقد فيها التي كان الفترة عن نسبية بصورة سارياً</p> <p>إذا تم تسديد القسط بواسطة شيك سيكون غطاء التأمين خاضع للتحقق من هذا الشيك .</p>
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At the end of the day, the goals are simple: safety and security.

Jodi Rell



ELECTROMECHANICAL WORKS LLC

HSE Manual (Health & Safety Manual)

HEALTH, SAFETY & ENVIRONMENTAL MANAGEMENT SYSTEM

COMPRISING

ISO 14001:2004 & OHSAS 18001:2007 - STANDARDS



ELECTRO MECHANICAL WORKS LLC

JCI PALLADIO ELECRTO
MECHANICAL WORKS LLC
Dubai, United Arab Emirates.

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A. Description of HSE Management System Manual

This HSE Manual is a property of PALLADIO INTERNATIONAL, Dubai for the compliance of **Health, Safety & Environmental Management Systems** in line with the **International Standards of ISO 14001:2004 & OHSAS 18001:2007** and will be hereafter defined as HSE Management System or HSEMS.

The advantages of HSE management system are as under:

- Business growth
- Reduce duplication and costs
- Reduce risks and increase profitability
- Balance conflicting objectives
- Eliminate conflicting responsibilities and relationships
- Turn the focus onto business goals
- Formalize informal systems
- Harmonize and optimize practices
- Improve communication
- Facilitate training and development

PALLADIO INTERNATIONAL is committed to satisfying the needs of the clients/customers with its team of technical and professional employees who take meticulous care in its every operational activities and areas, so that customer satisfaction is guaranteed.

The purpose of this HSE manual is to clearly identify and describe the following:

- Organizational Structure of Soles Marine Services group of Companies.
- Commitment to Clients/Customers, HSEMS and Continual Improvement
- The methods for planning and controlling process activities and related documentation
- Responsibilities and Authorities
- Structure of HSEMS Documentation

The manual is also designed to provide an introduction and reference for Customer, Management and Employees on HSEMS.

1. SCOPE

- The scope of PALLADIO INTERNATIONAL Designing, troubleshooting, maintenance, servicing, installation, rentals and commissioning of HVAC systems electrical works , fire pumps, emergency and exit lighting, Fm-200 system, deluge, etc. water supply and drainage systems.

2. REFERENCE PUBLICATIONS

This document – HSE Manual is made based on the reference and the requirements of ISO 14001:2004 & OHSAS 18001:2007 standards. Documents related to this HSE manual include:

- 2.1. Health, Safety & Environmental Manual (HSEM)
- 2.2. HSE Management System Procedures (HSEMSP)
- 2.3. HSE Operational Control Procedures (HSEOCP)
- 2.4. HSEMS Forms

3. TERMS AND DEFINITIONS

For the purpose of this document, the following terms and Definitions apply.

3.1. Terms

SMSGC	PALLADIO INTERNATIONAL LLC
HSEMS	Health, Safety & Environmental Management System
HSEM	Health, Safety & Environmental Manual
HSEMSP	HSE Management System Procedures
HSEOCP	Health, Safety & Environment Management System Operational Control Procedures
STANDARDS	ISO 14001 : 2004 & OHSAS 18001:2007
CA/PA	Corrective/Preventive Action
MR	Management Representative
GM	General Manager
TM	Technical Manager
OM	Operations Manager
PM	Purchase Manager
TMT	Top Management Team
Senior Management	CMT & All Managers
HSEE	Health, Safety, Environment Engineer
MSDS	Material Safety Data Sheet

PPEs	Personal Protective Equipments
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3.2. Definitions

Top Management Team – A group of Top Management comprising of GM, all department managers & HSEE for ultimate decision making for implementation of HSE Management system in Solas Marine Services group of Companies.

HSE Team - A group of responsible departments (Dept. Heads / Dept. In charge / Supervisors & HSEE) of the organization to implement, communicate and maintain the HSE management system requirements and top management vision / commitment.

Policy - Overall intentions and direction of an organization related to its HSEMS performance as formally expressed by top management.

Organization – SMSGC has it is own functions and administrations.

Objectives – Goal, in terms of HSE performance, that an organization sets itself to achieve.

Continual Improvement – Process of enhancing the HSE management system, to achieve improvements in overall HSE Policy.

Incident- work-related event(s) in which an injury or ill health (regardless Of severity) or fatality occurred, or could have occurred

Accident- an incident which has given rise to injury, ill health or fatality.

NOTE- An emergency situation is a particular type of incident..

Hazard – source, situation, or act with a potential for harm in terms of human injury or ill health, or a combination of these

Risk – A combination of the likelihood and consequence(s) of a specified hazardous event occurring.

Environment – The surroundings in which an organization operates, including air, water, land, natural resources, flora, fauna, humans and their interrelation.

Environmental Aspect

An element of an organization's activities or products or services that can interact with the environment.

Management Program – A set of instructions arrived to reduce the identified significant risks/impacts with the help of control measures.

Hazard / Aspect Identification – A process of recognizing that a hazard/Aspect exists and defining its characteristics.

Risk Assessment – process of evaluating the risk(s) arising from a hazard(s), taking into account the adequacy of any existing controls, and deciding whether or not the risk(s) is acceptable

Audit - A systematic examination to determine whether activities and related results conform to planned arrangements and whether these arrangements are implemented effectively

Auditor - Person with the competence to conduct an audit.

Non Conformance – any deviation from work standards, practices, procedures, regulations, management system performance etc. that could either directly or indirectly lead to injury, or illness, property damage, damage to environment, or a combination of these.

Corrective Action – Action to eliminate the causes of a detected Non conformance.

Preventive Action – Action to eliminate the cause of a potential Non conformance.

Interested Parties – An individual or group concerned with or affected by the HSE management system performance of the organization.

Safety – A freedom from unacceptable risk of harm.

Procedure – Specific way to carry out an activity or process.

Document – Information and its supporting medium.

Record – Document stating results achieved or providing evidence of activities performed.

4. HSE Management System Requirements

4.1. General Requirements

4.1.1. The Solas Marine Services group of Companies. Organization

J C I Palladio dealing with particular areas of work and responsibility and is supported by the Core Management Team. Relevant procedures outline the activities and processes for each area of work. SMSGC maintains an organization chart, showing the organization structure. **(Annexure - 002)**

4.1.2. Company Profile

J C I Palladio started its operations in year 2008 in the Emirate of DUBAI to serve in the field of Interior and MEP.

PALLADIO has its Head Office in DEIRA, Dubai, a well-equipped station facility in SHARJAH SAJJA. PALLADIO is the project of Palladio international LLC which is operating in more than 7 countries and approved by ISO 9000.

Activities for which we are approved under the Trade License

- Electromechanical works.
- Air conditioning.
- Plumbing and sanitary.
- Gypsum works and partitions.
- Aluminum cladding works.
- Air ventilation systems etc

Infrastructure

Workforce

PALLADIO is employing total of 225 persons. All persons are well qualified and placed according to their skills assessment. 50 employees are placed in Head Office in different departments i.e. Sales & Marketing, Accounts, Administration, and Quality Health Safety Environment & IT. Approximately 175

Personnel are working in fields.

ISO Certification

PALLADIO is under process for the said certification individually although its parent company is already approved.

Approvals from classification societies

We have also plan in current year to take approval by UAE Ministry of Communications, NFPA.

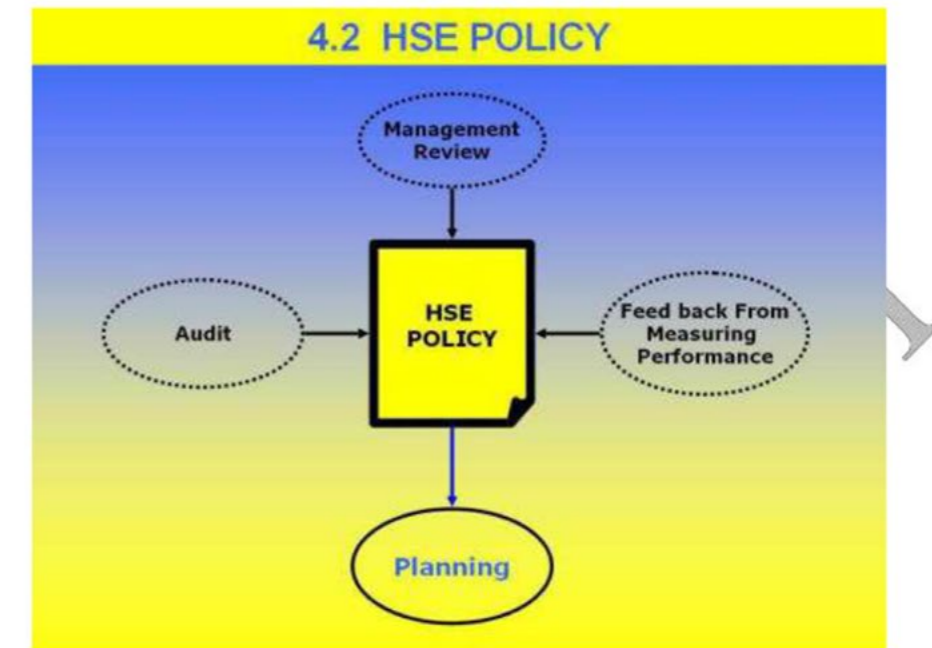
Equipment & Machinery list

PALLADIO services are professionally executed by OEM-trained technicians, backed by the following modern equipment:

- a. CO2 refilling plant.
- b. Cartridge Refilling Plant.
- c. Dry-Powder Refilling Plant.
- d. Valving Machines.
- d. Hydro test Plant for pressure testing.
- e. Grooving equipment includes portable.
- f. Hole saw electronic machine.
- g. Megger test machine.
- h. Air flow test machine.
- i. Electronic temperature testing equipment.
- j. Pumping motors.

Other instruments like scales, gauges, Hilti, cutoff machines, temperature testing equipment, Distance measuring devices, Rachards etc. are of regular practice.

4.2. HSE Policy



HSEMS Policy of SMSGC identifies the commitment to excel and achieve a safe working environment within the organization operational structure and continually improve through setting and achieving objectives.

The policy is endorsed by the Chairman & Managing Director of SMSGC.

Reference Document – HSE Policy, Annexure-001.

This policy is reviewed by Top Management and communicated to all the employees and interested parties of the organization through **communication procedure, HSEP-006.**

4.3. Planning

4.3.1. Hazards / Aspects Identification, Risk / Impact Assessment and Controls

PALLADIO INTERNATIONAL establishes and maintains an ongoing procedure for identification of hazards / aspects and the assessment of risks / impacts, and the implementation of necessary and appropriate control measures for routine/normal and non-routine/abnormal activities indulging with human occupational health & safety and having access to work place environment.

Applicable Procedures – Hazards Identification & risks Assessment and determining controls HSEP-002 and Aspects Identification & impacts assessment, HSEP-001.

4.3.2. Legal and Other Requirements

JCI Palladio Establishes and maintains a procedure for identifying and accessing the legal and other regulatory requirements as applicable to the HSE management system. The organization monitors, reviews and updates the relevant information on the revisions / changes on legal requirements and ensures the same is communicated to its employees and other interested parties for compliance.

Applicable Procedure – Legal and Other Requirements, HSEP- 003

Reference Procedure – Communication, HSEP- 006

4.3.3. Objectives and Programmes

PALLADIO INTERNATIONAL establishes and maintains its objectives and targets with the help and advice from Top Management at each relevant function or activities in the organization. This is reviewed by the Top Management and the HSE Core Team at planned intervals for necessary updates and improvements. SMSGC takes into account of the following during phrasing the objectives and targets,

- Legal and other requirement
- Inputs of participation and consultation
- Significant aspects & impacts,
- Technological and financial options,
- Operational, and business requirements,
- The views of interested parties and
- Output of management review meeting.

4.3.4. Management Programs

JCI Palladio management establishes and maintains the applicability of management and authorities at relevant functions and levels. The management also ensures that the management program(s) are reviewed regularly at planned intervals as deemed necessary.

4.4. Implementation and Operations

4.4.1. Resources, Roles, Responsibilities, Accountability and Authority

The ultimate responsibility for the HSE management system of SMSGC rest with the Chairman/Managing Director. The organization chart shows the inter-relationship of positions and functions within SMSGC and the path of responsibility and authority in relation with management systems. The responsibility, authority and inter-relationship of every employee who manages, performs and verifies work affecting health, safety and environment are defined as below.

The responsibility and authority for key personnel are defined as follows:

The Chairman/Managing Director is responsible for the effective deployment & implementation of the HSE Management System, setting objectives, provide adequate resources for the implementation of HSE, involve and motivate the employees towards a positive HSE Culture.

The General Manger is responsible for ensuring the fulfillment of the SMSGC's HSE Management system, achievement of objectives and targets, Review of the HSE performance, participate in periodic management reviews, management programs.

Top Management (TM)

The Top management is responsible for the overall direction of HSE management system implementation in the organization. TM teams comprises of GM, all department managers & HSEE and are responsible for ultimate decision making for implementation of HSEMS. In relation to HSEMS, they have key responsibilities for strategic development of the HSEMS, Policy and Objectives, promotion and participation in the conduct of management review meetings and management programs.

Appointed or nominated **HSE Management Representative** is selected and appointed by the Chairman/Managing Director for effective documentation, implementation of this HSEMS within SMSGC. MR is supported by a team of members for effective implementation of the HSEMS within the company operations.

QMR is appointed or nominated as Management Representative for Quality Management System by Chairman/Managing Director for SMSGC. HSE Engineer will be the nominated MR for HSEMS and is responsible for managing and implementing HSEMS in coordination with employees and Top Management. He is also responsible for the internal audit program, Management Reviews, interacting

with audit registrars for external audits and maintains HSEMS in compliance with standard requirements.

HSEE is responsible to implement and maintain organization HSEMS at all Solas facilities / operations. It includes conducting induction and awareness trainings, assume leadership role in development of safe working environment, preparation and monitoring of impact assessments with control measures, to monitor compliance of HSE regulations and legal compliance.

HSE Core Team comprises Dept. Heads / Dept. In charge / Supervisors / Employees & HSEE. HSE core team is responsible to assist in implementation of HSE MS, provide and share vital/ critical information of their designated process/function, active support and cooperation during implementation process.

Top Management is ultimately accountable for the effective implementation and performance of the HSEMS in relative operational areas. They are also responsible for providing adequate resources (human, financial, and technical) to achieve organization objectives and targets.

Top Management associated with HSE Core Team is responsible to maintain a safe working environment in the shop floor during the process of work execution. It is also responsible for

- All non-conformances are investigated, reported and corrective measure taken to prevent reoccurrences.
- Identifying hazards/aspects & risks/impacts and implementing corrective/preventive measures.
- Safety tool box talks prior to start the task.
- To ensure all tools and equipments are in good condition and safe.
- Safe Disposal of waste as per organizational procedures.
- Ensure that any subcontractor personnel working on our behalf comply with our HSEMS.

Employee's Responsibility

- Compliance of HSE procedures in accordance with ISO 14001:2004 & OHSAS 18001:2007.
- Every individual employee is responsible for his own health and safety and that of anyone affected.
- Every individual worker of SMSGC needs to understand and to adhere to company integrated management systems requirements, and to report any unsafe practices, work conditions or aspects to a responsible supervisor, for effective implementation of the HSE management system.

4.4.2. Competency, Training & Awareness

J C I Palladio establishes and maintains a procedure for identification and selection of competent personnel to perform specific tasks in related activities to create a safe work environment within the company.

SMSGC personnel shall receive training of a specific type and level that is appropriate for their routine and emergency work assignments, in compliance with the requirements of the company as stated in Training procedure.

If need arises for specific / specialized training requirement, external training programs are organized with approval of the GM/MR who is responsible for identifying training needs and revalidation of training program.

Personnel performing specific tasks are assigned and qualified on the basis of education, training

Effectiveness of training is determined by assessment and certification, interview and observation of performance. Training needs are discussed and identified at the management review, and plans drawn up.

Applicable Procedure – Competency, Awareness & Training, HSEP-007.

4.4.3 Communication, Participation & Consultation

4.4.3.1 Communication

PALLADIO has established a procedure to communicate within the organization and interested parties the following:

- HSE Policy
- Objectives and Targets
- Significant aspects/impacts
- Legal Requirements;
- Organizational requirements.

Applicable Procedure – Communication, HSEP-006.

4.4.3.1 Participation and Consultation

JCI Palladio has established a procedure to actively involve the employees in effective participation and consultation in identifying the Hazards & Associated risks related to the Area of their operations and determining controls.

Applicable Procedure – Participation & Consultation, HSEP-014

4.4.4. Documentation

The Organization HSEMS documentation consists of four levels as follows:

- **Level 1- HSE Management System Manual (HSEM)** describing the overall activities of SMSGC, briefing the company history, commitment to the HSEMS.
- **Level 2- HSE Management System Procedures ;HSEMSP'sJ** to meet the requirements of international standards and organizational requirements.
- **Level 3- HSE Operational Control Procedures ;HSEOCP'sJ** which identify approaches to managing task-oriented activities that relate to HSEMS hazards/aspects and risks/impacts.
- **Level 4-** consists of records and HSE MS **Forms** relating to level 2 and 3 documentation.

4.4.5. Document and Data Control

MR manages the preparation, review, approval, distribution and update of documents associated with the HSEMS. Document Control is made to ensure that the correct versions are available for issue or use and to prevent the use of obsolete documents or incorrect information.

Documents are reviewed and approved to ensure that they are fit for the intended use and any subsequent changes are also subject to a revision, review and approval process prior to distribution. Printed documents are uncontrolled.

In addition, SMSGC applies controls to the receipt and distribution of relevant external documents such as standards, industry codes, product specifications and literature, federal rules and regulatory requirements. This includes identifying the latest versions of documents and clearly marking obsolete documents when retained for reference purposes.

Applicable Procedure – Control of Documents, HSEP-004.

4.4.6. Operation Control

PALLADIO INTERNATIONAL has established and maintained documented procedures

- For those situations where the absence of a procedure could lead to deviations from the HSEMS policy, objectives and targets.
- Related to the identified HSE hazards/aspects of goods, equipment and services purchased and/or used by the organization.
- For design of workplace, process, installations, machinery, operating procedures and work organization, including their adaptation to human capabilities in order to eliminate or reduce environmental impacts at their source.

Procedures are reviewed and revised based upon corrective and preventive actions recommended as the result of incidents or as an audit outcome.

Applicable Procedures – Operational Control Procedures, LEVEL-3 Documents.

4.4.7. Emergency Preparedness and Response

PA has established and maintained plans and procedures

- To identify the potential for, and response to incidents and emergency situations,
- To prevent and mitigate the likelihood of HSE risks/impacts.
- To review emergency preparedness, response plan and procedure after the occurrence of an incident or emergency situations.
- To test the practical effectiveness of the same.

Applicable Procedure – Emergency Preparedness & Response, HSEP-009.

4.5. Checking and Corrective Actions

4.5.1. Performance Monitoring and Measurement

PALLADIO INTERNATIONAL has established and maintained procedure to monitor and measure HSEMS performance on regular basis. This procedure includes:

- Qualitative and quantitative measures appropriate to the needs of the organization;
- Proactive measures of performance that monitor compliance with the HSE management program, Operational criteria and applicable legislation and regulatory requirements;
- Reactive measures of performance to non-conformances and other historical evidence of deficient HSEMS performance;
- Recording of data and results of monitoring and measurement sufficient to facilitate subsequent corrective and preventive action analysis.
- Calibration and maintenance of monitoring and measurement equipments.

Applicable Procedure – Performance Monitoring & Measurement, HSEP-010.

4.5.2. Evaluation of Compliance

MR verifies and monitors legal regulatory and other requirements on regular basis. Items identified as part of the regulatory compliance audit that suggest a specific lack of compliance is documented and resolved as required by Accidents, Incidents, Non-conformance, Corrective & Preventive Action, HSEP-008 & Legal Requirements, HSEP-003.

4.5.3. Incident investigation, Corrective/Preventive Action

PALLADIO has established implemented and maintained a procedure for dealing with actual and potential non-conformity (ies) and taking corrective/preventive action. This procedure includes:

- The handling, investigation and determining the root causes of non-conformances
- Taking action to mitigate any consequences arising from nonconformance and reoccurrences;
- The initiation and completion of corrective and preventive actions;
- Confirmation of effectiveness of the corrective and preventive actions;
- Review through risk assessment for all proposed corrective and preventive actions prior to implementation;
- Action taken is appropriate to the magnitude of the problems and the HSE risks/impacts encountered.

Any changes in the documented procedure resulting from corrective and preventive actions is recorded and implemented.

Applicable Procedure – Accidents, Incidents, Non-conformance, Corrective & Preventive Action, HSEP-008.

4.5.4. Records

PALLADIO INTERNATIONAL has established and maintained procedure for identification, storage, protection, retrieval, retention and disposal of records. These records are legible, identifiable and traceable to the activities involved.

Records are maintained, as appropriate to the system and to the organization, to demonstrate conformance to HSEMS and Standards.

Applicable Procedure – Control of Records, HSEP-005.

4.5.5. Internal Audit

PALLADIO INTERNATIONAL has established and maintained procedure for conducting audits at planned intervals:

- To determine whether the Environmental Management system:
 - Conforms to planned arrangements for HSE MS including the requirements of International Standards;
 - Has been properly implemented and maintained;
 - Is effective in meeting the organization policy and objectives;
- Provide information on the results of audits to management;
- Review results of previous audits.

This procedure includes:

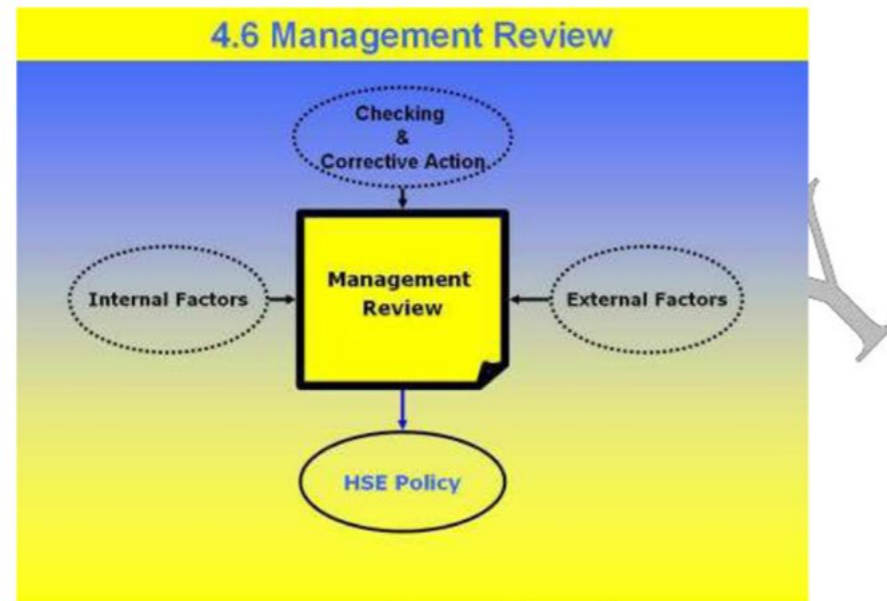
- The responsibility and requirements for planning and conducting audits, reporting results and retaining associated records;
- The determination of audit criteria, scope, frequency and methods.

Auditors are trained and conduct audits, and are independent of their particular areas of work and responsibility. MR prepares the annual audit schedule and auditors are then required to arrange, conduct, report and follow-up on their assigned audits.

The results of audits are collated and reported by the Management Representative for discussion and follow-up during Management Review Meetings to ensure any areas of concern or particular opportunities for improvement are addressed.

Applicable Procedure – Internal Audit, HSEP-011.

4.6. Management Review



The Top Management along with respective managers reviews the SMSGC HSE management system at planned intervals to ensure its continuing suitability, adequacy and effectiveness. MR retains the records of the management reviews.

Management review includes:

- Results of internal audits and evaluation of compliance with legal requirements and with other requirements to which organization subscribes;
- Results of participation & Consultation
- Communication(s) from external interested parties, including complaints;
- HSEMS Performance of the organization;
- The extent to which objectives and targets have been met;
- Status of corrective and preventive actions;
- Follow up actions from previous management reviews;
- Changing circumstances, including developments in legal and other requirements;
- Recommendation for improvements;
- Any decisions and actions related to possible changes to HSEMS Policy, objectives, targets and other elements of the HSEMS, consistent with the continual improvement. Management Review Procedure defines the Management Review Process.

Almost all quality improvement comes via simplification of design, manufacturing, layout, processes, and procedures.

Tom Peters



ELECTROMECHANICAL WORKS LLC

QAQC (Quality Assurance and Quality Control)

PALLADIO INTERNATIONAL SERVICES L.L.C

QUALITY ASSURANCE & QUALITY CONTROL MANUAL

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Section 1

QUALITY POLICY
AND
AUTHORITY

QUALITY POLICY and AUTHORITY

PALLADIO recognizes that in today's competitive marketplace, effective quality systems are essential when providing quality cost effective services to our clients. Management is totally committed to providing Commercial & Industrial General Contracting Services that comply fully with the specifications and expectations of our valued clients. Therefore, it is the policy of Company to adhere strictly to this quality control program and to insure that this program and the requirements of our customers are met on each and every project we execute.

Full authority for the implementation and administration of the quality controls described in this manual has been delegated to the Quality Control Manager "QCM". The QCM has the responsibility and organizational freedom to identify quality control problems, stop work, recommend solutions and verify resolution of such problems.

Project Managers are responsible for their assigned project's QA/QC activities. They may delegate the performance of their assigned duties to qualified individuals, but they shall retain full responsibility for completing their projects in strict accordance with established quality control policies and the client's specifications.

The quality of all subcontractors and vendors shall be the joint responsibility of the QCM and the applicable Project Manager. All projects will be executed in a manner that emphasizes safety, quality, schedule and maximum cost effectiveness.

Any commitment, conflicts, or non-conformance issues not resolved using current established Quality Assurance / Quality Control Procedures shall be brought to the attention of the undersigned for final resolution.

Mr Rajesh Pujari
CEO

Section 2

MANAGEMENT RESPONSIBILITY

MANAGEMENT RESPONSIBILITY

2.1 RESPONSIBILITY

Management has the responsibility to define and document its policy and objectives for, and commitment to, quality. Management will ensure that its policy is understood, implemented, and maintained at all levels of the organization.

All employees have the responsibility and authority for implementation of established QA/QC activities. Resolution of conflicts in QA/QC policies shall flow through the organizational chain of command as follows:

1. Field Employees
2. Craft Leaders
3. General Foreman
4. Field Superintendents
5. General Superintendent
6. Project QA/QC Manager
7. Project Manager
8. Quality Control Manager
9. President

It is the responsibility of any employee that manages, performs, or verifies work affecting quality to:

- a. Initiate action to prevent the occurrence of work or service non-conformity;
- b. Identify and record any quality problems;
- c. Initiate, recommend, or provide solutions through designated channels;
- d. Verify the implementation of solutions;
- e. Control further processing, delivery, or installation of non-conforming work until the deficiency or unsatisfactory condition has been corrected.

2.2 ALLOCATION OF RESOURCES AND PERSONNEL

Management shall identify in-house requirements and provide adequate resources and trained personnel as needed to support required QA/QC verification activities. Verification activities shall include inspection, testing and monitoring of the construction / Installation processes and audits of the quality systems. These activities shall be carried out by personnel independent of those having direct responsibility for the project being executed.

2.3 MANAGEMENT REVIEW

The established QA/QC policies and procedures shall be reviewed at appropriate intervals by management to ensure continuing suitability and effectiveness. These reviews will include assessment of the results of internal audits and shall assess overall conformance to client's requirements and expectations. Records of such reviews and audits shall be maintained.

Section 3

QUALITY SYSTEMS

QUALITY SYSTEMS

PALLADIO staff has established and shall maintain and document this QA/QC system as a means of ensuring that the services we provide our clients conform to specified requirements. This QA/QC system shall include:

- a) Documented quality system procedures and instructions to ensure that all activities are performed in accordance with established requirements;
- b) Effective management support to ensure compliance and the use of the QA/QC procedures and instructions.

All employees of PALLADIO shall strive to improve the quality of our services to our clients. The QA/QC program is a process of continuous improvement which requires input from everyone in our organization. Everyone in our organization shall comply and endeavor to improve the process where possible. An effective QA/QC program consists of the following key components;

- a) Established QA/QC procedures and instructions that comply with generally accepted industry standards, Federal, State, and Local regulating authorities, and the project specifications and standards established by the client;
- b) The identification and timely issuance to the project team any required controls, processes, inspection equipment, fixtures, tools, materials and labor skills needed to properly execute the project;
- c) Updating, as necessary, of quality control, inspection, and testing techniques, including the development of new methods and procedures;
- d) Identification of any commitments made which exceeds available resources in sufficient time to properly acquire the required resources;
- e) Clarification of the standards of acceptability as required to support the overall QA/QC program and our client's objectives;
- f) Review of the project process, construction, installation, inspection, and test procedures to ensure that applicable documentation reflects how activities are actually performed;
- g) Effective maintenance of quality records to document and track performance and improvement.

The QA/QC manual is not a controlled document. A copy is available to all employees through their immediate supervisor. The QA/QC manual is designed to convey basic QA/QC procedures and instructions that must be followed by all employees and subcontractors of Al Delma Company.

Specific QA/QC procedures and instructions for individual activities are maintained by the QCM and issued to Project Managers as controlled documents. It is the Project Manager's responsibility to ensure specific activity QA/QC procedures and instructions are conveyed to the individuals or subcontractors performing the specified activities.

Section 4
PROJECT REVIEW
&
SETUP

PROJECT REVIEW and SETUP

4.1 PROPOSAL SUBMISSION AND RESPONSIBILITY ASSIGNMENT

Upon receipt of a Request for Proposal (RFQ) from a client, management will review the requirements of the RFQ and determine if a proposal will be submitted to perform the work. If management decides to submit a proposal for the work, a Project Manager is assigned the responsibility of generating the proposal to perform the work. The proposal must include all costs related to completing the work in accordance with the client's specifications.

4.2 RFQ and CONTRACTUAL REVIEW

The Project Manager shall review the contract documents contained in the RFQ and establish and maintain procedures to ensure that:

- a) The requirements and acceptance specifications of the client are adequately defined and documented;
- b) Any requirements differing from those included in the proposal are resolved or clarified in the proposal;
- c) That PALLADIO has the capability to meet all contractual requirements of the RFQ and any ensuing contract;
- d) Records of such contract reviews shall be maintained for future reference.

The RFQ and contract review activities, interfaces, and communication shall be coordinated with the client as required to clarify all issues and to ensure that the responsibilities of both parties are well defined and documented.

4.3 PROPOSAL PREPARATION

The Project Manager shall set up the project structure as the proposal for the work is generated. It is the responsibility of the Project Manager to ensure that all costs related to executing the work in accordance with established QA/QC procedures and the contract requirements are included.

The process of identifying all material and subcontractor requirements shall be in accordance with established QA/QC procedures. Proper sourcing during the proposal stage will make actual purchasing and subcontracting activities much more efficient after award of the work.

Once all costs have been identified and an execution/staffing plan has been developed, the Project Manager shall schedule a meeting with management to review the proposal's risks and contingencies. Final decisions concerning proposal pricing and clarifications shall be management's responsibility.

4.4 PROJECT SETUP

Upon award, the Project Manager shall immediately setup the project in accordance with the execution and staffing plan established during the proposal. All key staff members shall be notified and sent as much information concerning their responsibilities to the project as soon as possible.

The Project Manager shall develop a project QA/QC file containing the basic QA/QC manual and all related specific activities' QA/QC procedures and instructions. The project QA/QC manual shall be reviewed and approved by the QCM.

Section 5

DOCUMENT CONTROL

DOCUMENT CONTROL

5.1 CONTROL OF QA/QC MANUALS, PROCEDURES and INSTRUCTIONS

Specific QA/QC procedures and instructions for individual activities are maintained by the QCM and issued to Project Managers as controlled documents. It is the Project Manager's responsibility to ensure specific activity QA/QC procedures and instructions are conveyed to the individuals or subcontractors performing the specific activities.

Revisions to the QA/QC documents shall be by section and approved for adequacy by authorized personnel prior to issue. A revised table of contents indicating the newly issued approved and accepted revision shall accompany the revised sections. In the case of sample forms a revised "Listing of Exhibits" shall indicate the latest exhibit revisions.

The QCM shall ensure that:

- a) All pertinent issues of appropriate QA/QC documents are available at all locations where operations essential to the effective functioning of the quality system are performed;
- b) All obsolete documents are promptly removed from all points of issue or use.

A master list or equivalent document control procedure shall be established to identify the current revision of documents in order to preclude the use of non-applicable documents. Documents shall be re-issued after a practical number of changes have been made.

5.2 CONTROL OF PROJECT RELATED DOCUMENTS

Upon award, each project is assigned a project number and the Project Manager establishes a "Project Job File". This file shall contain a complete set of all project related contract documents, specifications, drawings, etc. All information generated during the life of the project shall be maintained in this job file.

A listing shall be made of all drawings, specifications, vendor data, etc. that are to be submitted to the client for review and approval. A copy of all documents returned by the client approved, or approved as noted, shall be maintained in the job file.

Any revisions to the contract documents shall be date stamped on the date received and reviewed by the Project Manager for any possible impact to the project. All changes after contract award shall be properly documented and any associated addition or deduction to the contract price shall be immediately identified and submitted to the client for review and approval.

A complete set of all documents required for proper execution of the work shall be maintained at the project site. Any revisions received shall be immediately forwarded to the project site for use while executing the project. Any field changes to the work shall be properly noted on the project site set of the drawings. The project site set of the drawings shall show the work exactly as the work was built. (Hereinafter referred to as the "As-Built" set of drawings.)

Section 6

PURCHASING

&

MATERIAL CONTROL

PURCHASING & MATERIAL CONTROL

6.1 GENERAL PURCHASING REQUIREMENTS

The Project Manager has the overall responsibility to ensure that all materials and services purchased are in accordance with the established QA/QC procedures, the project specifications, and drawings.

6.2 SUBCONTRACTING REQUIREMENTS

All subcontractors shall be selected on the basis of their ability to meet subcontract requirements, including established quality requirements. PALLADIO has established a list of qualified subcontractors for services typically subcontracted. Award of a subcontract to a company not on the approved subcontractors list requires written approval of the QCM.

The selection of subcontractors, and the type and extent of control exercised by the Project Manager shall be dependent upon the type of service, client requirements, and, where appropriate, on records of subcontractors' previously demonstrated capability and performance. The Project Manager shall ensure that applicable QA/QC procedures are followed by all subcontractors performing services for PALLADIO. Applicable client contract requirements and liabilities shall be agreed upon in writing by all subcontractors.

6.3 MAINTENANCE OF PURCHASING DATA

All purchasing documents shall contain data clearly describing the material or service ordered, including, where applicable:

- a) The type, class, style, grade, or other precise identification of items purchased;
- b) The title or other positive identification, and applicable issue dates of specifications, drawings, process requirements, inspection instructions, and other relevant technical data, including requirements for approval or qualification of product, procedures, process equipment, and personnel;
- c) The title, number, and issue of the quality system standard to be applied to the product.

The Project Manager shall review and approve purchasing documents for adequacy of specified requirements prior to release.

6.4 VERIFICATION OF PURCHASED PRODUCTS

Where specified in the contract, the client or the client's representative shall be afforded the right to verify at source or upon receipt that purchased materials or work conforms to specified requirements. Verification by the client shall not absolve the Project Manager of the responsibility to ensure that acceptable materials are used in the performance of the work.

The client's verification at a vendor or subcontractor's plant shall not be used by the Project Manager as evidence of effective control of quality by the vendor or subcontractor.

Section 7

**MATERIAL
CERTIFICATION**

&

TRACEABILITY

MATERIAL CERTIFICATION
&
TRACEABILITY

7.1 CLIENT SUPPLIED MATERIALS and EQUIPMENT

The Project Manager shall ensure that all materials and equipment furnished by the client are verified, stored, and maintained until incorporation into the work. Any such items that are damaged or otherwise unsuitable for use shall be recorded and reported to the client immediately. Proper notification to the client of receipt of any unusable materials or equipment must be made in order to ensure that the client retains the responsibility for providing useable materials or equipment.

7.2 PRODUCT IDENTIFICATION AND TRACEABILITY

Where appropriate, the Project Manager shall establish and maintain procedures for identifying materials and equipment from applicable drawings, specifications, or other documents, during all stages of production, delivery, and installation.

Where, and to the extent that, traceability is a specified requirement of the contract, individual products or product batches shall have a unique identification. This identification shall be recorded in the Job File and issued to the client with specified "As-Built" data.

Section 8

PROCESS

CONTROLS

PROCESS CONTROLS

8.1 MANAGEMENT OF PROCESS CONTROLS

During project setup the Project Manager develops the project QA/QC plan covering all construction activities and applicable processes which directly affect quality. The Project Manager shall ensure that these processes are carried out under controlled conditions.

The controlled conditions shall include the following:

- a) Documented work instructions defining the manner of executing the work to ensure that an acceptable level of quality is maintained at all times. The instructions shall also specify equipment, materials, skills and working environments required to comply with applicable standards, codes, and quality plans;
- b) Monitoring and control of suitable process and work characteristics during execution of the work;
- c) Clear identification of the required approval of processes;
- d) Criteria for workmanship which shall be stipulated, to the greatest practicable extent, in written standards or by means of representative samples.

8.2 SPECIFIC ACTIVITY PROCESS CONTROLS

Specific Activity Process Controls are for activities where the results cannot be fully verified by subsequent inspection and testing. Accordingly, continuous monitoring and / or compliance with documented procedures are required to ensure that the specified requirements are met.

Management shall continue review of established QA/QC procedures to ensure ongoing suitability and effectiveness. As the need for new activity QA/QC process procedures is identified they will be created and implemented. Records shall be maintained for qualified processes, equipment, and personnel, as appropriate.

The following Specific Activity QA/QC Procedures shall be followed when performing applicable activities:

- a. Business Acquisition, Estimating and Proposal Preparation
- b. Purchasing, Material Control and Subcontracting
- c. Project Management and Cost\Document Control
- d. Civil and Site Work
- e. Concrete Foundations
- f. Buildings and Structures
- g. Mechanical Systems
- h. Electrical Systems
- i. HVAC Systems

Section 9

INSPECTION AND TESTING

INSPECTION & TESTING

9.1 INSPECTION AND TESTING OF PURCHASED MATERIALS AND EQUIPMENT

All materials and equipment shall be inspected and tested to ensure conformance with the project requirements before it is released for use. Verification that all items conform to specified requirements of the quality plan shall be documented and filed in the project QA/QC file. In determining the amount and nature of inspections, consideration should be given to the control exercised at the manufacturing source and documented evidence of quality conformance provided from the supplier.

Where incoming materials are released for urgent construction purposes, it shall be positively identified and recorded in order to permit immediate recall and replacement in the event of nonconformance to specified requirements.

9.2 INSPECTION AND TESTING DURING CONSTRUCTION

During actual construction of a project, the Project Manager shall ensure that:

- a) All inspection and testing activities are performed in accordance with the quality plan and documented procedures;
- b) Ensure specification and drawing conformance by the use of established process monitoring and control methods;
- c) Ensure that all required inspections and tests have been completed and necessary reports have been received and verified before the finished work is released to the client.
- d) Identify and correct any nonconforming work.

9.3 FINAL INSPECTION AND TESTING

The quality plan or documented procedures for final inspection and testing require that all specified inspection and tests, including those specified either by established quality procedures or the client, are carried out and that the work meets specified requirements.

The Project Manager shall ensure that all final inspections and testing activities are in accordance with the quality plan and documented procedures. Upon completion, all

Associated data and documentation shall be properly filed in the project QA/QC file and submitted to the client as required.

9.4 INSPECTION AND TEST RECORDS

The Project Manager shall ensure that all records which give evidence that the work has passed specified inspection and / or testing acceptance criteria are maintained in the project QA/QC file for future reference.

9.5 INSPECTION AND TEST STATUS

The inspection and test status of the work shall be identified by using markings, authorized stamps, tags, labels, routing cards, inspection records, test software, physical location, or other suitable means, which indicate the conformance or nonconformance of work with regard to inspections and tests performed. The identification of inspection and test status shall be maintained, as necessary, throughout the project to ensure that all work has passed the required inspections and testing specified.

Records shall identify the inspection authority responsible for the release of conforming work.

Section 10

INSPECTION MEASURING

&

TESTING EQUIPMENT

INSPECTION, MEASURING, & TESTING EQUIPMENT

The QCM shall ensure that all inspection, measuring, and test equipment is controlled, calibrated, and maintained, whether owned by PALLADIO, on loan, or provided by the client. Equipment shall be used in a manner which ensures that measurement uncertainty is known and is consistent with the required measurement capability.

The QCM shall:

- a) Identify the measurements to be made, the accuracy required, and select the appropriate inspection, measuring, and test equipment;
- b) Identify, calibrate, and adjust all inspection, measuring, and test equipment and devices that can affect work quality at set intervals to ensure that certified equipment having a known valid relationship to nationally recognized standards - where no such standards exist, the basis used for calibration shall be documented;
- c) Establish, document, and maintain calibration procedures, including details of equipment type, identification number, location, frequency of checks, check method, acceptance criteria, and the action to be taken when results are unsatisfactory;
- d) Ensure that the inspection, measuring, and test equipment is capable of the accuracy and precision necessary;
- e) Identify inspection, measuring, and test equipment with a suitable indicator or approved identification record to show the calibration status;
- f) Maintain calibration records for inspection, measuring, and test equipment;
- g) Assess and document the validity of previous inspection and test results when inspection, measuring, and test equipment is found to be out of calibration;
- h) Ensure that the environmental conditions are suitable for the calibrations, inspections, measurements, and tests being carried out;
- i) Ensure that the handling, preservation, and storage of inspection, measuring, and test equipment is such that the accuracy and fitness for use is maintained;

- j) Safeguard inspection, measuring, and test facilities, including both test hardware and test software, from adjustments which would invalidate the calibration setting.

Where test hardware (jigs, fixtures, templates, patterns) or test software is used as suitable forms of inspection, they shall be checked to prove that they are capable of verifying the acceptability of the work prior to use during construction. All test hardware shall be rechecked at prescribed intervals. The Project Manager shall establish the extent and frequency of such checks and shall maintain records as evidence of control. Measurement design data shall be made available, when required by the client or his representative, for verification that it is functionally adequate.

Section 11

CONTROL OF
NONCONFORMING
ACTIONS

&

CORRECTIVE ACTIONS

CONTROL OF
NONCONFORMING
ACTIONS
&
CORRECTIVE ACTIONS

11.1 CONTROL OF NONCONFORMING WORK

The Project Manger shall establish and maintain procedures to ensure that any work that does not conform to specified requirements is prevented from inadvertent release to the client. Control shall provide for identification, documentation, evaluation, segregation when practical, disposition of nonconforming work, and for notification to management as required.

11.2 NONCONFORMITY REVIEW AND DISPOSITION

Nonconforming work shall be reviewed in accordance with documented procedures.

The nonconforming work may be:

- a) Reworked to meet the specified requirements
- b) Accepted with or without repair by concession of the client
- c) Reused for alternative applications
- d) Rejected, torn out, scrapped and new work performed.

Where required by the contract, the proposed use or repair of the nonconforming work to specified requirements shall be reported for concession to the client or his representative. The description of nonconformity that has been accepted, and of repairs, shall be recorded to denote the actual condition.

Repaired and reworked work shall be re-inspected in accordance with documented procedures.

11.3 CORRECTIVE ACTION

The Project Manager shall establish, document, and maintain procedures for:

- a) Investigating the cause of nonconforming work and the corrective action needed to prevent recurrence;
- b) Analyzing all processes, work operations, concessions, quality records, service reports, and customer complaints to detect and eliminate potential causes of nonconforming work;
- c) Initiating preventative actions to deal with problems in relation to the risks encountered;
- d) Applying controls to ensure that corrective actions are taken and their effectiveness;
- e) Implementing and recording changes in procedures resulting from corrective actions.

Section 12

AUDITS, RECORDS & TRAINING RECORDS

AUDITS, RECORDS & TRAINING

12.1 INTERNAL QUALITY AUDITS

The QCM shall carry out internal audits to verify whether quality activities comply with planned arrangements and to determine the effectiveness of the quality system. The QCM shall maintain records on the performance and adequacy of each project's QA/QC activities.

Audits shall be scheduled on the basis of the status and importance of the activity. The audits and follow-up actions shall be carried out in accordance with documented procedures established to ensure improvement to overall company QA/QC program.

The results of the audits shall be documented and brought to the attention of the president within 10 days or sooner when critical action is required, after each internal quality audit. Each audit report shall have the actions started and planned by the QCM and Project Manager for any nonconforming activities found.

12.2 QUALITY RECORDS

The QCM shall follow established procedures for identification, collection, indexing, filing, storage, maintenance, and disposition of quality records.

Quality records are to be maintained to demonstrate achievement of the required quality and the effective operation of the quality system. Pertinent sub-contractor quality records shall be an element of this data.

All quality records shall be legible and identifiable to the project involved. Quality records shall be stored and maintained in such a way that they are readily retrievable in facilities that provide a suitable environment to minimize deterioration or damage to prevent loss of the records. Retention times of quality records shall be a minimum of seven (7) years, longer if required by specific project requirements. Where agreed contractually quality records shall be made available for evaluation by the client.

12.3 TRAINING

The QCM, the Project Managers and management are all responsible for identifying the training needs of all personnel performing activities affecting quality during production and installation. Personnel performing specific assigned tasks shall be qualified on the basis of appropriate education, training, and / or experience, as required. Appropriate records of training shall be maintained on each individual's training and qualifications.

projects

Palladio has completed lot of turnkey projects in UAE, China, Sri Lanka & Ethiopia.

Some of our major projects are

- Dubai Mall, Dubai, UAE
- Meydan Hotel, Dubai, UAE
- Hard Rock Cafe, Dubai, UAE
- Deira City Centre, Dubai, UAE
- Damac Towers, Dubai, UAE
- Dubai International Airport, Dubai, UAE
- Abu Dhabi International Airport, Abu Dhabi, UAE
- MAF Group, UAE
- Dubai Festival City, Dubai, UAE
- Cinnamon Red Hotel Colombo, Sri Lanka
- Bellagio Casino, Colombo, Sri Lanka
- River Park Hotel, Matale, Sri Lanka
- Edna Mall, Adisababa, Ethiopia
- Marina 101 Hotel Appartment, Dubai, UAE
- Adventure HQ, Dalma Mall, Abu Dhabi, UAE
- Pan Emirates, Abu Dhabi, UAE
- Forever 21, Deira City Centre, Dubai, UAE
- Cotton On, Deira City Centre, Dubai, UAE
- Dome Cafe, Sunset Mall, Dubai, UAE
- Soy & Pepper, Dragon Mall, Dubai, UAE
- Marella, Abu Dhabi Mall, Abu Dhabi, UAE
- Meraas Holding, Dubai, UAE





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