

## Cover Note

We hereby clarify and declare that the following coverage has been effected with us.

Type : **Third Party Liability Insurance**

Insured : **(Purchaser Name)**  
PO Box -----  
Doha, Qatar

Contract : Land Delivery Agreement.

Lusail, Qatar.

Period of Cover : **From --/--/2016**  
**To --/--/2020**

(Both days inclusive)

Location : Lusail, Qatar

Cover : To Indemnify the insured for liability at law to pay damages and Claimant's costs and expenses to all third parties as a result of:

- a) Accidental bodily injury (including death, disease and illness) to persons.
- b) Accidental loss or damage to material property.
- c) Arising in connection with insured's above mentioned contract with Qatari Diar Real Estate Investment Company.

Limit of Liability : **QAR.15, 000,000/-** per occurrence and unlimited in the annual aggregate.

Deductible : QAR. -----/- for third party property Damage only, each and every loss.

Conditions : As per our standard third party liability policy wording and including endorsements noting

- Waiver of subrogation in favour of Lusail Real Estate Development Company and Qatari Diar Real Estate Investment Company.
- Lusail Real Estate Development Company and Qatari Diar Real Estate Investment Company are considered as third parties for the purpose of this insurance

Exclusions : The policy is subject to the following Exclusions

- Professional Indemnity / Liability.
- Performance Guarantee /Warranty.
- Workmen's Compensation /Employer's liability.
- Automobile liability.
- Gradual Seepage, Pollution & Contamination liability.
- Marine liability / Water Works / Marine Works.
- Product & completed operation liability.
- Principal's existing and surrounding properties.
- Property held in care, custody and control / contract works and materials.
- Offshore works.
- Loss / damage and/or liability during transportation.
- Property being worked upon.
- Extended radioactive Contamination exclusion clause.
- Asbestos exclusion clause.
- Toxic mould exclusion clause.
- Nuclear energy risks exclusion clause.
- IT Clarification agreement clause.
- War, Sabotage, Terrorism, Riot, Strike, & Civil Commotion exclusion clause.

- Fines, Penalties, Punitive damages, Delay and liquidated damages of any nature.

Territorial Limit : State of Qatar.

Law & Jurisdiction: State of Qatar.

Premium : As agreed.

This Cover Note has been issued subject to the permanent policy being issued when it becomes null and void.