COMPANY PREQUALIFICATION



MHS PROJECT MANAGEMENT SERVICES

MHS PROJECT MANAGEMENT SERVICE
PROTECTING THE BUILT WORLD

ENGINEERING SERVICES

- Condition Assessment
- Durability Engineering
- Strengthening Design
- Fire Damage Assessment
- Corrosion Investigation

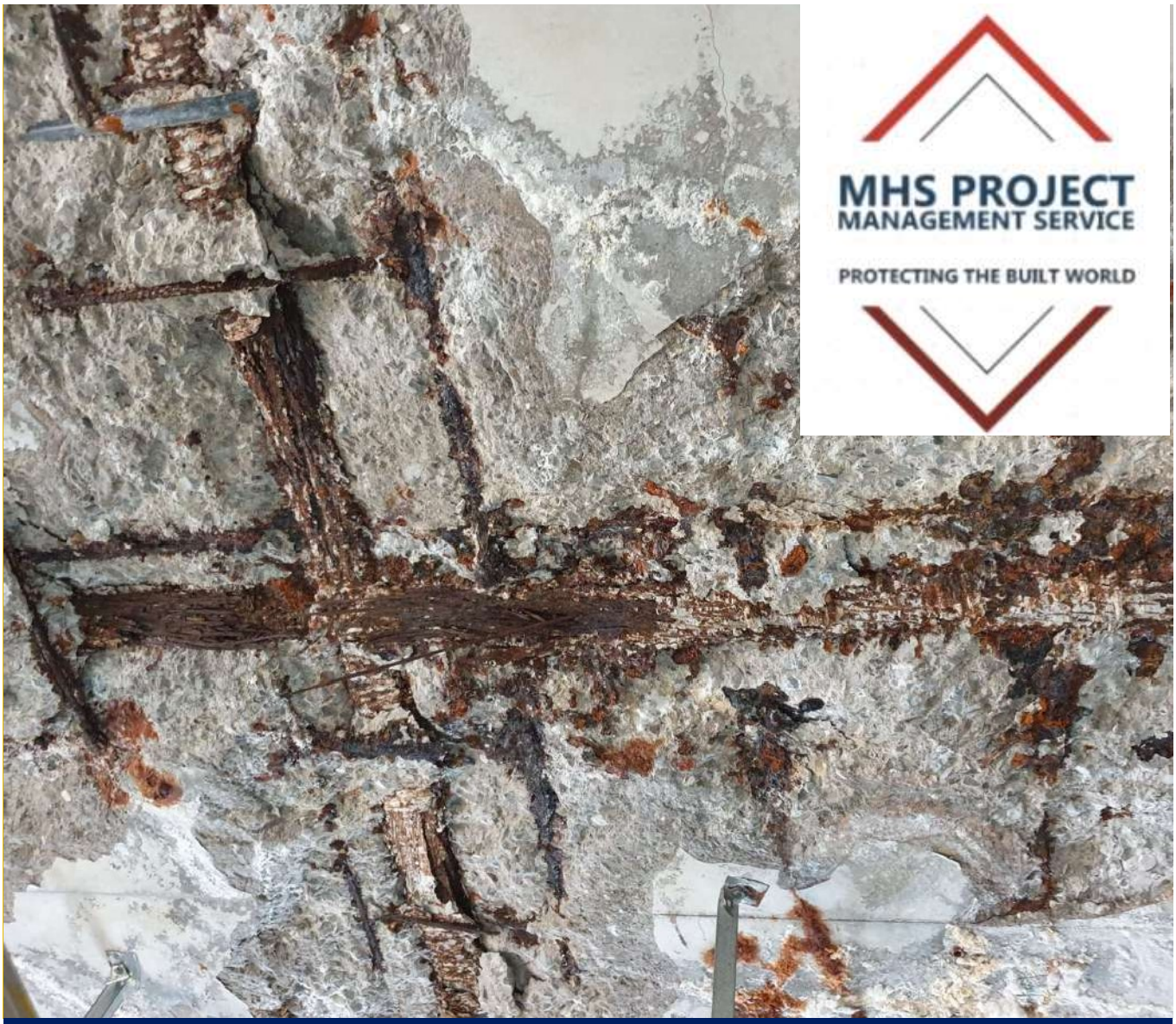


OVERVIEW

Reinforced concrete structures in Arabian Peninsula are exposed to one of the most aggressive environments in the world, leading to premature deterioration and reduced service life of the structures. Whether it is saline ground water, high humidity, or chemical exposures, contaminants start to show signs of early aging and reduce structures' service life, if remain unattended. Studies show that cost of remedy increases manifold once signs of defects are visible. Early detection using proper engineering, assessment techniques and innovative technologies can help asset owners greatly reduce remedial cost and to restore service life of their structures.

Arabian Gulf has also been center for fast paced real estate development to meet the ever-growing future demands of the region. Such fast paced development is associated with challenges in design and on-site execution. With global investors interest in existing properties, change in use of structures is also a common norm, which requires specialized knowledge and expertise in design modification.

With the above concerns and objectives in mind, MHS PROJECT MANAGEMENT SERVICES (MHS) is formedwith aim to providing advance engineering solutions to the asset owners in the Gulf that are also cost effective. MHS is established by expert engineers from the local market that are supported by subject matter experts from around the world. MHS are motivated to assist Asset Owners, Facility Managers, Consultants & Contractors by providing engineering studies and solutions using most advance en- gineering practices from around the world. Owners are educated to make informed decisions about their structures with estimated budgets and service life options.
MHS are equally capable of offering change in use development and remedying deficient structures by providing innovative strengthening design solutions of existing load carrying elements along with generating performance specifications to execute such scope.



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Services

Concrete Restoration & Rehabilitation Engineering

MHS PROJECT MANAGEMENT SERVICES (MHS) provides extensive concrete restoration and rehabilitation engineering services, including the investigation and evaluation of existing structures, design of remedial measures, and quality controlmonitoring during restoration projects.

We advise on various repair and rehabilitation strategies and help Client to determine the best fit to their assets based on required service life. Our integrated service offering means we have the capability to assist throughout the entire remediation process, from inspection, testing and diagnosis to remediation design, drafting, tender documentation and provide onsite engineering and supervision of the concrete repair work.

Investigations/Evaluations of Existing Structures

MHS restoration specialists identify and evaluate the condition of various components in existing facilities, using innovative testing methods to enhance traditional investigation.



A correct diagnosis establishing the cause, nature and extent of damage, and the weakness or deterioration caused in the structure is very essential, since a faulty diagnosis may lead to improper selection of materials and repair techniques leading to the failure of the repaired zone again. It may also be necessary that the serviceability of the structure is checked after carrying out the necessary repairs.

Condition Assessment

A structural condition assessment is the process of collecting observations and data and systematically using them to evaluate and assess the condition of an existing structure. Structural condition assessment is the physical examination and diagnosis of the health of a structure.





MHS offers condition assessment on structures in a wide range of aggressive climatic conditions around the world, including; Buildings, Bridges, Tunnels, Ports, industrial Plants

Condition Assessment | Durability Engineering | Strengthening Design | Fire Damage Assessment | Corrosion Investigation

We provide an overview of current condition of assets for corrective work to remedy the physical deficiencies in the written report for each property which includes:

- Visual Inspection Survey
- Review of available documents
- Field and Laboratory Testing
- Establish root cause of observed deterioration
- Provide recommendation for rectifications

Repair Recommendation and Design

It has been estimated that 50 percent of repairs are not performing satisfactorily due to errors in design, construction and/or material selection. MHS helps in design and implement repairs of deficient elements that restore service life and property value.

To ensure the quality of repair works, Clients require comprehensive documentation that is complete with all the technical information needed to undertake remediation and construction to the required standard. Having experts with experience in repair, protection and refurbishment of structures, we help ensure that remediation projects deliver the outcome and service life you require. As consultants, we understand of Clients needs and, we design solutions that match durability and operation needs.



Tender Document & Repair Specifications

Each rehabilitation project is unique which require careful attention to detail design, repair methodology, and material selection. Our professionals are experienced adopt the latest materials and most advanced technologies to best meet our clients' project needs.



We prepare tender documents, including an investigation/evaluation report that identifies restoration/rehabilitation program alternatives, scope of work describing the necessary restoration work, drawings, technical specifications and bill of quantities.



Repair specifications including repair materials, repair methodology, and paint specifications for structural rehabilitation projects.

Quality Control Services

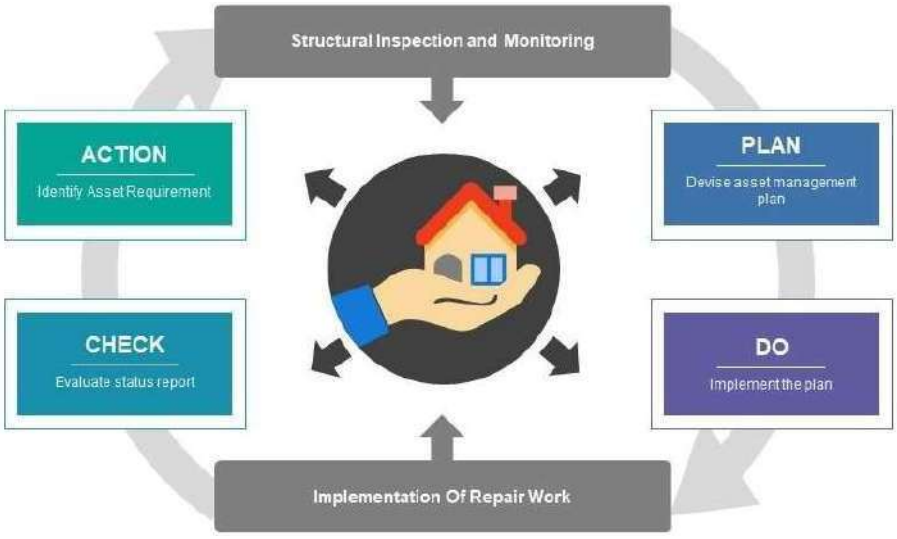


MHS provides repair supervision including quality control monitoring services that include field observations and testing to facilitate conformance with contract documents. Our trained professionals are able to provide a range of technical services throughout the rehabilitation project from full time site-based supervision to part time hold point check.

We actively participate in your projects offering assistance in the development of quality assurance documentation, training contractors and supervising construction and testing, ensuring all work on your asset meets your technical expectations.

Maintenance Programs

Our professionals can create a maintenance manual for the restored or rehabilitated structure that defines required inspections and identifies who should perform the inspections and at what frequency. In addition, we recommend repair procedures and materials for typical defects that may develop subsequent to restoration/rehabilitation operations.



Condition Assessment | Durability Engineering | Strengthening Design | Fire Damage Assessment | Corrosion Investigation

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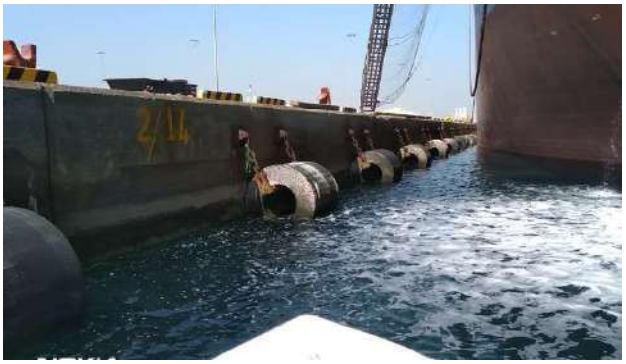
MHS EngineeringServices

MHS services include;

Durability Planning

Durability plans provide a framework for the design of assets and components so their intended service lives will be achieved. MHS can help designer with preparation of durability plan even in concept stage. The process used in development of a durability plan for the project involved the following steps:

- Definition and classification of exposure conditions
- Identification of potential deterioration mechanisms
- Prediction of rate of deterioration
- Determination of measures required to achieve design life in service environment

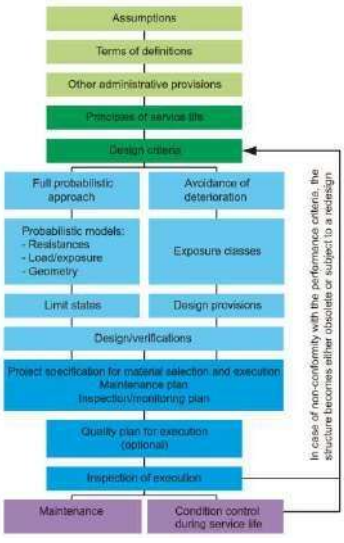


Durability Assessment

The service life of concrete structures is dependent upon a range of factors that directly influence the rate at which deterioration occurs and the provision of protective measures as required. The basic approach will be adopted to resist the aggressive environment is to provide durable structures.

Our durability strategy will consist of the following critical success factors:

- integrating structural design and durability design
- engineered selection of materials from the wide range of durability products available, based on:
  - analyzing critical deterioration mechanisms
  - identifying construction process constraints affecting selection
  - establishing concrete mixes by durability modelling



Condition Assessment | Durability Engineering | Strengthening Design | Fire Damage Assessment | Corrosion Investigation

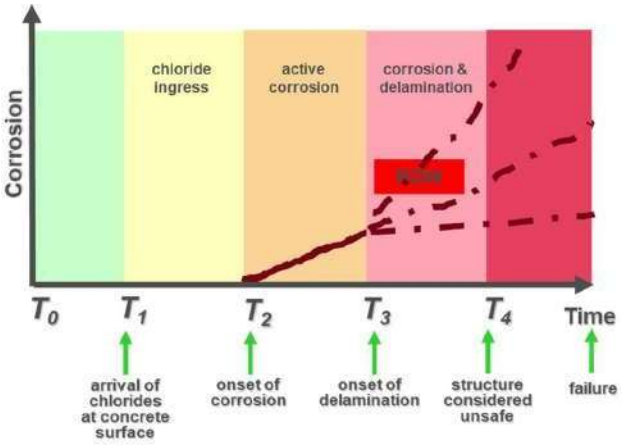
Remaining Service Life Assessment

A reliable prognosis of the condition of a structure is an important basis for an effective service life management. In order to determine the most economic point in time for repair measures to be taken along the lifetime of a structure, knowledge on the deterioration process at exposed regions as well as detailed knowledge about the current condition of the whole structure is essential.

MHS can provide following services;

- Concrete durability modelling.
- Calculation of remaining service life.
- Concrete contamination assessment including chloride ingress and carbonation depth testing and modelling.





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Structural Assessment Strengthening Design

Structural Assessment

MHS provide expertise in the field of structural engineering, specializing in the evaluation, remediation, and preservation of existing structures, that have been compromised by corrosion, water intrusion, fire, overloading or change in use.

Consultancy services include modelling, analysis and strength evaluation of existing structures.

Preparation of As-built Drawings

As-builts are an important to obtain information about construction details of any structures. Unfortunately, sometimes with existing structure these information's are not available due to age of structure or poor data management.

These are essential for structures which requires analysis due to distress, which are indicating compromised structural integrity. Also, they are important for projects which are undergoing change in use (higher loading) or modification in terms of additional storey height.

MHS can help owner or design consultant by collecting information from site and convert it into scaled drawings with necessary details required for structural analysis. Proper As Built survey are aslo crucial in maintaining the economy of a modification.

Strengthening Design

Strengthening of structures are needed for restoration of deteriorated structural elements to originally intended capacity or to carry additional loads. MHS bring expertise in strengthening existing element with both modern (Carbon Fiber) and conventional (steel plates, concrete enlargements) techniques along with specifying the relevant performance specifications, to implement a respective strengthening plan with best Qa/QC procedures.



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Fire Damage Assessment & Repair Design

Even after a severe fire, structures are often capable of being repaired rather than demolished. MHS's teams of engineers have extensive experience assessing fire-damaged structures and can specify well informed repair solutions.

MHS provides damage assessment of affected structural members on-site using visual inspection and non-destructive testing. Where necessary, samples may be removed for strength testing or petrographic examination, which allows definitive determination of the depth and consequences of fire damage. The combined findings are used to prepare key diagrams and schedules detailing the damage.

The Assessment of fire damage is carried out in line with the Concrete Society Technical Report No. 68 and includes both on site and laboratory-based techniques to fully assess the significance of any extreme heat and correctly specify concrete repairs

MHS design bespoke repairs for fire-damaged structures in accordance with relevant codes of practice, to provide the required strength, fire resistance, durability, form and appearance.

MHS service includes;

- Visual inspection of all accessible concrete surfaces and document fire-related defects.
- Non-Destructive Testing (NDT).
- Condition drawings outlining results from visual inspection and NDT of concrete surfaces.
- Core and rebar samples from representative and accessible concrete surfaces.
- Repair Design.







MHS PROJECT
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PROTECTING THE BUILT WORLD

Our Experts



Mohammed Aslam Khan, B.E. Civil

Background

Aslam has seventeen years of experience in the construction industry, thirteen years in the Middle East, with knowledge and expertise in condition assessment of existing structures, forensic engineering investigation and to providing technical support on concrete repair works. Proficient in preparing detailed technical reports, including durability plans and investigation reports advising the most appropriate and practicable durability enhancement/rehabilitation strategies.

He got extensively involved in investigation of concrete distress corrosion and concrete cracking issues, condition surveys, deterioration remediation, remaining life estimation repair and supervision of structures, providing related technical advice on numerous high-profile projects in the Middle East.

He started is professional carrier in building construction with Quick Builder, Pune, India in 2003 as a civil engineer and later he joined Larsen & Toubro Limited ECC Division, Mumbai, India in 2007. There he got extensively involved in building construction supervision works having responsibilities for monitoring site activities to ensure quality of work in compliance with contract requirement and relevant standards.

Moved to United Arab Emirates in year 2008 and joined Halcrow International Partnership started working in the field of concrete technology durability design and condition assessment works for existing structures. In year 2016 he joined SIMCO Middle East and worked in the capacity of operation manager, based in Dubai, leading team of engineers involved in investigation of concrete distress corrosion and concrete cracking issues, condition surveys, deterioration remediation, remaining life estimation repair and supervision of structures.

Areas of Expertise

Aslam has been involved in condition and durability assessment of various types of structures over past eighteen years. He has extensive exposure to concrete building (basements), bridges, tunnels, ports, sulfur pits and industrial support structures (silos, pits, gas chambers, foundations), and marine structure. Below are highlights of areas of his core expertise:

Condition Assessment & Rehabilitation

- Experience in condition survey procedures of concrete structures using a variety of investigation and interpretation.
- Investigation of concrete distress corrosion and concrete cracking issues.
- Experience in forensic investigation of concrete structures.
- Designing forensic investigation scheme using NDTs and SDTs.

Material Technology

- Detailed knowledge of concrete technology specific to the building and construction industry.
- Material selection considering long term durability requirement.

Durability & Service Life Assessment

- Durability design for concrete structure including preparation of concrete specification, durability plans at construction stage.
- Service life assessment for existing structures.

Fire Damage Structures

- Assessment (forensics testing), and repairs of fire damaged concrete structures.

Academic Background

- Bachelor of Engineering, Civil, University of Amravati, India, 2003
- Diploma in Civil Engineering, Maharashtra Board of Technical Education, India, 2000
- Design, Construction and Protection of Concrete Structures including Concrete in Coastal and other Aggressive Environment, National Council for Cement and Building Material, Mumbai India 2006
- Concrete Strengthening Techniques and Design Considerations, Structural Preservation Middle East, Dubai, 2010
- Upgrade of Corr-Pred (Concrete Durability Modeling Suite), Halcrow, Dubai

Professional Experience – Engineering Projects

- October 2016 to June 2021, Senior Project Manager, SIMCO Middle East, Dubai, UAE
- Fire Damage Assessment at Water Feature Plant Room at Expo Dubai
    - Condition assessment and repair design for various basements in UAE
    - Repair Engineering and QA/QC Services for Aramco SRU Sulfur Pit Rehabilitation at Shedgum, Yanbu, Wasit and Berry Gas Plants
    - Condition Assessment for Quay walls for Emirates Global aluminium (EGA)
    - Berth L&T, Jetty C1 Sohar port, Condition and Service life Assessment;
    - Condition Assessment and Evaluation of Q71-SRU TR-300 Sulfur Pit at Sulfur Recovery Unit, Wasit Gas Plant
    - Condition Assessment of Wetscrubber units for Emirates Global Aluminium Plant
    - Hospital Staff Accommodation, Hatta, UAE - Condition Assessment
    - Residential Complex at Business Bay, Dubai, UAE- Evaluation of Concrete Overlay on Raft
    - Amity School, Dubai, UAE – Roof Beam Investigation

- Shindagha Tunnel, Dubai, UAE - Corrosion Investigation, Concrete Quality and Service Life Assessment
- Langham Place Downtown, Dubai, UAE - Inspection and Testing of Shoring Piles
- Sohar Industrial Port, Oman - Assessment of Cracking in Capping Blocks of Quay Walls 4, 5 & 6
- Merano Tower, Business Bay, Dubai, UAE – Condition Assessment
- The Address Downton Dubai, UAE – Inspection of Cracking and Corrosion Assessment of Air Vent Room
- Culvert at Fujairah Port – Condition assessment

- February 2008 to October 2016, Materials Engineer, Halcrow International Partnership (A CH2M HILL company), Dubai, UAE

  Material Support:

  Providing technical support for approving concrete mix designs, material submittals review and approval, updating and preparation of material specifications. Projects worked for include:

  - STEP Pumping Station, Abu Dhabi
  - Marsa Al Seef Development, Dubai
  - Hard Rock Hotel, Abu Dhabi
  - Palm Jumeirah Boardwalk, Dubai
  - Dubai Pearl Dive Pool, Dubai
  - Fountain Views development, Dubai
  - Zabeel link bridge, Dubai
  - Varsha Port, India
  - Qurum Height Road, Oman - Slope protection works
  - Permanent crossing for pipe line corridor at Ruwais
  - Umm Al Naar Bridge, Abu Dhabi
  - Ruwais Sulphur Expansion Phase III, Abu Dhabi
  - Manifa Causeway, Saudi Arabia
  - Seeb International Airport, Oman

  Durability Assessment:

  Provided technical inputs and durability modelling support for preparation of durability assessments. Projects worked for include:

  - Inner Doha Resewerage Implementation Strategy (IDRIS) – Review of contractor's durability assessment.
  - Route 2020 Metro Rail Project – Preliminary durability assessment.
  - Obhur creek crossing – Bid stage durability strategy

- Oman Rail – Bid stage durability strategy
- Bunya Sea Bridge – Durability assessment
- STEP Pumping Station – Updating durability assessment
- Mina Zayed Link Tunnel Abu Dhabi, Category 3 check

Condition Assessment, Remaining Life Prediction:

Extensively involved in investigation of concrete distress corrosion and concrete cracking issues, condition surveys, deterioration remediation, repair and supervision of structures. Projects worked for include:

- Marsa Al Seef Project - Dubai Creek quay wall
- Downtown Dubai Development - Underground Car Park Leakage
- Technical audit of water transmission project at 21 sites in south Batinah-Oman for PAEW
- Al Rayyan Complex, Condition Assessment of Constructed Structural Elements, Sharjah
- Historic Union House as part of Etihad Museum, Dubai
- Dubai Dry Dock floor
- Al Mawakeb schools, Dubai
- Cultural Village Phase-1 Infrastructure
- Port of Mesaieed- Investigation, repair and refurbishment of the berths and jetties for Qatar Petroleum (QP).
- Abu Dhabi Oil Company Complex
- Al Yas Island Bridge

Site based role:

Assist the Resident Engineer in ensuring that all works in the project are in accordance with the specifications and project requirements. Monitor contractor's works to ensure compliance with specifications, plans and drawings. Review material approval submittals, method statements, etc. and provide recommendations to Resident Engineer for final review and approval. Liaise with client representatives, contractors, site engineers and sub-contractors on issues related to the review and approval of materials, method statements, and other technical documents related to materials.

- Burj Al Arab Island Development, Dubai – Pile preparation work supervision
- Hard Rock hotel, Abu Dhabi
- Dubai Downtown Development
- Ras Al Hamrah Development, Oman
- Lusail Development, Qatar
- Dubai Creek Golf and Yacht Club – Boardwalk Timber Pile Repair
- IFFCO, Grain Terminal – Concrete repair & Cathodic Protection



Dilawar Hussain, B.E. Civil

BACKGROUND

Dilawar has nineteen years of experience in the construction industry, seventeen years in the Middle East, with knowledge and expertise in designing and supervision of PT structures, design related to strengthening, rehabilitation and restoration of concrete structures. He has also participated in forensic investigation and condition survey of concrete structures and developed repair and strengthening specification.

He started is professional carrier with Fourth dimension Engineering consultancy, Mumbai, India in 2003 as a structural designer and got extensively involved in designing of PT structures mostly consists of slabs, beams of commercial & residential projects. He also worked on a G+3 structures from initial concept to final design layout.

He moved to United Arab Emirates in year 2008 and continued his personal development in the same field at SSK Prestressing Concrete LLC, Dubai where he worked as design manager responsible for tendering and its relative management of Post tension structures. He was coordinating and taking relevant authority and consultant approval for respective projects and ensuring QA/QC for post tension elements and its related work items, procedures on site.

In year 2011 he joined SPME Middle East Contracting LLC (a Structural group of companies) and worked in the capacity of team leader, based in Dubai, leading team of engineers involved in projects related to strengthening design of existing structures, repair design including PT, fire damaged structures, forensic engineering investigation and technical support on concrete repair works. With involvement in numerous high-profile projects in the Middle East Dilawar has acquired extensive experience in the field of in the field of rehabilitation and repair engineering.

AREAS OF EXPERTISE

DESIGN AND ASSESSMENT OF PT STRUCTURES

- Experience in designing and supervision of PT structures.
- Evaluation of condition of PT structure

STRUCTURAL ASSESSMENT & STRENGTHENING DESIGN

- Experience in design related to strengthening, rehabilitation and restoration of concrete structures.
- Development of repair and strengthening specification.
- Expertise in QA/QC related procedures related to retrofitting and repair of concrete structures.

Fire Damage Structures

- Assessment (forensics testing), design, and repairs of fire damaged concrete structures

Condition Assessment

- Experience in condition survey procedures of concrete structures using a variety of investigation and interpretation
- Experience in forensic investigation of concrete structures.
- Designing forensic investigation scheme using NDTs and SDTs.

Academic Background

- Bachelor of Engineering, Civil, Rajiv Ghandi Proudyogiki Vishwavidyalaya, India, 2002
- PTI member
- Dubai Municipality register Engineer in Post tension design, Concrete Restoration
- Concrete Strengthening Techniques and Design Considerations, Structural Preservation Middle East, Dubai, 2011-2021
- Design and necessary implementation of Pt structures (2003-20011)

Professional Experience – Engineering Projects

- October 2013 to 2021, Senior Structural Engineer
    - Entrepreneur Business Village (Clock tower Dubai) 2005 : Bonded Pt design and its relative management, was fully responsible for all the necessary approvals and necessary site coordination and QA/QC check.
    - Silicon Gates 1 (Silicon Oasis) : PT design management of this prestigious 28 story tower, a multiuse development with complex design. Coordinated with all parties for necessary approval, and necessary QA/QC procedures and implementation.
    - Bright Point Hospital (2012) : Change in use structure where an existing tower was converted into a hospital. Strengthening was required at localized location at different levels on existing PT slab. Strengthening inform of CFRP, concrete enlargements (mostly shear caps for punching) was proposed and implemented.
    - Investigation of Rulers Court Old Diwan (2012) : As Built survey and forensic investigation of Old Rulers court building considered for preservation as a heritage site. Scope also included providing repair recommendation to address the age-related deterioration and enhance the service life of the structure.
    - Bloom central (2013) : Strengthening of existing transfer beams holding column supporting 25 levels above. Involved in design coordination within inter department, local authority approval and QA/QC procedures on site. Original beams were 3.7m wide x 2.2m deep
    - Burjaman Center Expansion (2014): Then 20 years old iconic Mall went for a major renovation to add a carrefour market and a 14 screen Vox cinema, along with new food,

fashion and other outlets. Involved in strengthening design and related management including authority and project consultant approval to final implementation on site. Strengthening in form CFRP (columns, walls, slabs), steel Plate (stitching of expansion joints to transfer diaphragm forces), concrete enlargement (columns, walls).

- Hamad Medical Expansion joint Repairs- Qatar (2014) : Laying out repair specification and details for expansion joint to accommodate a movement of around 60mm. PTFE coated bearing plate system was proposed to accommodate larger movements along with enlarging supporting corbel width to support the slab.
- Jaber Al Ahmad International Stadium – Kuwait City (2015) : Design coordination with different entities for strengthening of corbels, repair of expansion joints and strengthening of slabs, beams with CFRP.
- Address Hotel Fire – Forensic investigation of elements affected due to fire. PT replacement, shoring design and related QA/QC control measures monitoring for proposed repair, rectification works.
- Midfield Terminal Strengthening (2016): Full strengthening design along with necessary coordination and approval from project consultant, ADM, ADAC. Proposed strengthening for columns, beams with CFRP and enlargement. Was involved actively in weekly technical meeting, and issues related to implementation of proposed strengthening on site
- Reem Island PT repairs (2017) : Method statement for investigation of grouted , non-grouted tendon. Laying out specification for grouting of non-grouted tendons. Repair design and related procedures for rectification of corroding tendons. Full QA/QC control procedures and related evaluation on site.
- Dubai mall Retail Expansion (2017-2021) : The project included conversion of major parking areas in retail spaces as part of retail expansion. Strengthening included strengthening of hollow core slab, PT beams, enlargement of columns for slenderness, strengthening around new smoke openings in hollow core slab. Management of strengthening design along with approvals from project consultant, authorities, laying out strengthening specifications. Ad hoc decision on designs changes due to existing site constrain, QA/QC control measures for proposed strengthening, repair

- References and Recommendations: https://www.linkedin.com/in/dilawar-hussain-3748b4123/?lipi=urn%3Ali%3Apage%3Ad_flagship3_feed%3B0KweEFDPRmKCl5OfGCPqkA%3D%3D
- Chris Hill (LinkedIn)
- Jason Dodson (LinkedIn)



Marion Ladisla, B.S. Civil

BACKGROUND

Marion has 8 years of experience in construction industry, 3 years in the Middle East, with knowledge in building construction, civil and architectural works. He also worked as a façade quality control engineer.

He started his professional career with Monolith Construction and Development Corporation, Philippines as a site engineer in 2014, and a year later he joined New City Builders Incorporated, Philippines as a quality control engineer. There he got extensively involved in of building construction from foundation to finishing works, ensures that workmanship has been done with accordance to project specifications and contract requirement. In year 2019, he moved to United Arab Emirates and joined Technical Glass And Aluminium Company started working in façade industry.

EXPERTISE

- 4+ Years' experience in QA/QC Works and Civil Construction Operations. Registered Civil Engineer from the Philippines; Bachelors Degree of Science in Civil Engineering;
- Has proven ability and works exceptionally reliable to do miscellaneous project monitoring reports using various software applications (AutoCAD, MS Word, Excel & PowerPoint).
- My experiences in Middle East have helped me develop my professional working relationship and deal among, managers, supervisors, peers and particularly, the public with multi-cultural diversity.

CORE QUALIFICATION AND SKILLS

- Strong over-all project management
- Excellent written and oral communication skills
- Can handle/communication with different ethnicity of people
- Superior expertise in civil engineering report and project estimate calculation techniques
- High organizational and supervisory skills
- Sound ability to ensure full project compliance with applicable rules and regulations
- Proficient in using MS Office (Word, PowerPoint, Excel)

PROFESSIONAL EXPERIENCE

Project Engineer
(February 2022 - Present)
MHS Engineering
Services

Repair Works Supervision & Quality Control:

Monitor contractor's works to ensure compliance with specifications, plans, and drawings. Liaise with client representatives, contractors, site engineers, and sub-contractors on issues related to the review and approval of materials, method statements, and other technical documents related to materials.

- Hyatt Regency Dubai
- The George Hotel
- Nirvana Residential Building

Condition Assessment:

Extensively involved in the investigation of concrete distress corrosion and concrete cracking issues, condition surveys, deterioration remediation, repair, and supervision of structures. Projects worked for include:

- Business Venue Building
- Residential Building at Ayal Nasir
- Villa F73 at Palm Jumeirah
- Clover Bay Tower

QA/QC Engineer (January 2019 – January 2022)

Technical Glass and Aluminium Company – Dubai, UAE

SLS Dubai Hotel & Residences – 5B+G+5P+65 Floors+4 MEP Floors+ Roof

Icon Bay Residential Tower DCH – Tower 1: 2B+G+43Storey | Tower 2: 2B+G+4Storey

- Ensures the effective on-site implementation of quality management system procedures and forms.
- Ensures that the quality records prepared and completed in accordance with project quality plan and procedures, such as ITPs and Quality Control Checklist are properly controlled.
- Monitors work performance by checking comments on RFI's, ITPs, punch list and reports.
- Compilation of all necessary quality control checklists.
- Ensures that all test equipment is calibrated and suitable for use on-site.
- Manages and conducting the inspection of all materials delivered to site to check their conformance to specified requirements.
- Ensures that consultant/client inspection requests/comments are implemented.

QA/QC Civil Engineer
(May 2015 – September 2018)
New City Builders Inc. – Iloilo, Philippines
Megaworld Festive Walk Annex

- Inspection of construction works and materials
- Reviews construction plans, shop drawings
- Supervision of sub-structure, slab-on-grade and suspended slabs (Formworks, Rebar and Concreting)
- Supervision of architectural works
- Leads the surveying team during the actual setting-out works
- Prepares Bar Cut/Bend submittals and fabrication
- Prepares Request for Information/Request for Approval queries to consultants
- Assist in Planning construction methodology
- Coordinate with sub-contractors and suppliers for work progress
- Coordinates all site inspections with the site sub-contractors

Site Engineer
(January 2014 - April 2015)
Monolith Construction Development & Corporation – Cebu, Philippines
Robinsons Galleria Cebu

- Reviews construction plans, shop drawings
- Planning and Preparation of daily site work schedule
- Provides reference elevations and grid points Structural works to Surveyor
- Conduct supervision and inspection of all installed forms and rebar
- Conduct supervision of architectural works

ACADEMIC BACKGROUND

Bachelor of Science, Civil Engineering, 2013
University Of Santo Tomas, Manila, Philippines

Kamil Hussain , B.S. Civil



BACKGROUND

Kamil has 3+ years of experience in construction, oil and Gas industry, as structural Engineer. He started his professional career with Young Associates Consulting Engineers and Architects in Karachi Pakistan as junior Structural Engineer in 2020, and later he joined Optimum Engineering Services as a Structural Engineer. There he got extensively involved in structural designing of RCC buildings and steel structures including sub and super structures, in year 2022 he joined Velosi Assets integrity and safety Pakistan as Team Lead Structural Engineer.

EXPERTISE

- 3+ Years' experience in designing RCC, steel structures and Rehabilitations and assessment of both RCC and steel structures. Registered Civil Engineer from the Pakistan ; Bachelors Degree of Science in Civil Engineering;
- Has proven ability and works exceptionally reliable to do miscellaneous project monitoring reports using various software applications Etabs ,Csi Safe , staad pro, AutoCAD Sap2000, Ram Connection , idea static , life 365, ASDIP (retain / foundation) , AFES , MS office Tools
- Having knowledge about the codes
- ACI318-19, UBC-97, ASCE7-16, ACI 473R-19, ACI 437R_03, ACI 365 ACI 201.1R-08, BCP 21

CORE QUALIFICATION AND SKILLS

- Excellent knowledge of design and visualizations soft wares
- Familiarity with rules, regulations, best practices and performance standards
- Ability to work with multiple discipline projects with new ideas and plans.
- Decision making ability and leadership skills
- Time management and organization skills
- Accuracy and attention to details and work independently
- Ability to work round the clock

PROFESSIONAL EXPERIENCE

QA/QC Engineer (Oct 2022 – July 2023)

Velosi Assets Integrity and Safety Pakistan Karachi, Pakistan

- Design every kind of Steel with their connections and RCC Structures Using recent updated ACI318-19,, UBC-97 ASCE7-16, ACI 473R-19, ACI 437R_03 ACI 201.1R-08 Codes Using Design Application i.e., ETABS ,SAFE, SAP
- STAAD PRO ,RAM CONECTION, IDEA STATICA and AFES
- Lead and Manage Structural and drafting team, assign task to them according to projects priorities.
- Check all details in drawings and in reports before finalize it.
- Perform Rehabilitation analysis of existing structures (RCC and Steel structures)and carry out the necessary retrofitting design.
- Conducted engineer's estimate BOQs for Projects.
- Do visual inspection to check current situations i.e., cracks seepage and recommend solutions accordingly
- Prepare, schedule, coordinate and monitor the assigned engineering projects.
- Visits Sites to check the project according to drawings Assign responsibilities and mentor project team.
- Interact daily with the clients to interpret their needs and requirements and represent them in the field.
- Inspect all major concrete and steel structures and supervised.
- Assisted in the set up and maintenance of Engineer's reports.
- Visit Different cities to check the projects and to meet new clients for upcoming project discussion

Analysis and perform life assessment of existing structure

Structural Engineer

(Jan 2021 – Oct 2022)

Optimum Engineering Services Karachi, Pakistan

- Design wind resisting Steel structures, sheds pipe racks, pipe supports and sleepers for pipes.
- Design ring wall foundations for large dia oil Tanks.
- Design canopies for pump stations with connections.
- Design machines foundations, isolated, combined and eccentric foundations for static and dynamic loading conditions
- Design ground mounted and roof mounted solar panel frames and pad foundations considering uplift forces.
- Design water and oil retaining structures i.e. dyke wall, bund wall, cantilever retaining walls etc.

- Conducted engineer's estimate BOQs for Projects
- Preparation of structural analysis reports, drawings and material take-offs (MTO).
- Attend meetings with clients.
- Interfaced and Collaborate with Mechanical Electrical and plumbing team for input and clash resolution.
- Make structural design report for every project to ensure clients requirements.
- Pedestal. Anchor bolts and base plate design.
- Reviewing structural drawings.
- Connection design of steel structures with idea static and ram connection according to standards.

Junior structural Engineer

(March 2020 - jan 2021)

Young Associates Consulting Engineers and Architects Karachi, Pakistan

- As structural Engineer I was responsible for the planning, preliminary and detailed engineering design of RCC Mid and High Rise Residential, commercial, Educational and steel structures project Planning and Preparation of daily site work schedule
- Check all story irregularities I.e., Vertical and horizontal) Soft story, torsion irregularity center of mass rigidity story drifts story deflections
- Done dynamic and static analysis for different structures
- Checking the force/reaction, calculations of load by influence area method and comparing the reaction with SAFE
- Detailed analysis and design of structures Using ETABS, SAFE, SAP Excel sheets
- Extracting the reinforcement details from analysis software and comparing the percentage of steel with minimum codes requirement
- Considering static and dynamic analysis Response spectrum analysis, P delta analysis stresses failure analysis (shear, flexural, torsion, deflections crake width)
- Calculating punching shear, one-way two-way shear in raft and isolated foundation
- Fulfill client's and project requirement considering that project should be stable structurally and should be economical
- Preparing Design Reports and calculation Notes Coordinating and following up with BIM/ drafting Team

ACADEMIC BACKGROUND

Bachelor of Science, Civil Engineering, 2020

Sir Syed University Of engineering and technology Karachi, Pakistan

MHS PROJECT MANAGEMENT SERVICE

PROTECTING THE BUILT WORLD

OUR TEAM

Condition Assessment

Durability Engineering

Strengthening Design

Fire Damage Assessment

Corrosion Investigation

Team

Dilawar Hussain
Partner / Structural Engineer

Aslam Khan
Concrete Repair & Durability

Marion Ladisla
Project Manager

Jesrill Panisa
Senior Architect

Kamil Hussain
Structural Engineer

Muhammad Ehsan
Supervisor

Muhammad Nazim
Technician

Amjad Ali
Technician



Experience Record

Condition Assessment | Durability Engineering | Strengthening Design | Fire Damage Assessment | Corrosion Investigation

CONTRACT NO.: LC21107700

CONTRACT TITLE: FEED for New Port Control Tower at RLIC

DOCUMENT TITLE:

PRE-QUALIFICATION DOCUMENTS FOR DURABILITY ASSESSMENT- M/S MHS PROJECT MANAGEMENT SERVICES (MHS)

FEED CONTRACTOR	SUB CONSULTANT
Arab Engineering Bureau Doha, Qatar	

Qatar Petroleum
APPROVED
APPROVED BY: PIR/21 Sultan Saeed Khalaf Al-Muraikhi
DATE: 27/10/2022

Date	Rev	DesCription	Prepared	CheCked	Approved	Approved by QatarEnergy
20/10/2022	3	Re-Issued for Approval	MHS	AEB-Noha	AEB-M.Azim	
03/10/2022	2	Re-Issued for Approval	MHS	AEB-Noha	AEB-M.Azim	
14/09/2022	1	Issued for Approval	MHS	AEB-Noha	AEB-M.Azim	
28/08/2022	0	Issued for Comments	MHS	AEB-Noha	AEB-M.Azim	
DoCument No.		**4342-1-PQD-0002**			**Page: 1 of 195**	



Project: Zayed Port Condition Assessment

Location: Abu Dhabi, UAE

Client: Jacobs, Main Client: Abu Dhabi Port

Scope of Services:

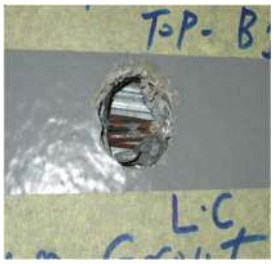
- Detailed assessment of the berths considering existing condition, based on condition assessment on its structural components.
- Review of material testing report and preparation of reports
- Prepare detailed scope of work for recommended refurbishment scope of works that shall include but not limited to repair drawings, execution strategy, detailed Bill of Quantities, cost and schedule estimates.

MHS Deliverables:

- Condition Assessment Report
- Repair Drawings & Estimates
- Repair Scope and Specifications
- GPR STRUCTURAL SCANS











Project: Injaz Building PT Investigation

Location: Dubai, UAE

Client: WATRESEAL INSULATION MATERIAL CONTRACTING LLC

Distress:

- Cracking on Basement and Ground level
- Localised corrosion of PT tendon/ PT SCANS
- Localised delamination and spalling

Scope:

- Visual Inspection and survey
- Post tension (PT) Investigation to assess existing PT condition
- Repair recommendation to address existing distress





Project: Investigation of Basements in 2B+G+11 Building in Umm Hurair

Location: Dubai, UAE

Client: Bu Haleeba Contracting

Distress:

- Water leakages in basement wall and slabs
- Localised corrosion of PT tendon near pan boxes
- Localised delamination and spalling in walls and slabs.
- Cracks in Columns, walls, Pt slabs

Scope:

- Assessment of probable root cause of observed deteriorations
- Condition Assessment to evaluate risk of future deteriorations.
- Remedial measures and necessary repair recommendations








Project: Condition Assessment of Al Zainab School Ras Al Khaimah

Location: Ras Al Khaimah, UAE

Client: Etisalat Facilities management

Distress:

- Spalling and delamination of school staircases
- Delamination and spalling of slabs and beams
- Cracking in columns, beams, slabs

Scope:

- Assessment of probable root cause of observed deteriorations
- Remedial measures and necessary repair recommendations to enhance remaining service life











Project : G+M+12+Roof Building in sector E9-02

Location: Abu Dhabi, UAE

Client: Center Point Architectural Engineering

Distress

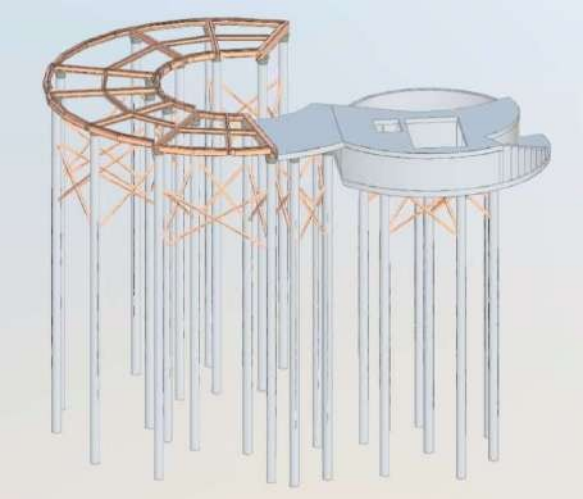
- Age related concrete spalling and delamination
- Cracking in Blockwork , slabs, beams
- Dampness and leakages

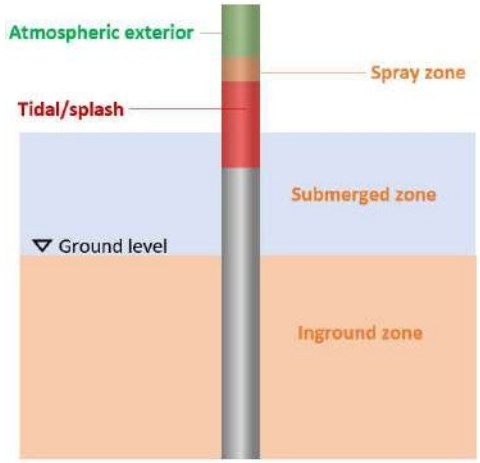
Scope

- Perform Condition Assessment of entire structure
- Repair recommendation to extend service life by another five years

MHS Deliverables

- Condition Assessment report with necessary repair recommendations
- Material specification, repair BOQ and tender document to rehabilitate existing building for another five years





Project: Red Sea Hotel, PHC Pile Durability Assessment

Location: Red Sea, Saudi Arabia

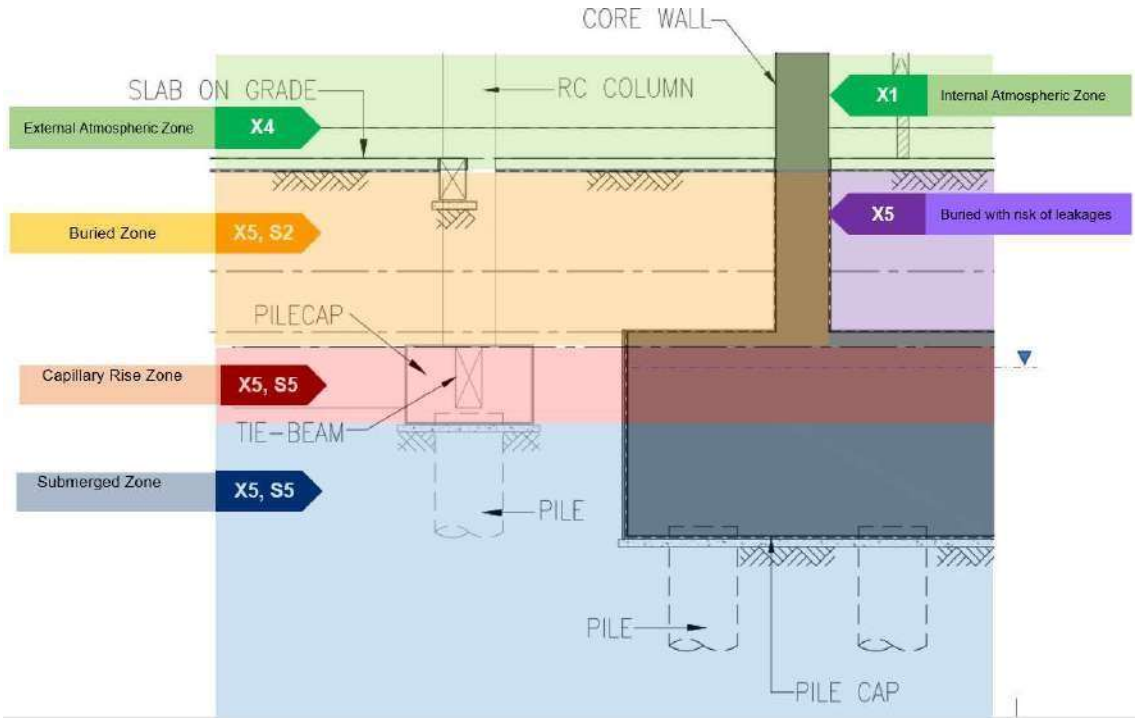
Client: Jacobs

Scope of Services:

- Review of available documentations
- Defining exposure conditions
- Identifying deterioration mechanism
- Determining concrete transport properties
- Perform service life modelling
- Reporting findings

MHS Deliverables:

- Durability Assessment Report



Project: New Port Control Tower, Durability Assessment

Location: Ras Laffan, Qatar

Client: Arab Engineering Bureau (AEB)

Main Client: Qatar Energy

Scope of Services:

- Review and verify the previous Design Life & Structural Durability report.
- Update the previous Design Life & Structural Durability report based on the recommendations / details provided in the geotechnical report.

MHS Deliverables:

- Design Life & Structural Durability Report



Project: OOTO Berths Sohar Port Condition Assessment

Location: Sohar Port, Oman

Client: SIMCO

Main Client: Sohar Port & Free Zone

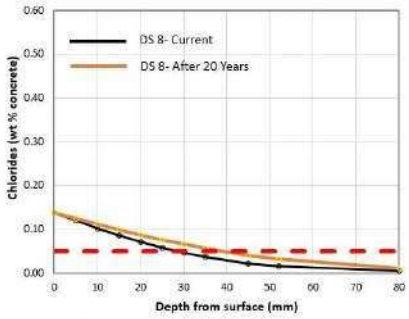
Scope of Services:

- Assess and evaluate the existing condition of the structure.
- Risk based defect assessment
- Conduct a Root-cause analysis on the deterioration issues that repeatedly occurs at the structure.
- Produce long term maintenance manual tailored specifically to the existing condition of the jetty.

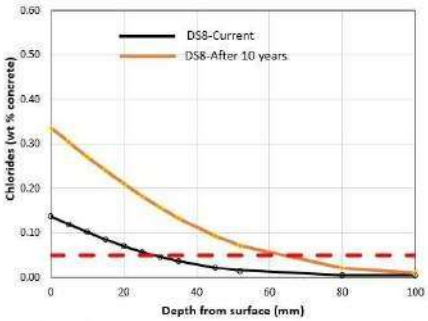
MHS Deliverables:

- Condition Assessment Report
- Repair Drawings & Estimates





Assuming No further surface chloride accumulation



Assuming further surface chloride accumulation

Project: Serenia Residence Basement, Durability Assessment

Location: Palm Jumeirah, Dubai UAE

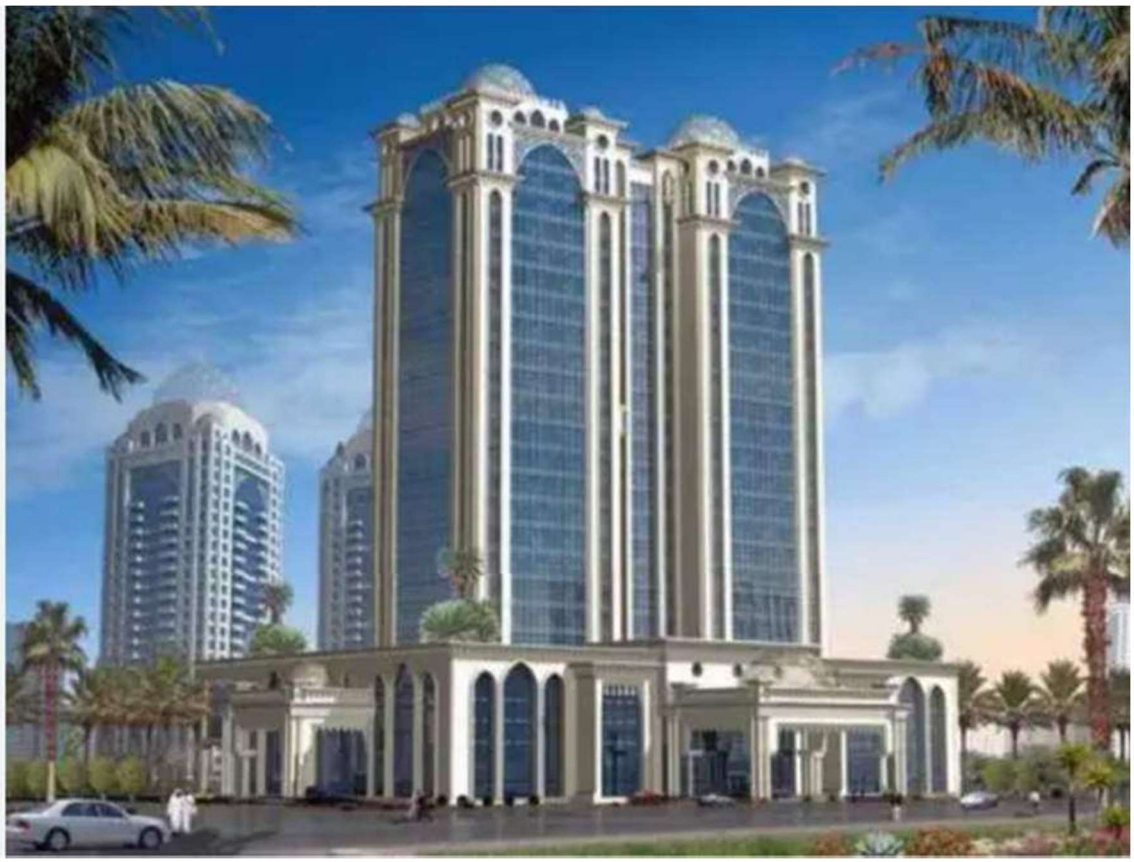
Client: Palma Holdings

Scope of Services:

- Carryout further testing for measurement of concrete cover across basement raft and chloride content analysis in the concrete cover to confirm extent of contamination.
- Determine the likelihood and risk of future deterioration of the structure.
- Recommendation for repairs including providing concept methodology for rectification of leakages, detail design and method statement to be worked out by a specialist waterproofing contractor.
- Recommendation for future corrosion protection.

MHS Deliverables:

- Assessment and Recommendation Report



Project: Al MAHA Sofitel (B+G+24 Hotel Building)

Location: Doha, Qatar

Client: EURO POSTECH INTERNATIONAL (W.L.L)

Strengthening scope on Level 1:

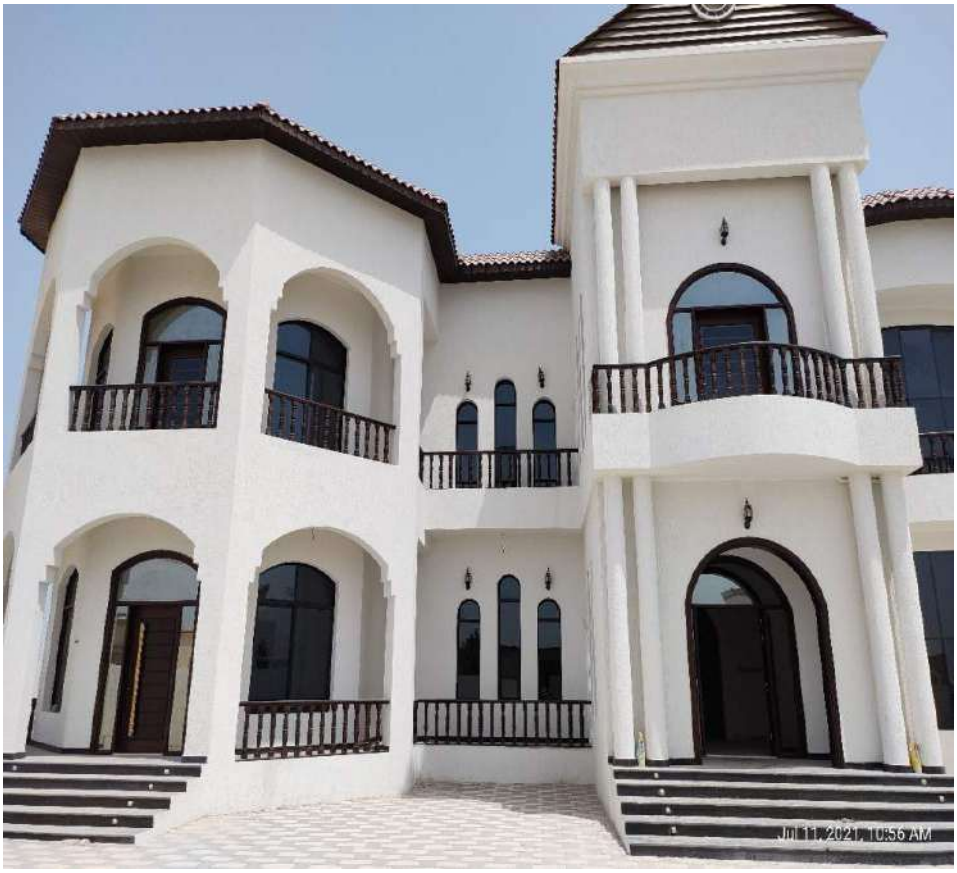
- New staircase and shaft opening at two locations
- Removal of Existing cantilever slabs at two locations

Proposed Strengthening:

- CFRP for flexural deficiency
- New beam composite with existing PT slab trimming the new openings

MHS Deliverables

- Modelling of level 1 slab on Ram concept
- Strengthening Report
- Strengthening drawings with related performance specifications



Project: Double Storey Villa

Location: Seeh Al Ghab, Ras Al Khaima, UAE

Client: Al Hoty Laboratory

Distress

- Cracks on existing blockworks

Scope

- Mapping and distress analysis of cracks on existing blockwork
- Structural Assessment of Villa to ensure its structural integrity
- Repair recommendation to bridge the existing cracking

MHS Deliverables

- Global analysis of Villa
- Assessment report
- Strengthening schematics for deficient elements with related performance specifications and materials



Project: Deira City centre Office Entrance Roof

Location: Dubai, UAE

Client: ENOVA

Scope

- Strength integrity assessment of existing roof for new 20 numbers hydro panel units

MHS Deliverables

- Part modelling, analysis and capacity of entrance Roof
- Assessment report of roof to carry this additional loading
- Strengthening recommendation for deficient elements if any



Project: Renovation of K48 Villa, Nakhilat Jumeira 381

Location: Dubai, UAE

Client: WATRESEAL INSULATION MATERIAL CONTRACTING LLC

Scope

- Strengthening of Existing columns, beams, footings

MHS Deliverables

- QA/QC monitoring work
- Strengthening check at localised locations for proposed modifications



Project: SHATTI AL QURUM HOTEL, AND APARTMENTS, MUSCAT, OMAN

Location: Muscat, Oman

Client: EURO POSTECH INTERNATIONAL (W.L.L)

Strengthening scope on Level 3:

- Strengthening of South Block Level 3 PT slab at three locations

Proposed Strengthening:

- CFRP Plates for flexural deficiency at top

MHS Deliverables

- Strengthening Report with necessary calculation
- Strengthening drawings and related performance specifications









Project: Crack Assessment of Ongoing Cracking in Tower at Jumeirah Lake Towers

Location: DUBAI, UAE

Client: Young Engineering Consultancy

Scope:

- Assessment of ongoing cracking in PT slab

MHS Deliverables

- Site Investigation and material sampling
- Report covering the root cause analysis of cracks whether structural or non-structural, recommendation for repair and prevention of cracks in future slabs to be casted.

PROJECT LIST

MHS PROJECT
MANAGEMENT SERVICE

PROTECTING THE BUILT WORLD

ENGINEERING SERVICES

Project Number	Project Name	Client Name	Project Location
MHS1002	Carpark and Walkway Shed	Spacetech Engineering Consultancy Services	Dubai
MHS 1006	Sharjah ATC Tower Wall Opening Strengthening Design	Water Seal Insulation Co.	Dubai
MHS 1014	Injaz Building PT Investigation	Dubai Properties	Dubai
MHS 1019	Deira City Center Entrance Roof	Inova FM	Dubai
MHS1041	RAK Villa 17	Al Hoty Stanger	RAK
MHS 1054	Madianat Al Mawater, Phase 3 , Qatar	Qatar Drop panel strengthening	Qatar
MHS 1044	Umm Sequim Villa	Belyoha Engineering	Dubai
MHS 1069	Al Manara Villa	ACCORD Specialities Contracting	Dubai
MHS 1078	Wisal Tower	Young Engineering Consultancy Services	Dubai
MHS 1079	Abu Dhabi Staircase opening	Water Seal Insulation Co.	Abu Dhabi
MHS 1080	Al Barari Villa	Water Seal Insulation Co.	Dubai
MHS1084	Dubai Wharf Rehabilitation Design	Bureau of engineering studies consulting engineers(BEST)	Dubai
MHS1089	Bu Haleeba building basements	Bu Haleeba Contracting	Dubai
MHS1094	Nad Al Sheba Villa Column	Emcon contracting	Dubai
MHS1073	RAK Schools Condition Assessment	Etisalat	RAK
MHS 1082	Sharjah Airport MTB Basement	Water Seal Insulation Co.	Sharjah
MHS1093	Zayed Port Jacobs	Jacobs	Abu Dhabi
MHS1097	Level 1 strengthening design proposal	Active Building Contracting	Sharjah
MHS1101	PHC Piles Durability_Red Sea Development	Jacobs	KSA
MHS1106	Service Corridor Marina Square, Al Reem Island	Bureau of engineering studies consulting engineers(BEST)	Abu Dhabi
MHS1107	Duke The Palm Leakage Investigation	Seven Tide	Dubai
MHS01118	Strengthening of beams for MEP opening	SPME Contracting	Dubai
MHS1114	Strengthening design Villa in Arabian ranches	SARAB Consulting	Dubai
MHS1120	Strengthening of Beam Villa Al Khawaneej	Emirates Pearl CCS Construction LLC	Dubai
MHS JH	Jalmudah housing - Summary reports	Hamed Al Ghamdi Engg Consultancy (CONTEC)	KSA

Project Number	Project Name	Client Name	Project Location
MHS1128	The George Hotel - Repair Supervision	KramerAlbrecht Engineering LLC	Dubai
MHS1134	Zayed Musuem slab and beam strengthening	Specialty Structures	Abu Dhabi
MHS1038	Viceroy Beams Assessment & Repair Design	Water Seal Insulation Co.	Abu Dhabi
MHS1123	Business Venue Basement	Belyoha Engineering	Dubai
MHS1141	Batheen Private Villa	KramerAlbrecht Engineering LLC	Abu Dhabi
MHS1135	Etihad Rail Truck Loading	Water Seal Insulation Co.	RAK
MHS01137	FEED Durability Assessment	Aran Engineering bureau	Qatar
MHS01144	Building at Ayal Nasir	SARAB Engineering consultancy	Dubai
MHS01140	Arabian Ranches Villa	Neo Tech Engineering	Dubai
MHS01138A	Resource supply to Waterseal	Water Seal Insulation Co.	Dubai
MHS1149	F73 Villa PJM	Asheses Building Contracting	Dubai
MHS1122	Clover Bay Tower	Interim Owner's Association (Stratum)	Dubai
MHS1151	Nirvana Residance	Water Seal Insulation Co.	Dubai
MHS1155	Danway slab strenthening endosement	Danway	Dubai
MHS1121	Shakespeare Circus 3	Water Seal Insulation Co.	Dubai
MHS1104	Serenia Residences	Palma Community Management Service	Dubai
MHS1153	OIA Residence Leakage Assessment	ServeU Facilities Management	Dubai
MHS1156	IAQ Warehouse Fire Damage Assessment	Capitol Real Estate Dubai	Dubai
MHS1161	Presidential Flight Floor Screed	Perfect Maintenance Cotracting	Abu Dhabi
MHS1088	DEC Business Tower	Water Seal Insulation Co.	Dubai
MHS1179	Dubai Wharf Rehabilitation Works	Water Seal Insulation Co.	Dubai
MHS1154	Departure Entrance Canopy Removal SAA	Sharjah Airport Authority	Sharjah
MHS1139	Karama A&B -Emerald Properties	Emerald Properties	Dubai
MHS1178	Jalmudah Villa	Hamed Al Ghamdi Engg Consultancy (CONTEC)	KSA
MHS1209	OOTO Berths Sohar Port	SIMCO Technologies Canada	Oman

Project Number	Project Name	Client Name	Project Location
MHS1182	G+6 Building Al Barsha	Mawarid Finance	Dubai
MHS1130	Armada Tower 1	Stratum Owners Association Management	Dubai
MHS1131	Armada Tower 2	Stratum Owners Association Management	Dubai
MHS1132	Armada Tower 3	Stratum Owners Association Management	Dubai
MHS1133	Green Lake S1	Stratum Owners Association Management	Dubai
MHS1134	Green Lake S2	Stratum Owners Association Management	Dubai
MHS1136	Park Lane	Stratum Owners Association Management	Dubai
MHS1138	Dubai Star /Preatoni Tower	Stratum Owners Association Management	Dubai
MHS1142	Burj Al Nujoom	Stratum Owners Association Management	Dubai
MHS1176	Silverene Tower Basements	Palma Community Management Service	Dubai
MHS1222	M Residence Mankhool	Mawarid Finance	Dubai
MHS1223	Strengthening Design Openings L&T	L&T	Dubai
MHS1227	Footing Strengthening Warehouse Jafza	Prestige Construction	Dubai
MHS1241	Umm Suqeim Villa 77	Across Renovation Technical Works	Dubai
MHS1244	Al Mamzar Tower	Bu Haleeba Contracting	Dubai
MHS1232	Al Moosa Building Deira	ITQAN architectural design consultancy	Dubai
MHS1224	Maples 2 Basements	Lootah Real Estate	Dubai
MHS01218	TSE Tank Foundation Crack Assessment	Sharjah Airport Authority	Sharjah


MHS PROJECT
MANAGEMENT SERVICE
PROTECTING THE BUILT WORLD

Licenses

حكومة دبي
GOVERNMENT OF DUBAI

DUBAI
للاقتصاد والسياحة
Economy and Tourism

رخصة مهنية
Professional License

License Details / تفاصيل الرخصة

License No.	1013761				رقم الرخصة
Trade Name	MOHAMMED HUSSAIN SHAZ PROJECT MANAGEMENT SERVICES				الإسم التجاري: محمد حسين شاز لخدمات إدارة المشاريع
Legal Type	Sole Establishment				الشكل القانوني: مؤسسة فردية
Expiry Date	15/12/2023	تاريخ الإنتهاء	Issue Date	16/12/2021	تاريخ الإصدار
D&B D-U-N-S ®	0	الرقم العالمي	Main License No.	1013761	رقم الرخصة الام
Register No.		رقم السجل التجاري	DCCI No.		عضوية الغرفة

License Members / الاطراف

No./رقم الشخص	Name / الإسم	Nationality / الجنسية	Role / الصفة	Share / الحصص
1040641	محمد حسين شاز عبدالقادر بجبي حسين MOHAMMED HUSSAIN SHAZ ABDUL KHADER BAJPE HUSSAIN	India / الهند	Est. Owner / مالك مؤسسة	
441063	موسى اقبال محمد علي موسجي MOOSA IQBAL MOHAMMAD ALI MOOSJI	United Arab Emirates / الإمارات	Agent / وكيل خدمات	

License Activities / نشاط الرخصة التجارية

Project Management Services

خدمات إدارة المشاريع

Address / العنوان

Phone No		P.O. Box	صندوق بريد
Fax No		Parcel ID	118-726 رقم القطعة
Mobile No	971-54-4290205 هاتف متحرك		info@mhs-gpr.com البريد الإلكتروني / Email

ملك راشد محمد راشد الشارد القاسمي - نايف S11 مكتب

Remarks / الملاحظات

Print Date	14/12/2022	10:11	تاريخ الطباعة	Receipt No.	14726479 رقم الإيصال

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DUBAI MUNICIPALITY

رقم الشهادة : ٠٩٨٠٤ تاريخ اصدار الشهادة : ٢٠٢٢-٨٠-٥٢ rtificate Issue 25-08-2022

ENGINEERING PROFESSIONAL

شهادة سجل مزاولة المهن الهندسية

DILAWAR HUSSAIN HUSSAINI

ديلاور حسين حسينى

رقم القيد :	٤١٩٣١١	3914
النشاط :	خدمات هندسة إنشاءات الأبنية	nstruction Engineering rvices
الدرجة :	ارضي واثني عشر طابقا تصميم	-12 Design

cation to the above data, please update the data through the electronic services for the Building Permits Department - Consultants & Contractors

ملاحظات السجل : في حال اجراء اي تعديل علي البيانات أعلاه يرجي تحديثها من خلال الخدمات الالكترونية لادارة ترخيص البناء -قسم تاهيل الاس

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رقم الشهادة : ٤٢٠٢٢ تاريخ اصدار الشهادة : ٦٢-٢٠-٢٠١٨ rtificate Issue 26-02-2018

ENGINEERING PROFESSIONAL

شهادة سجل مزاولة المهن الهندسية

DILAWAR HUSSAIN

ديلاور حسين حسينى

رقم القيد : ٤١٩٣١١ 3914

النشاط : اعمال ترميم الخرسانة oncrete Restoration

الدرجة :

cation to the above data, please update the data through the electronic services for the Building Permits Department - Consultants & Contractors

ملاحظات السجل : في حال اجراء اي تعديل علي البيانات أعلاه يرجي تحديثها من خلال الخدمات الالكترونية لادارة ترخيص البناء -قسم تاهيل الاس

بلدية دبي
DUBAI MUNICIPALITY

رقم الشهادة : ٥٧٩٧٢ تاريخ اصدار الشهادة : ٨٠-٧٠-٩١٠٢ rtificate Issue 08-07-2019

ENGINEERING PROFESSIONAL

شهادة سجل مزاولة المهن الهندسية

AN MOHAMMAD ASLAM KHAN MOHD AJMAL

خان محمد اسلم خان

رقم القيد : ١٨٩٦١١ 6981

النشاط : خدمات هندسة الكشف على الانشاءات والتجهيزات الصناعية dustrial Installations spection Engineering rvices

الدرجة :

cation to the above data, please update the data through the electronic services for the Building Permits Department - Consultants & Contractors

ملاحظات السجل : في حال اجراء اي تعديل علي البيانات أعلاه يرجي تحديثها من خلال الخدمات الالكترونية لادارة ترخيص البناء -قسم تاهيل الاس

ISO CERTIFICATES

MHS PROJECT
MANAGEMENT SERVICE

PROTECTING THE BUILT WORLD

ENGINEERING SERVICES

FIRST QUALITY CERTIFICATION

Certificate of Registration

This certificate is hereby granted to the organization

MOHAMMED HUSSAIN SHAZ PROJECT MANAGEMENT SERVICES

OFFICE NO: 725, HAYAT BOULEVARD 1A.1, NSHAMA TOWN SQUARE, AL YELAYISS 2 STREET, DUBAI, UAE

This has been certified that the management system of the above organization has been audited and found to be in compliance with the First Quality Certification requirements for registration of the management systems standard detailed below:

ISO 9001:2015

(Quality Management Systems)

Scope of work

- Project Management Services
- Geophysical Services
- Non-destructive Inspection of Civil structures

Certification Registration No: FQC/Q/1606/AE

Initial Issue Date	: 25 January 2023
1st Surveillance	: 24 January 2024
2ND Surveillance	: 24 January 2025
Certificate Expiry	: 24 January 2026

(Subject to the company maintaining its system to the required standard)

IRQAO

ASCB Accreditation Services Worldwide

201901-05

CERTIFIED FIRST CERTIFICATION ISO 9001:2015

Chief Executive Officer

This Certificate is subject to satisfactory annual assessment.
Accredited by Accreditation Service for Certifying Bodies LLC, 8 The Green, Dover, DE, 19901, United States, www.ascb.com

The authenticity of this certificate can be verified online www.firstqualitycertification.ae or by email to the Head Office info@firstqualitycertification.ae

FIRST QUALITY CERTIFICATION

Certificate of Registration

This certificate is hereby granted to the organization

MOHAMMED HUSSAIN SHAZ PROJECT MANAGEMENT SERVICES

OFFICE NO: 725, HAYAT BOULEVARD 1A.1, NSHAMA TOWN SQUARE, AL YELAYISS 2 STREET, DUBAI, UAE

This has been certified that the management system of the above organization has been audited and found to be in compliance with the First Quality Certification requirements for registration of the management systems standard detailed below:

ISO 14001:2015

(Environmental Management Systems)

Scope of work

- Project Management Services
- Geophysical Services
- Non-destructive Inspection of Civil structures

Certification Registration No: FQC/E/1607/AE

Initial Issue Date	: 25 January 2023
1st Surveillance	: 24 January 2024
2ND Surveillance	: 24 January 2025
Certificate Expiry	: 24 January 2026

(Subject to the company maintaining its system to the required standard)

IRQAO

ASCB Accreditation Services Worldwide

201901-05

CERTIFIED FIRST CERTIFICATION ISO 14001:2015

Chief Executive Officer

This Certificate is subject to satisfactory annual assessment.
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FIRST QUALITY CERTIFICATION

Certificate of Registration

This certificate is hereby granted to the organization

MOHAMMED HUSSAIN SHAZ PROJECT MANAGEMENT SERVICES

OFFICE NO: 725, HAYAT BOULEVARD 1A.1, NSHAMA TOWN SQUARE, AL YELAYISS 2 STREET, DUBAI, UAE

This has been certified that the management system of the above organization has been audited and found to be in compliance with the First Quality Certification requirements for registration of the management systems standard detailed below:

ISO 45001:2018

(Occupational Health & Safety Management Systems)

Scope of work

- Project Management Services
- Geophysical Services
- Non-destructive Inspection of Civil structures

Certification Registration No: FQC/OH/1608/AE

Initial Issue Date	: 25 January 2023
1st Surveillance	: 24 January 2024
2ND Surveillance	: 24 January 2025
Certificate Expiry	: 24 January 2026

(Subject to the company maintaining its system to the required standard)

IRQAO

ASCB Accreditation Services Worldwide

201901-05

CERTIFIED FIRST CERTIFICATION ISO 45001:2018

Chief Executive Officer

This Certificate is subject to satisfactory annual assessment.
Accredited by Accreditation Service for Certifying Bodies LLC, 8 The Green, Dover, DE, 19901, United States, www.ascb.com

The authenticity of this certificate can be verified online www.firstqualitycertification.ae or by email to the Head Office info@firstqualitycertification.ae

Integrated Management System Policy

MHS Engineering Services is committed to:

- ☐ *Offer Quality Services to meet Customer Satisfaction*
- ☐ *Establish SMART objectives to successfully accomplish strategic goals and continual improvement*
- ☐ *Promote a culture of risk-based thinking to maintain business continuity at all times.*
- ☐ *Build teams and engage employees to participate in innovative thinking to improve proficiency*
- ☐ *Eliminate hazards and reduce OH&S, Information security risks, commitment to consultation and participation of workers, and, where they exist workers' representatives.*
- ☐ *Implement effective management system to prevent injury, ill health, environmental pollution, and depletion of natural resources resulting from our work activities.*
- ☐ *Promote active worker participation and consultation with interested parties.*
- ☐ *Comply with applicable statutory and regulatory requirements applicable to our business operations*
- ☐ *Communicate this policy to all internal and external interested parties*

DUBAI - U.A.E.

M.H.SHAZ
Managing Partner

Date 15.09.2022

#725, 7TH FLOOR - HAYAT BOULEVARD 1A.A
NSHAMA TOWN SQUARE - AL YELAYISS 2 street, DUBAI - UAE
Phone: +971 544290205| Email: info@mhs-gpr.com

INSURANCE POLICIES

ENGINEERING SERVICES

26.01.2023

CERTIFICATE OF INSURANCE

POLICY/ CERTIFICATE NO.	:	**CA0523000032**
COVER	:	Professional Indemnity Insurance- Annual Policy
INSURED	:	M/s MHS PROJECT MANAGEMENT SERVICES
INSURED'S ACTIVITY	:	Structural survey inspection /structural engineering
PERIOD OF INSURANCE	:	12 Month From 10-01-2023 to 09-01-2024 (Both Days Inclusive)
RETROACTIVE DATE	:	10-02-2022
TRIGGER	:	Claims made
LAW & JURISDICTION	:	UAE & GCC
TERRITORIAL LIMITS	:	UAE & GCC
ESTIMATED ANNUAL TURNOVER	:	UAE -AED 1,700,000/- GCC Countries AED 300,000/-
LIMIT OF INDEMNITY	:	AED 1,000,000/- any one claim and in the aggregate including costs and expenses.
DEDUCTIBLE	:	AED 10,000/- each and every loss including costs and expenses.

This is to certify that the Insured M/s MHS PROJECT MANAGEMENT SERVICES**.** is holding the Professional Indemnity Insurance Policy /Certificate No.: **CA0523000032** is valid up to 09-01-2024

This certificate is issued at the request of the insured and is without prejudice to the terms, conditions and exceptions of the above insurance policy.

For Noor Takaful General PJSC



Authorized Signatory

SG62/01/23

26.01.2023

CERTIFICATE OF INSURANCE

Certificate No	:	**CA0223000127**
Insured	:	M/s. MHS PROJECT MANAGEMENT SERVICES
Cover	:	Third Party Liability
Interest	:	Indemnifies Legal Liability of the Participant towards third parties in respect of bodily injury and/or property damage arising out of Participant's activities
Period of Insurance	:	From 10.01.2023 to 09.01.2024 (both days inclusive)
Business Activity	:	Structural survey/ Inspection Structural engineering consultancy services for Building and Industrial inspection, testing and necessary assessment, evaluation
Territorial limits		UAE & GCC
Law & Jurisdiction	:	UAE & GCC
Limit of Liability	:	AED 1.00,000/- any one occurrence and in the aggregate
Deductible	:	AED 5,000/- each and every loss
Premium	:	As Agreed

We confirm that M/s MHS PROJECT MANAGEMENT SERVICES is insured with us under Third Party (Public) Liability Insurance**.** This is to certify that the above-mentioned Insured is holding the Third-Party Liability Insurance certificate CA0223000127 is valid up to 09.01.2024
Subject otherwise to the terms, conditions and exceptions of the Policy.

For Noor Takaful General P.J.S.C.



Authorized Signatory

CLAUSES ATTACHING TO AND FORMING PART OF PUBLIC LIABILITY POLICY NO: CA0223000127

CANCELLATION CLAUSE

This insurance may be terminated either at the request of the Insured or at the option of the Company by giving a 30 days' Notice of Cancellation in which case the Company shall only be liable to repay a ratable proportion of the premium being pro-rata for the unexpired period from the date of cancellation. However this option of cancellation is subject that there are no claims either paid or outstanding relevant to the period during which the company was on risk.

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

DEFENCE COSTS CLAUSE

The Insurers will pay all costs, fees and expenses incurred with their prior consent in the investigation defense or settlement of any claim made against the Insured and the costs of representations at any inquest, inquiry or other proceedings in respect of matters which have a direct relevance to any claim made or which might be made against the Insured, provided such claim or claims are the subject of indemnity by this Policy. Such costs, fees and expenses are called "Defense Costs".

Insurer's total liability to pay compensation, claimants' costs, fees and expenses and Defense costs shall not exceed Indemnity Limits stated in the Schedule.

VALUE ADDED TAX (VAT) CLAUSE

Definitions
Value Added Tax means any value added tax or similar tax payable to any authority in respect of transactions and includes, but without limitation, any other form of taxation that maybe applicable to this contract.
1 VAT
1.2 All amounts expressed to be payable under this Insurance contract by the Insured to Insurer which (in whole or in part) constitute the consideration for any insurance services for VAT purposes are deemed to be exclusive of any VAT which is chargeable on that Insurance services, and accordingly if VAT is or becomes chargeable on any services made by Insurance Company to Insured customer under this contract and Insurance Company is required to account to the relevant tax authority for VAT on that services, that insured customer must pay to Insurance Company (in addition to and at the same time as paying any other consideration for such services or at the point the VAT becomes due to be paid by Insurance Company if earlier) an amount equal to the amount of that VAT (and Insurance Company must promptly provide an appropriate VAT invoice to that Insured customer where so required to by law).
1.3 Where this Insurance contract requires the Insured customer to reimburse or indemnify the Insurance Company for any cost or expense, The Insured shall reimburse or indemnify (as the case may be) Insurance Company for the full amount of such cost or expense, including such part thereof as represents VAT, save to the extent that such Insurance Company reasonably determines that it is entitled to credit or repayment in respect of such VAT from the relevant tax authority.
1.4 In relation to any services made by Insurance Company to customers under this Insurance contract, if reasonably requested by the customer, Insurance Company must promptly provide the customer with details of Insurance Company VAT registration and such other information as is reasonably requested in connection with the customer's VAT reporting requirements in relation to such insurance services.

ELECTRO MAGNETIC FIELD (EMF) EXCLUSION

Notwithstanding any provision to the contrary contained in this Policy or any endorsement thereto it is understood and agreed that this insurance excludes any claims or losses arising directly or indirectly out of non-ionic radiation including but not limited to Electro Magnetic Fields and/or Electro Magnetic Interference.

Subject otherwise to the terms exceptions and conditions of the Policy.

GENETICALLY MODIFIED ORGANISMS EXCLUSION

CLAUSES ATTACHING TO AND FORMING PART OF PUBLIC LIABILITY POLICY NO: CA0223000127

It is hereby understood and agreed that this insurance shall not apply to emerging risks due to any claims or losses arising directly or indirectly from Genetically Modified Organisms (GMO).

For the purpose of this exclusion, GMO shall mean and include:

organisms or micro-organisms or cells, or the organisms or micro-organisms, cells or cell organelles, from which they have been derived, which have been subject to a genetic engineering process which resulted in their genetic change and shall also mean and include every biological or molecular unit with self-replication potential or biological or molecular unit with self-replication potential from which they have been derived, which has been subject to a genetic engineering process which resulted in its genetic change.

In the event that the definition of GMO under the applicable laws and/or official regulations relating to genetic engineering or modification in any State, territory or jurisdiction in which a claim is made is wider than the foregoing then such wider definition shall be incorporated into this definition in addition to the foregoing.

TRANSMISSIBLE SPONGIFORM ENCEPHALOPATHY (TSE) EXCLUSION

Notwithstanding any provision to the contrary contained in this Policy or any endorsement thereto it is understood and agreed that this insurance excludes any claims or losses arising directly or indirectly out of transmissible spongiform encephalopathy (TSE) including but not limited to bovine spongiform encephalopathy (BSE) or new variant Creutzfeld-Jakob disease (vCJD).

Subject otherwise to the terms exceptions and conditions of the Policy

ELECTRONIC DATA ENDORSEMENT

1. Electronic Data Exclusion

Notwithstanding any provision to the contrary within the Policy or any endorsement thereto, it is understood and agreed as follows:

(a) This Policy does not insure loss, damage, destruction, distortion, erasure, corruption or alteration of ELECTRONIC DATA from any cause whatsoever (including but not limited to COMPUTER VIRUS) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

ELECTRONIC DATA means facts concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

COMPUTER VIRUS means a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorized instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. COMPUTER VIRUS includes but is not limited to 'Trojan Horses', 'worms' and 'time or logic bombs'.

However, in the event that a peril listed below results from any of the matters described in paragraph (a) above, this Policy, subject to all its terms, conditions and exclusions, will cover physical damage occurring during the Policy period to property insured by this Policy directly caused by such listed peril.

Listed Perils
Fire
Explosion

2. Electronic Data Processing Media Valuation

Notwithstanding any provision to the contrary within the Policy or any endorsement thereto, it is understood and agreed as follows:

CLAUSES ATTACHING TO AND FORMING PART OF PUBLIC LIABILITY POLICY NO: CA0223000127

Should electronic data processing media insured by this Policy suffer physical loss or damage insured by this Policy, then the basis of valuation shall be the cost of the blank media plus the costs of copying the ELECTRONIC DATA from back-up or from originals of a previous generation. These costs will not include research and engineering nor any costs of recreating, gathering or assembling such ELECTRONIC DATA. If the media is not repaired, replaced or restored the basis of valuation shall be the cost of the blank media. However this Policy does not insure any amount pertaining to the value of such ELECTRONIC DATA to the Assured or any other party, even if such ELECTRONIC DATA cannot be recreated, gathered or assembled.

INSTITUTE CYBER ATTACK EXCLUSION CLAUSE

1.1 Subject only to clause 1.2 below, in no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system.

1.2 Where this clause is endorsed on policies covering risks of war, civil war, revolution, rebellion, insurrection or, civil strife arising therefrom, or any hostile act by or against a belligerent power, or terrorism or any person acting from a political motive, Clause 1.1. shall not operate to exclude losses (which would otherwise be covered) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and/or guidance system and/or firing mechanism of any weapon or missile.

ASBESTOS EXCLUSION:

It is hereby understood and agreed that this insurance shall not apply to and does not cover any actual or alleged liability whatsoever for any claim or claims in respect of loss or losses directly or indirectly arising out of, resulting from, in consequence of, contributed to or aggravated by asbestos in whatever form or quantity.

Subject otherwise to the terms exceptions and conditions of the Policy.

Nothing herein contained shall be held to vary, waive or change any kind of the insuring agreements, exclusions, conditions or declarations of the policy, except as herein above set forth

SANCTION LIMITATION AND EXCLUSION CLAUSE

No insurer shall be deemed to provide cover and no 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 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.

INFECTIOUS OR CONTAGIOUS DISEASES LIABILITY EXCLUSION

The following perils, risks are excluded under this insurance :

Loss or damage caused directly or indirectly by:

CLAUSES ATTACHING TO AND FORMING PART OF PUBLIC LIABILITY POLICY NO: CA0223000127

a) Infectious or contagious disease manifested by any person or group of persons within the premises and/or by any past presence within the premises.
b) Murder or suicide or pest occurring at the premises.
c) Injury or illness sustained by any person arising from or traceable to foreign injurious matter in the food or drink provided on the premises.
d) Defects in the drains, ventilation, air conditioning, water supply and any other sanitary arrangements at the premises (except for physical bodily injuries or material damages sustained out of a physical accident)
e) Restriction of use of the premises (whether partial or total) by order of the competent public authority following the occurrence of a), b), c) or d).

Such loss is excluded regardless of any other cause or event contributing concurrently or in any sequence to the loss

COMMUNICABLE DISEASE EXCLUSION

1. Notwithstanding any provision to the contrary within this policy, this policy does not cover all actual or alleged loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.

2. For the purposes of this endorsement, loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test for a Communicable Disease.

3. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where: 3.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
3.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
3.3. the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress, damage to human health, human welfare or property damage.

LMA5396
17 April 2020

نور تكافل العام ش.م.ع، سجل رقم 1037950، هيئة التأمين سجل رقم 085، ص.ب: 49998، دبي، الإمارات العربية المتحدة، هاتف: 0353 528 4 971+
Noor Takaful General PJSC, Registration No. 1037950, Insurance Authority Registration No. 085, P.O. Box 49998, Dubai, United Arab Emirates T: +971 4 528 0353

Takaful Certificate Schedule

Takaful Certificate Number	:CA0223000127	**Takaful Certificate Inception Date**	: 17/01/2023
Takaful Certificate Issue Date	:27/01/2023	**Takaful Certificate Expiry Date**	: 16/01/2024
Class	:Casualty	**Takaful Certificate Type**	: Public Liability
Branch	:NWG-Dubai	**Customer ID**	: 02-28-001569394
Takaful Certificate Sum Covered	: 1,000,000.00	**Currency**	: AED
Name of Participant	:Messrs C D E Engineering Services		
Address of Participant	:P O Box No 316398 Dubai United Arab Emirates		
Title Of Risk/ Contract	:Indemnifies the Legal Liability of the Insured towards Third Parties in respect of Bodily Injury and / or Property Damage arising out of the Insured's activities within the Insured's Premises (i.e. as mentioned in the Address of Risk / Risk Location)		
Risk Location / Territorial Limits	:Law & Jurisdiction :UAE & GCC Territorial Limits :UAE & GCC		
Beneficiary	: MHS PROJECT MANAGEMENT SERVICES		
Scope of Cover	:Indemnity against all sums which the Insured shall become legally liable to pay as damages in respect of: - Accidental Bodily Injury to any person (third parties) - Accidental Loss of or Damage to third party property		
Document Note	: As per email dated 25.01.2023		
Jurisdiction	:		
Limit of Liability	: Per Occurrence AED 1,000,000.00 Aggregate Limit AED 1,000,000.00		
Deductible	:AED 5,000/- EACH AND EVERY LOSS		
Conditions	:As per Noor Takaful Public Liability Takaful Standard Takaful Certificate Wording Subject to the following Clauses: Limit of Indemity :AED 1,000,000/- Any One Occurence & in the aggregate Estimated Annual Turnover UAE: AED 1,700,000 GCC Countries: AED 300,000 Insured Activity :Structural survey/ Inspection Structural engineering consultancy services for Building and Industrial inspection, testing and necessary assessment, evaluation As per PCA 94 policy form subject to the following 30 Days notice of Cancellation (Both side on pro rata basis) Trigger: Occurrence Deductible inclusive of legal costs and expenses only (i.e. legal &/or court fees, excluding		

نور تكافل العام ش.م.ع، سجل رقم 1037950، هيئة التأمين سجل رقم 085، ص.ب: 49998، دبي، الإمارات العربية المتحدة، هاتف: 0353 528 4 971+
Noor Takaful General PJSC, Registration No. 1037950, Insurance Authority Registration No. 085, P.O. Box 49998, Dubai, United Arab Emirates T: +971 4 528 0353

Takaful Certificate Number CA0223000127

translation & loss adjusterrsquo;s fees)
Litigation and defence costs and expenses within policy limit of liability / costs inclusive clause
Work Away Risk
Pre-nominated loss adjusters: Miller International or To be advised
Subject to no known or reported losses nor circumstances which might lead to a loss as at inception date and for the past 5 years
Material alteration clause: In the event of the client becoming aware of a material change to the risk (including a material change to such risks loss record) after quotation but prior to inception the insured shall inform the insurer as soon as possible. The insurer reserves the right to amend or withdraw quoted terms and conditions subject to receipt of such new information
Sudden and accidental pollution (limited to AED 1,000,000 in the aggregate)

Exclusions :

Abuse &/or molestation
Asbestosis and silicosis
Auto liabilities
Cyber risk/ IT clarification agreement / electronic data/ loss of data
Failure to perform / deliver / supply
Fines, penalties, punitive and exemplary damages
Firearms/ explosives
Gradual pollution/ EIL
Marine/ Ship repairers and aviation liabilities
Medical Malpractice/ Pharma/ medical products/ clinical trials absolutely
Offshore works/ underwater risks
Political risks, War, S&T
Products liability, warranty, guarantee, inefficacy & recall
Professional liability and indemnity / D&O
Principal existing and surrounding property
Property Under Care, Custody & Control
Property being worked upon /Damage to contract works & materials/ equipment / goods being in transit – handled – stored – lifted
Pure financial loss/ business interruption/ consequential losses
Radioactive contamination/ Nuclear incident
Tour operatorrsquo;s liability
TSE/GMO/EMFs/Avian flu
WC/EL
Communicable Disease Exclusion Clause
Corona Virus (COVID 19) Exclusion Clause
Infectious / Contagious Disease Exclusion Clause
Personal and advertising injury
Damage or liability arising out of fireworks
Liability arising out of event cancellation
Liability towards performers, participants and organizers
Liability arising out of temporary stands
LMA 3100 Sanction Limitation and Exclusion Clause ? Cyber Exclusion LMA 5458

Warranted all safety measures/precautions to be taken while performing the duties, any claims due to Breach will not be entertained

It is warranted under this Certificate of Takaful that the contribution due must be paid to and received by the Company, no later than 60 days from the date of inception of this Takaful cover

نور تكافل العام ش.م.ع، سجل رقم 1037950، هيئة التأمين سجل رقم 085، ص.ب: 49998، دبي، الإمارات العربية المتحدة، هاتف: 0353 528 4 971+
Noor Takaful General PJSC, Registration No. 1037950, Insurance Authority Registration No. 085, P.O. Box 49998, Dubai, United Arab Emirates T: +971 4 528 0353

Takaful Certificate Number CA0223000127

Cover is subject to Clean Loss Record for the past 5 years and No Known or reported losses or circumstance that could give rise to a claim at inception till binding date, whichever may come later

Contribution : As Agreed

Contribution Payment Warranty: It is a warranty under this Takaful Certificate that the Contribution due should be paid within 30 days from the inception date. If the Participant fails to do so, Noor Takaful shall be entitled to terminate this Takaful Certificate immediately without prejudice to its rights of action in respect of any previous breaches of this Policy.

The takaful certificate shall be examined carefully in all respects by the Participant and the second copy returned duly signed by the Participant to the company within fifteen (15) days from the date of issuance, otherwise the terms and conditions contained or endorsed thereon are deemed to be accepted by the Participant. The communication maybe made electronically by email or phone calls



Signed for & on behalf of

Noor Takaful General P.J.S.C

Authorized Signatory

Date : 27/01/2023

شركة الوثبة الوطنية للتأمين
ALWATHBA NATIONAL INSURANCE CO

Workmen's Compensation Insurance

Date - 17-Jan-2023

To Whom It May Concern

Subject: Workmen's Compensation Insurance

We confirmed that MHS PROJECT MANAGEMENT SERVICES. is insured with us under Workmen's Compensation asper following details:

Policy No :	**40/2096/20/2023/108**
Period of Insurance :	**17-Jan-2023 to 16-Jan-2024**
No. of Employees :	**(3) Employees (as per list attached)**
Cover :	To cover employees against work related accidents in compliance with the UAE Federal Law No. 8 of 1980 and its amendments. • a) **Accidental Medical Expenses** necessitated by work related accidents up to Dhs. 45,000/- per person per accident, treatment being confined to Government and Private Hospitals or Clinics in U.A.E. • b) **Employer's Liability** Cover Dhs. 2,000,000/- any one occurance in the aggregate. • c) **Repatriation Expenses** up to a limit of Dhs. 35,000/-person in case of death or medical advice due to major injury. This insurance shall only apply to final judgments or awards obtained against the Insured in the UAE Courts and not to judgments or awards obtained elsewhere.
Jurisdiction :	**United Arab Emirates**

We also confirm that a Thirty-Day Notice will be given to you and the insured prior to the non-renewal or cancellation of this policy.

Subject to the same terms, conditions and limitations of the original Policy.

Authorized Signatory
Al Wathba National Insurance Co. PJSC

PO BOX 6807, DUBAI, U.A.E. TEL: +971 4 252 2110, FAX:+ 971 4 252 2113
E-MAIL: ALWATHBA@AWNIC.COM / DUBAI@AWNIC.COM

شركة الوثبة الوطنية للتأمين
ALWATHBA NATIONAL INSURANCE CO

Employee Details

S.No	Category	Name	Designation	Estimated Wages
1	Admin	Jesrill Panisa Demetillo	Building Architect	AED 48,000.00
2	Non Admin/ Manual	Marion Arvi Dizon Ladisla	Project Engineer	AED 90,000.00
3	Non Admin/ Manual	Muhammad Ehsan Ullah Abdul Ghani	Technician	AED 30,000.00

Total No Of Employees:**3** Total Estimated Annual Wages: **AED 168,000.00**

Authorized Signatory
Al Wathba National Insurance Co. PJSC

PO BOX 6807, DUBAI, U.A.E. TEL: +971 4 252 2110, FAX:+ 971 4 252 2113
E-MAIL: ALWATHBA@AWNIC.COM / DUBAI@AWNIC.COM

شركة الوثبة الوطنية للتأمين ش.م.ع.
AL WATHBA NATIONAL INSURANCE CO. P.J.S.C.

Workmen's Compensation-PUP Policy Schedule

Policy No.	:	40/2096/20/2023/108
Customer Code	:	1285342
Insured Name	:	MHS PROJECT MANAGEMENT SERVICES
Address	:	PO BOX , AL TAYER COMMERCIAL BUILDING, OFFICE NO.104,AL RAFFA BUR DUBAI,U.A.E.
Period	:	**From** : 17/01/2023 12:00 AM **To** : 16/01/2024 11:59 PM
Law(s)	:	Workmen's Compensation in accordance with UAE Federal Decree-Law No. 33 of 2021 - Relevant Parts relating to Labour Accidents only.
Interest	:	(3) Employees of the Insured engaged in their occupational activities/works anywhere in the UAE.
Premium	:	As Agreed

Details of Employees :

Estimated No. of Employees	Occupation of Employees	Estimated Total Annual Wages	Place or Places of employment
Jesrill Panisa Demetillo	Building Architect	AED. 48,000.00	United Arab Emirates
Marion Arvi Dizon Ladisla	Project Engineer	AED. 90,000.00	United Arab Emirates
Muhammad Ehsan Ullah Abdul Ghani	Technician	AED. 30,000.00	United Arab Emirates

Total Dirhams 168,000.00 (Dirhams One Hundred Sixty-Eight Thousand Only)

The following Conditions and Clauses are attaching to and forming part of this policy:

* Extension

-Extended to cover Employer's Liability upto AED 2,000,000 any one occurrence and Unlimited in the aggregate.
-Diya Difference Clause Limit AED 200,000/- per person
-Extended to cover Medical expenses necessitated by work related accidents upto AED 45,000 /- per employee, treatment being confined to U.A.E Government & Private Hospitals/Clinics only.
-Extended to coverRepatriation expenses necessitated by work related accidents upto AED 35,000/- per employee, including cost of escort where necessary.
-Sunstroke subject to the condition that the insured ensuring that the employees(s) exposed to sun should wear sufficient and suitable headgear to protect them from sun whilst at work.
-Covers the onset of Hernia subject to satisfactory medical certificate to establish that the onset of Hernia was as a result of work and during the currency of policy and was not pre-existing.
-Transportation to and from work / residence as per Transportation Clause Including legal & defense costs
-Automatic addition and deletion of employees subject to premium adjustment on pro-rata basis

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(upwards only) at policy expiry
-Including Work During Overtime and Public Holidays
-Employee to Employee Clause
-Waiver of subrogation against named parties where contractually required
-30 days notice of cancellation
-Primary Insurance Clause
-Indemnity to Principal Clause
-Errors & Omission Clause
-Including new employees awaiting completion of sponsorship transfer for whom the insured is responsible and on the insured's payroll but not under their sponsorship provided all the legal formalities are finalized prior to start of work
-Arbitration Clause
-24 Hours Personal Accident extension for non-occupational injuries resulting in Death or Permanent Total Disability only within UAE. Coverage is limited to accidental death or PTD arising out of violent, accidental, external and visible means and excludes natural death / death due to diseases. Benefits payable shall be limited to AED.50,000/- Per Person AOO & AGG.
-To cover Employee Involved in Accidents On-Site, Due to Any Case

* Exclusion
-Natural death or disease
-Subaqueous works
-Excludes Offshore Works
-Abseiling Works
-Any claim arising from or attributed to any claim arising out of Electromagnetic fields, Genetically Modified Organisms, Transmissible Spongiform Encephalopathy, asbestos &/or its derivatives & toxic molds.
-HIV/AIDS
-Communicable Disease (Coronavirus & Covid-19 Exclusion)
-Infectious or Contagious Diseases Liability Exclusion Clause
-Excluded business activities / trade □
Wood manufacturing □
Offshore employees □
Manufacture, storage, filling, breaking down, transport of fireworks, ammunition, fuses, cartridges, gunpowder, nitroglycerine or any explosive (unless purely incidental to the main operations of the insured) □
Manufacture, storage, filling, breaking down, transport of Gases and/or air under pressure in containers (other than Butane and the like in low pressure containers) □
Underground work (mines, collieries, tunneling) □
Military services or operations (Navy, Army or Air-Force) □
Participation in any kind of race □
Construction and maintenance of cofferdams □
Stevedores and dockside risks □
Quarries
-Electronic data endorsement clause
-War, Sabotage & Terrorism exclusion clause
-Political risks exclusion clause
-Cyber Exclusion Clause
-Nuclear Energy Exclusions Clause
-Sanction Limitation and Exclusion Clause
-Excluding Shipbuilding, ship repairing and ship breaking
-Excluding Aircraft and ship crews
-Excluding Carpentry works

* Conditions

رأس المال المدفوع والمصرح به (207) مليون درهم شركة خاضعة لأحكام القانون الإتحادي رقم (6) لسنة 2007 في شأن إنشاء هيئة التأمين وتنظيم أعماله ومقيدة بسجل شركات التأمين تحت رقم (10) بتاريخ 24/12/1984
Abu Dhabi Tel : 02-4185300 Fax : 02-6776628 P.O.Box : 45154 أبوظبي ها : 02-4185300 فاكس : 02-6776628 ص ب : 45154
Al Ain Tel : 02-4185485 Fax : 02-6776628 P.O.Box : 15883 العين هاتف : 02-4185485 فاكس : 02-6776628 ص ب : 15883
Dubai & N. Tel : 02-4185449 Fax : 02-6776628 P.O.Box : 6807 دبي هاتف : 02-4185449 فاكس : 02-6776628 ص ب : 6807
Sharjah Tel : 02-4185300 Fax : 02-6776628 P.O.Box : 45154 الشارقة هاتف : 02-4185300 فاكس : 02-4185300 ص ب : 45154
E-mail : alwathba@awnic.com Website : www.awnic.com

-Warranted loss history not more than 60% during any one year of the insurance for past 3 years
-Premium adjustment clause
-To cover employees involved in work related accidents, on-site, due to any cause (including Motor, CPM)

INFECTIOUS OR CONTAGIOUS DISEASES LIABILITY EXCLUSION CLAUSE :
The following perils, risks and kinds of insurance are excluded under this agreement: Loss or damage caused directly or indirectly by:
a) Infections or contagious disease manifested by any person or group of person within the premises and/or by any past presence within the premises.
b) Murder or suicide or pest occurring at the premises.
c) Injury or illness sustained by any person arising from or traceable to foreign injurious matter in the food or drink provided on the premises.
d) Defects in the drains, ventilation, air conditioning, water supply and any other sanitary arrangements at the premises (except for physical bodily injuries or material damages sustained out of a physical accident).
e) Restriction of use of the premises (whether partial or total) by order of the competent public authority following the occurrence of (a). (b), (c) or (d).
Such loss is excluded regardless of any other cause or event contributing concurrently or in any sequence of the loss.

COMMUNICABLE DISEASE EXCLUSION :
1. Notwithstanding any provision to the contrary within this policy, this policy does not cover all actual or alleged loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.
2. For the purposes of this endorsement, loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test for a Communicable Disease.
3. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
3.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
3.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
3.3. the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress, damage to human health, human welfare or property damage.
LMA5396
17 April 2020

Kindly check the contents of this Policy and its enclosures carefully. In the absence of any comment and / or advice from you to the contrary we consider that it reflects precisely your instructions and requirements.

	20-JAN-23	
For and on behalf of the company	**Date**	**Insured's Signature**

Created By : ONLINE Approved By : ONLINE Printed By : Online 20-JAN-23 12:56:14

ALWATHBA NATIONAL INSURANCE

TO WHOM IT MAY CONCERN

Premium Paid Certificate

Cover Type	:	**Workmen'S Compensation-Pup**
Policy No	:	**40/2096/20/2023/108**
Endorsement No	:	**NA**
Insured	:	MHS PROJECT MANAGEMENT SERVICES
Contract	:	(3) Employees of the Insured engaged in their occupational activities/works anywhere in the UAE. Location : United Arab Emirates
Period Of Insurance	:	17/01/2023 Till 16/01/2024

It is hereby agreed and understood that premium due on the above policy has been debited to the account of the insured with us, and for the effectiveness of the cover granted, the said premium can be considered as paid.

This document is subject to all the terms as per wordings of the policy, jacket and endorsement.

Issued at AWNIC on 20/01/2023

Authorized signatory
For Al Wathba National Insurance Co .P.J.S.C.

By : ONLINE Approved By : ONLINE Printed By : Online 20-JAN-23

PRINCIPLES OF TAKAFUL

In the Name of Allah the Most Gracious the Most Merciful

PARTICIPATION IN TAKAFUL SCHEME

Takaful is a scheme based on joint-guarantee, brotherhood, solidarity and mutual cooperation among a group of people called Participants to help and provide financial assistance to each other. The objective of the scheme is to provide financial protection to the Participants through the principles of Takaful, which encourage people to co-operate and help one another for a good cause as embodied in the teaching of Islam.

> "… Help ye one another in righteousness and piety, but help ye not one another in sin and rancor..." (Al-Maidah, verse 2)

In line with this concept the Participants shall agree to contribute a sum of money called Takaful Contribution into a common Takaful fund called General Takaful Fund (hereinafter called the "GTF"). With the payment of the Takaful Contribution, the Participants shall be entitled to the benefits provided under the terms and conditions of the Takaful Certificate in accordance with the Islamic Shari'ah principles of co-operation, mutual help and joint indemnity.

The Company, as the scheme manager, acts as an agent (Wakeel) in managing the Takaful operations on behalf of all the Participants. In return, the Company is entitled to a Wakalah fee which is deducted from the Takaful Contributions paid by the Participants. This Wakalah fee would be used by the Company to pay for its operational, administrative and general expenses. As approved by the Internal Shari'ah Supervision Committee of the Company, the Wakalah fee may constitute up to a maximum of 35% of the Takaful contribution accrued during the financial year.

The GTF shall be used for payment of claims (Takaful Benefits) to the Participants who are eligible in accordance with the terms and conditions of the Takaful Certificate. The Takaful Contributions to the GTF are considered as Tabarru'a for the purpose of solidarity and mutuality as embodied in the principles of Takaful. The Participants authorize the Company to secure re-Takaful protection whenever necessary to safeguard the GTF. Payment to re-Takaful, claims investigations and allocation for reserves shall also be deducted from the GTF.

Noor Takaful General PJSC, Registration No. 1037950, P.O. Box 49998, Dubai, United Arab Emirates | 600 50 50 57 | www.noortakaful.com

INVESTMENT

The Company shall deal exclusively with managing and investing the assets of the GTF and surplus therefrom, if any, in accordance with the Shari'ah principles as guided by its Internal Shari'ah Supervision Committee. The Company undertakes to invest these assets separately from its own assets and free from any liens of its own creditors. Pursuant to this, and in full accordance with the approval of the Internal Shari'ah Supervision Committee, the Company is entitled up to 35% of the participant's investment revenue accrued during the financial year, as Mudarib profit share, and the balance shall be credited to the GTF.

Any losses due to investment and business risks as recognized under the Shari'ah rulings and associated with market conditions are initially borne by the GTF. And in conformity with rulings of the Shari'ah as well, the Company shall be liable for any proven loss to assets of the GTF if such loss is due to the act of breach of trust or negligence on the part of the Company.

DISTRIBUTION OF SURPLUS

If at the end of the financial year of the Company there is a net surplus in the GTF, the Participants shall be entitled to a share of the surplus. The surplus from the GTF would be calculated according to actuarial principles and in proportion to the contributions retained in the GTF after re-Takaful and Wakalah fees.

The Company shall distribute the surplus from the GTF as set out below:

- The entitlement of the Participant to the surplus shall be determined by taking into consideration all the claims incurred under the Takaful Certificate during the financial year and after making appropriate provisions for reserves.
- If the above is less than the amount of Takaful Contribution earned during the financial year under the Takaful Certificate, the Participant shall be entitled to the share of surplus on the amount of the difference between the Takaful Contribution and the claims and provisions above.

All eligible Participants will be notified of their share of the surplus. If the Participant fails to collect or cash the surplus within a period of 5 years from the date written on the aforementioned notification of surplus, then the Participant shall be considered to have forfeited its right to the share of surplus. Forfeited surplus shall be transferred to a reserve account under the GTF.

Should the Participant withdraw from the Takaful Scheme before the Expiry Date of the Takaful Certificate, no surplus will be paid.

GTF DEFICIT

In the event that the GTF has a shortfall in fulfilling its Takaful obligations, the Company shall grant an interest-free loan (Qard Hasan) from its standby capital to provide for the total amount of any losses in the GTF, which shall be recouped from future surpluses of the GTF.

AMALGAMATION OF FUNDS

The GTF fund may be amalgamated with other general Takaful funds. .

The whole scheme shall be governed by the principles and provisions of the Shari'ah as advised by the Company's Internal Shari'ah Supervision Committee



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وثيقة التأمين التكافلي على المسؤولية تجاه الغير

THIRD PARTY LIABILITY TAKAFUL INSURANCE POLICY

Disclaimer and Definitions: **1. Disclaimer** ▪ Wherever the term **"Insurance"** is contained herein this Takaful Contract, it is intended to stand for **Takaful**; **"Islamic Insurance"**. ▪ Wherever the term **"Company"** is contained herein this Takaful Contract, where the **"Company"** is receiving or disbursing amounts- save where such deeds are deemed to be an infringement, or negligence, or violation of the terms, conditions and responsibilities therein- it is intended to stand for **"Noor Takaful General"** in its capacity as the "Agent" of the Takaful Pool. ▪ The headings of the paragraphs are intended solely for the purposes of organizing the Takaful Contract. The context thereunder shall be deemed to contain the meanings intended.	**ء المسؤولية وتعريفات :** **1. إخلاء المسؤولية** ▪ أينما يرد المصطلح "تأمين" في هذه الوثيقة، يقصد به التكافل / التأمين الإسلامي . ▪ أينما ورد مصطلح الشركة من حيث تسلمها مبالغ أو صرفها مبالغ - ما لم يكن ذلك تعدياً أو تقصيراً أو مخالفة للشروط و المسؤوليات – فالمراد منها دار التكافل بصفته وكيال عن وعاء التكافل. ▪ عناوين الفقرات لغايات التنظيم فقط والعبرة بما يرد بالمضمون أسفل العنوان
2. Definitions ▪ **Takaful "The Islamic Insurance"**: A collective contractual arrangement aiming at achieving cooperation amongst a group of Participants encountering in common certain risks where each Participant pays certain Contribution amount that leads to generate a fund called the Participants' Fund. This Participants' Fund shall be used for the purpose of paying indemnity amounts for those participants who are sustaining damages and losses due covered risk being materialized. The participants' Fund and the Funds collected shall be managed and invested by The Takaful Operator in consideration of a predefined remuneration. All the transactions of the Takaful "Islamic Insurance" shall be performed in compliance with the Islamic Shariah provisions and principles.	**2. تعريفات** ▪ **التأمين التكافلي** : تنظيم تعاقدي جماعي يهدف إلى تحقيق التعاون بين مجموعة من المشتركين في مواجهة أخطار معينة حيث يقوم كل منهم بدفع إشتراك معين يؤدي إلى تكوين صندوق يسمى صندوق المشتركين يتم من خالله دفع التعويض المستحق لمن يتحقق الخطر بالنسبة له، ويقوم مدير التكافل بإدارة هذا الصندوق وإستثمار االموال المتجمعة نيه مقابل مكافأة معينة ومحددة مسبقاً، ويجب أن تكون جميع مع امالت التأمين التكافلي متفقة مع أحكام الشريعة اإلسالمية .

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▪ **Takaful Fund:** It stands for the Contributions paid by the Participants for the purpose of creating the Participants' Fund. The Participants' Fund shall be used for the purpose of paying indemnity amounts due to participants and/or to any eligible Third Party. In case the Funds available in the Participants' Fund is not sufficient to cover due liabilities, an (Interest Free Loan) "Qardh Hasan" shall be availed and provided by the shareholders' fund.	▪ **وعاء التكافل:** وهو عبارة عن إشتراكات المشتركين التي يدفعونها ويكون صندوق المشتركين، حيث يقوم صندوق المشتركين بدفع التعويضات المستحقة للمشتركين و/أو المستفيدين، وفي حالة عدم كفاية الأموال الموجودة في صندوق المشتركين ، فإن صندوق المساهمين)والذي يكون من أسهم المساهمين(يقوم بتقديم قرض حسن)قرض بدون فائدة(لصندوق المشتركين.
▪ **Takaful Operator:** It stands for the Takaful Company, which is being established and conducts its business in accordance with the provisions of the Federal Law No. (6) of year 2007, concerning the Establishment of the Insurance Authority and Regulating its Activities, and its Executive Regulations, and The Takaful Regulation No. (4) of year 2010, whose overall transactions shall performed in compliance with the Islamic Shariah provisions and principles.	▪ **مدير التكافل:** يقصد به شركة التأمين التكافلي والتي تؤسس وتمارس أعمالها وفق أحكام القانون الإتحادي رقم 6 لسنة 2007 بشأن إنشاء هيئة التأمين وتنظيم أعماله والتي تكون جميع معاملاتها متفقة مع أحكام الشريعة الإسلامية
▪ **Company:** Noor Takaful General (PJSC) in its capacity as the Agent and the Operator to manage the Takaful Fund.	▪ **الشركة:** دار التكافل)ش.م.ع(و بصفتها وكيل و مديرا إدارة وعاء التكافل.
▪ **Contribution:** The consideration amount which the Participant undertakes to pay on the basis of the Donation (Tabarru'a) commitment, against participation in the Takaful Fund being formed at the Company for the purpose of indemnifying losses and or damages or paying profits, if any.	▪ **الاشتراك:** المقابل الذي يتعهد المشترك بدفعه على أساس الإلتزام بالتبرع لقاء إشتراكه في وعاء التكافلي لدى الشركة لتعويض الأضرار أو دفع الأرباح اذا يوجد.
▪ **Participant:** It stands for an individual and/or corporate who is binding to the Shari'ah Application of Takaful Contribution and to the Takaful Contract, by virtue of which he undertakes to pay the Contribution amount, upon which he or his legal heirs or assignees to whom assignment shall be eligible, shall have the	▪ **المشترك:** هو الشخص الطبيعي أو المعنوي الذي يلتزم بالمبدأ الشرعي المعتمد للإشتراكات التكافل ويعقد تأمين تكافلي ويلتزم بدفع مبلغ الإشتراك والذي يحق له أو لورثته الشرعيين أو من يتنازل إليه، في الحالات التي يجوز فيها التنازل، الحصول على التعويض أو الأرباح التي يقدمها وعاء المشتركين.

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right to receive indemnity or profits provided by the Participants' fund.	
▪ **Shari'ah Application of Takaful Contribution:** it stands for the Document stipulating the key fundamentals and principles of the Takaful Contract adopted by the company for the purpose of regulating the relationship of the Participants with the Company which should be approved by the Participant at the time of participation.	▪ **المبدأ الشرعي المعتمد لإشتراكات التكافل:** هو الأسس والمبادىء الرئيسية للتأمين التكافلي التي تعتمدها الشركة في علاقة المشتركين بها والتي يجب أن يوافق عليها المشترك عند إشتراكه
▪ **Takaful Contract:** The Contract and any endorsement made effective to this Contract concluded between the Company and the Participant which is stipulating the contract's terms and conditions, the rights and the obligations of both parties or of the beneficiaries of the Takaful Contract.	▪ **وثيقة التأمين التكافلي:** الوثيقة المبرمة بين الشركة والمشترك والمتضمنة شروط العقد وحقوق والتزامات الطرفين أو المستفيدين من التأمين التكافلي وأي ملحق لهذه الوثيقة .
▪ **Indemnity:** It stands for the amount or the agreed indemnity limit due to the Participant, or to the beneficiary, in the manner agreed upon, when the risk covered is being materialized, or upon the time of the maturity date specified in the contract.	▪ **التعويض :** المبلغ المستحق إلى المشترك أو المستفيد على الوجه المتفق عليه عند تحقق الخطر أو حلول الأجل المحدد في العقد.
▪ **Claim/Claims:** It stands for the Application lodged by the Participant or by the holder of the Takaful Contract to the Company for obtaining the agreed indemnity amount when the loss or damage covered and provided therein the Takaful Contract coverage is being materialized during the coverage period. Such application shall be accompanied by all the required supporting documents.	▪ **المطالبة / المطالبات:** طلب مقدم إلى شركة التأمين التكافلي من المشترك أو من حامل الوثيقة بغرض الحصول على التعويض المتفق عليه عن الضرر وذلك عند وقوع الخطر المشمول ضمن التغطية التأمينية التكافلية التي توفرها هذه الوثيقة خلال مدة التغطية، والمشفوع بالمستندات المؤيدة له .

ثيقة التأمين التكافلي على المسؤولية تجاه الغير
THIRD PARTY LIABILITY TAKAFUL INSURANCE POLICY

Whereas the Participant carrying on the business described in the schedule and no other for purpose of this Insurance has by a proposal and declaration which shall be the basis of this Insurance contract and is deemed to be incorporated herein has applied to Noor Takaful General PJSC, (hereinafter called "the Company") for the Insurance hereinafter contained and has paid or agreed to pay the Contribution as consideration for such Insurance.

Now this Policy Witnessed: -

That subject to the terms conditions and exclusions contained herein or endorsed herein the Company shall indemnify the Participant against all sums which the Participant shall become legally liable to pay as compensation in respect of

i. accidental bodily injury to any third party
ii. accidental loss or damage to material property belonging to third parties caused in connection with the business described on the schedule and happening within the territorial limits noted in the schedule during the period of Insurance.

PROVISOS

Provided always that:

1. The Company shall only be liable for occurrences caused through the fault or negligence of the Participant or his employees whilst engaged in the business described on the schedule.
   a) the liability of the Company under this policy for all compensation payable shall not exceed the limits of indemnity whether in respect of

حيث إن المشترك ، الذي يزاول الأعمال المبينة في الجدول أدناه لأغراض هذا التأمين دون سواها من الأعمال، قد قدم لشركة دار التكافل ش.م.ع( )ويشار إليها فيما يأتي "بالشركة"(بموجب عرض وإقرار والذي سيكون أساس هذا العقد وجزءاً لا يتجزأ منه، للحصول على التأمين المتضمن فيما يأتي وقد قام بدفع أو وافق على
أن يدفع الشتراك مقابل ذلك التأمين.

وعليه بموجب هذه الوثيقة :

تعوض الشركة المشترك وفقاً للشروط و الأحكام والاستثناءات المتضمنة في هذه الوثيقة عن كل المبالغ التي يصبح المشترك مسئولاً قانوناً عن دفعها بموضوع تعويض فيما يخص الآتي:

i. الإصابة البدنية العرضية التي يتكبدها أي طرف ثالث.

ii. الخسارة أو الضرر العرضي للممتلكات المادية للغير الناجمة بسبب أو على صلة بالأعمال المبينة في الجدول والتي تحدث ضمن الحدود الجغرافية المبينة في الجدول خلال فترة التأمين.

الشروط

الترجمة العربية

1. تتحمل الشركة المسؤولية فقط عن الحوادث التي يتسبب فيها خطأ أو إهمال المشترك أو موظفيه أثناء مباشرتهم لأعمال المبينة في الجدول.

أ. لن تزيد مسؤولية الشركة بموجب هذه الوثيقة فيما يتعلق بجميع التعويضات مستحقة الدفع عن حدود التعويض سواء فيما يخص أي واقعة واحدة أو خلال أي مدة تأمين واحدة.

any one occurrence or in any one period of Insurance.

b) the term "any one occurrence" shall be deemed to mean any one occurrence or all occurrences of a series consequent on or attributable to one source or original cause.

2. The Company will also pay

i. all costs and expenses recoverable by any claimant from the Participant.

ii. all costs and expenses incurred with the written consent of the Company.

In respect of any claim to which the indemnity expressed in this policy applies.

3. The Company shall not be liable for claims notified after a period of one Gregorian year from the date of occurrence of the event, unless the policy is renewed continuously with the Company.

EXCLUSIONS

The Company shall not be liable under this Policy in respect of:

1)

a) bodily injury to or disease contracted by any person in the employment or apprenticeship of the Participant arising out of and in the course of such employment or apprenticeship.

b) any person claiming compensation from the Participant under any workmen's compensation act or ordinance and/or at common law and/or at shariah law as a workman in the service of a subcontractor under the Participant.

2) loss of or damage to property belonging to or hired by the Participant

3)

a) loss of or damage to property in the care

ب. يُقصد بمصطلح "أي واقعة واحدة" واقعة واحدة أو سلسلة من الوقائع الالحقة أو التي تُعزى إلى مصدر واحد أو سبب أصلي.

2. تدفع الشركة أيضاً:

أ. جميع التكاليف والمصروفات التي يمكن أن يستردها أي مطالب من المشترك .

ب. جميع التكاليف والمصروفات المتكبدة بموافقة كتابية من الشركة.

وذلك فيما يخص أي مطالبة ينطبق عليها التعويض المذكور في الوثيقة.

3. الشركة غير مسؤولة عن المطالبات التي تم الإخطار بها بعد مرور سنة شمسية من تاريخ وقوع أي حدث إلا أن كان قد تم تجديد الوثيقة باستمرار مع الشركة.

االستثناءات

ال تتحمل الشركة المسؤولية بموجب هذه الوثيقة فيما يخص التالي:

)1

أ. اإلصابة البدنية أو مرض أي شخص يعمل أو يتدرب لدي المشترك والناشئة عن وأثناء تأدية العمل أو التدريب.

ب. اي شخص يطالب بتعويض من المشترك بموجب قانون التعويضات العمالية و/أو قوانين محلية و/أو القانون العام وأو أحكام الشريعة بصفته عاماًل يعمل لدى المقاول من الباطن لدى المشترك .

2) الخسارة أو الضرر في الممتلكات التي تخص أو التي يستأجرها المشترك .

)3

أ. الخسارة أو الضرر للممتلكات تحت رعاية أو تصرف المشترك أو أي من موظفيه.

custody or control of the Participant or any of Participant's employees. b) loss of or damage to that part of any property upon which the Participant or any of Participant's employees are or have been working or exercising physical control.	ب. الخسارة أو الضرر الذي يصيب ذلك الجزء من أي ممتلكات أثناء عمل المشترك أو أي من موظفيه أو ممثليه أو ممارسيهم التي تحت مادي عليه.
4) damage to property (including land or buildings or sewers or gas electric water or other mains or pipes) or injury to or illness to any person caused by subsidence vibration or by the removal or weakening of support.	**4)** تضرر الممتلكات (بما في ذلك الأرض أو المباني أو البالوعات وأنابيب الغاز أو الكهرباء أو المياه أو المواسير الأخرى) أو إصابة أي شخص أو مرضه الناجم عن الانخساف، أو الاهتزاز، أو عن طريق إزالة أو ضعف الدعائم.
5) liability arising out of the ownership possession, maintenance, operation or use by or on behalf of the Participant of any mechanically propelled vehicle including trailers whether used on public road or otherwise.	**5)** المسؤولية الناشئة عن ملكية أو حيازة أو صيانة أو تشغيل أو استخدام المشترك أو بالنيابة عنه أي مركبة ذات دفع ميكانيكي بما في ذلك المقطورات سواء كانت على الطريق العام أو غير ذلك.
6) liability arising out of the ownership possession or use by or on behalf of the Participant of any i. aircraft or Hovercraft ii. drilling Platform or Rig iii. watercraft of any kind or description iv. railway rolling stock	**6)** المسؤولية الناشئة عن ملكية أو حيازة أو استخدام المشترك أو بالنيابة عنه أي: i. طائرة أو حوامة. ii. رصيف أو منصة حفر. iii. زورق مائي من أي نوع أو وصف. iv. عربة السكك الحديدية.
7) liability arising out of the ownership possession or use by or on behalf of the Participant of any lift escalator crane hoist or other power operated lifting tackle except such as may be specified in the schedule.	**7)** المسؤولية الناشئة عن ملكية أو حيازة أو استخدام المشترك أو بالنيابة عنه أي نوع من المصاعد أو السلالم الكهربائية أو ونش أو رافعة أو معدات رفع كهربائية أخرى باستثناء تلك التي يتم تحديدها في الجدول.
8) liability arising out of: i. bodily injury disease loss or damage to property directly or indirectly caused by or through or in connection with defective drains sewers or sanitary arrangements seepage pollution or contamination. ii. the cost of removing cleaning-up or nullifying seeping polluting or contaminating substances.	**8)** المسؤولية الناشئة عن: i. الإصابة البدنية أو المرض أو الخسارة أو الضرر الممتلكات الناجمة بشكل مباشر أو غير مباشر أو من خلال أو نيما يتصل بمصارف أو بالوعات صرف صحي معيبة، أو التجهيزات الصحية، أو التسرب، أو المواد الملوثة أو التلويث. ii. تكلفة إزالة، أو تنظيف، أو الوضاء على التسرب أو المواد الملوثة أو التلويث.

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9) any liability arising out of remedial or other treatment or advice administered or given by the Participant or by any person acting on Participant's behalf or any professional neglect error or omission of the Participant or of Participant's employees or any person acting on behalf of the Participant.	**9)** أي مسؤولية ناشئة عن الشفاء أو العلاجات الأخرى أو الاستشارة المقدمة أو الموصوفة من قبل المشترك أو بالنيابة عنه أو أي إهمال أو خطأ أو سهو مهني من المشترك أو موظفيه أو أي شخص يتصرف نيابة عن المشترك.
10) the liability arising out of any commodity which the Participant or Participant's employees have manufactured sold supplied repaired serviced tested designed specified formulated constructed installed distributed treated altered or processed after such commodity has been removed from the premises occupied by the Participant.	**10)** المسؤولية الناشئة عن أي سلعة صنعها أو باعها أو وردها او أصلحها أو أجرى صيانتها أو اختبرها أو صممها أو وضع مواصفاتها أو تشكيلها أو إنشاءها أو تركيبها أو توزيعها أو معالجتها أو تعديلها أو قام بتجهيزها المشترك أو موظفيه بعد زوال هذه السلعة من العقار الذي يشغله المشترك.
11) liability arising out of the ownership or tenure by the Participant of any land or building not specified in the schedule as premises.	**11)** المسؤولية الناشئة عن امتلاك أو حيازة المشترك ألي أرض أو مبنى غير محددة في الجدول بوصفها مباني.
12) liability under any agreement or contract under which the Participant has assumed liability which would not have attached in the absence of such agreement.	**12)** المسؤولية تحت أي اتفاقية أو عقد تحمّل بموجبه المشترك مسؤولية لم تكن لتلحق به في غياب مثل هذه الاتفاقية.
13) fines liquidated damages or damages awarded under any penalty clause or any punitive or exemplary damages	**13)** الغرامات أو التعويضات المقطوعة أو تعويضات الأضرار بموجب أي شرط جزائي أو أية أضرار عقابية أو تحذيرية.
14) liability arising from libel slander or infringement of plans copyright patent trade name trademark or registered design.	**14)** المسؤولية الناشئة من التشهير أو القذف أو التعدي على خطط أو حقوق طبع أو براءة اختراع أو اسم او علامة تجارية أو تصميم مسجل.
15) the Deductible/Excess stated in the schedule which the Participant is responsible in respect of each and every occurrence of loss of or damage to property or injury or illness.	**15)** مبلغ التحمل/ الفائض المذكور في الجدول والذي يعد المشترك مسؤولاً عن تحمله شيئا يتعلق بكل واقعة أو خسارة أو ضرر للممتلكات أو إصابة أو مرض.
16) loss, damage, cost or expense 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	**16)** الخسارة أو الضرر أو التكاليف أو المصروفات أيا كانت طبيعتها سواء مباشرة أو غير مباشرة أو ناشئة عن أو على صلة بأي مما يأتي بغض النظر عن أي سبب آخر أو حادث يقع تزامناً أو تابعاً للخسارة:

contributing concurrently or in any other sequence to the loss; i. 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 proportions of or amounting to an uprising, military or usurped power; ii. confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority iii. any act of terrorism. For the purpose of this Exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(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 Exclusion also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to (i), (ii) and/or (iii) above. If the Company 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 Participant	i. الحرب، الغزو، أعمال العدو الأجنبي، الأعمال العدائية أو أي عمليات مشابهة لعمليات الحربية)سواء كانت الحرب معلنة أم ال(أو الحرب الأهلية أو التمرد أو الثورة او العصيان المسلح أو العصيان المدني والاستيلاء على السلطة أو الذي يصل إلى الثورة والعصيان العسكري أو الشعبي، واغتصاب السلطة. ii. المصادرة أو التأميم أو الاستحواذ أو تدمير أو الإضرار بالممتلكات من قبل أو بناء على أمر أي حكومة أو سلطة عامة أو محلية. iii. أي عمل إرهابي. لأغراض هذا الاستثناء، يقصد بعمل إرهابي، عمل يتضمن، بما في ذلك ودون حصر، استخدام القوة أو العنف و/أو التهديد باستخدامها من قبل أي شخص أو مجموعة/مجموعات من الأشخاص، سواء كانوا يتصرفون وحدهم أو بالنيابة عن أو على صلة بأي مؤسسة أو مؤسسات أو حكومة أو حكومات ملتزمة بأهداف سياسية أو دينية أو أيديولوجية أو أهداف مشابهة بما في ذلك النية على التأثير على أي حكومة و/أو ترويع العامة أو أي جزء منهم. كما تستثني كذلك الخسارة أو الضرر أو التكاليف أو المصروفات أيا كانت طبيعتها سواء مباشرة أو غير مباشرة تسبب فيها أو تنتج عن أو على صلة بأي عمل يتخذ للسيطرة أو منع أو قمع أو يرتبط بأي شكل بالفقرة)i(و/أو)ii(و/أو)iii(أعاله. إذا زعمت الشركة بأنه بسبب هذا الشرط أن أي خسارة أو ضرر أو تكاليف أو مصروفات غير مغطاة بموجب هذا التأمين، فإن عبء أثبات العكس يقع على المشترك . في حال أي جزء من هذه الاستثناءات كان غير نافذ المفعول أو غير قابل للتطبيق، فإن بقية الاستثناءات تبقى نافذة المفعول والتأثير بالكامل.

In the event any portion of this Exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.	
17) Radioactivity a) i. Any accident or any loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss. ii. Any legal liability of whatsoever nature directly or indirectly caused by or contributed by or arising from ionising radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel. Solely for the purpose of this Exclusion combustion shall include any self-sustaining process of nuclear fission. b) Any accident loss destruction or legal liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.	**17) النشاط الإشعاعي** أ. i. أي حادث أو خسارة أو تلف أو ضرر يحدث للممتلكات أيا كانت أو أي خسارة أو مصروف أيا كان نتيجة أو يعزى إلى ذلك أو أي خسارة تبعية. ii. أي مسؤولية قانونية أيا كانت طبيعتها سواء كانت مباشرة أو غير مباشرة تحدث بسبب أو نتيجة إلى أو تساهم فيها الإشعاعات الأيونية أو التلوث بالإشعاعات الذرية الصادرة من أي وقود نووي أو أية مخلفات نووية ناتجة عن احتراق الوقود النووي ولغرض هذا الاستثناء فإن عبارة "الاحتراق" تشمل أي عملية تفاعل ذاتية تؤدي إلى انشطار نووي. ب. أي حادث أو خسارة أو دمار أو مسؤولية قانونية سواء كانت مباشرة أو غير مباشرة تحدث بسبب أو نتيجة إلى أو تساهم فيها مواد الأسلحة النووية.
18) Date Related Computer Failure a) Any loss or destruction of or damage to property or consequential loss arising therefrom or any other loss cost or expense directly or indirectly caused by or consisting of or arising from or b) Any legal liability directly or indirectly caused by or contributed to by or arising from the inability or failure of any computer data processing equipment or media microchip integrated circuit or similar device or any computer software whether the property of the Participant or not and whether occurring before during or after the year 2000 i. Correctly to recognise any date as its true calendar date or	**18) أعطال الحاسوب المتعلقة بالتاريخ** أ. أي خسارة أو دمار أو ضرر للممتلكات أو خسارة تابعة تنشأ عن ذلك أو أي خسارة أو تكاليف أو مصروفات أخرى سواء مباشرة أو غير مباشرة تتسبب أو تتكون من أو تنشأ عنها. ب. أي مسؤولية قانونية سواء مباشرة أو غير مباشرة تتسبب أو تنشأ عن عدم قدرة أو إخفاق أي معدات معالجة بيانات للحاسوب أو دائرة متكاملة أو رقاقة لوسائل الاعالم أو جهاز مشابه أو أي برنامج للحاسوب سواء كان من ممتلكات المشترك أم لا أو سواء حدث قبل أو أثناء أو بعد العام 2000 تنبع مما يأتي:- i. التعرف بشكل صحيح على أي تاريخ كتاريخه الحقيقي. ii. أن يخزن أو يعبق و/أو يعالج أو يسرد أو يشغل بشكل صحيح أي بيانات أو معلومات أو أمر أو تعليمات تتيح التعامل مع أي تاريخ بخلاف التاريخ الحقيقي له.

ii. To capture save or retain and/or correctly to manipulate interpret or process any data information command or instruction as a result of treating any date otherwise than as its true calendar date or

iii. To capture save or retain and/or correctly to manipulate interpret or process any data or information as a result of the operation of any command which has been programmed into any computer software which causes loss of data or information or the inability to capture save retain or correctly to process such data or information on or after any date

But this does not exclude subsequent loss destruction or damage arising therefrom as covered and not otherwise excluded by the policy which itself results from any of the following named perils which are covered by the Cover under which the loss arises.

Named perils

Fire lightning explosion aircraft aerial devices or articles falling from them riot civil commotion strikers locked out workers' persons taking part in labour disturbances malicious persons' thieves robbers earthquake storm flood escape of water from any tank apparatus or pipe impact by a road vehicle or animal or subsidence.

19) Losses arising, directly or indirectly from:

a) the loss of, alteration of or damage to or

b) 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

iii. أن يخزن أو يبقي و/أو يعالج أو ينسر أو يشغل بشكل صحيح أي بيانات أو معلومات نتيجة تشغيل أي أمر تم برمجته في أي برنامج للحاسوب والذي يتسبب في خسارة بيانات أو معلومات أو عدم القدرة في تخزين أو الإبقاء أو معالجة مثل هذه البيانات أو المعلومات بشكل صحيح في أو بعد أي تاريخ.

ولكن هذا ال يستثني الخسارة أو الدمار أو الأضرار التابعة التي تنشأ عما هو مغطى وغير مستثنى بخالف ذلك بموجب شهادة التكافل والذي ينتج بذاته عن أي من المخاطر المحددة نيما يأتي والمغطاة من قبل الشهادة والتي تنشأ الخسائر عنها.

المخاطر المحددة

الحريق، البرق، االنفجار، االجهزة الجوية أو المواد التي تسقط منها، االضطرابات ووقف العمل واالشخاص الذين يشاركون في القالقل واألشخاص الذين يقومون بأعمال كيدية واللصوص والسارقين والزلزل والعواصف والفيضان وتسرب المياه من خزانات المياه أو االنابيب أو اصطدام سيارات الطريق أو الحيوانات أو الهبوط االرضي.

19) الخسائر الناشئة بشكل مباشر أو غير مباشر عن:

a) خسارة، أو تغيير، أو تضرر

أو

a. انخفاض في أداء أو توافر أو تشغيل نظام الكمبيوتر، أو االجزاء الصلبة أو البرامج والبرمجيات، أو البيانات، أو مستودع المعلومات، أو رقاقة، أو دائرة متكاملة، أو وحدة مماثلة في معدات الكمبيوتر؛ الذي ينتج من الزلل الخبيث أو المعمل)اإللكتروني أو خالفه(لبرنامج كومبيوتر يتضمن كود خبيث أو ضار، بما فيه ودون حصر فيروسات أو ديدان الكومبيوتر أو القنابل المنطقية أو

computer equipment that results from the malicious or negligent transfer (electronic or otherwise) of a computer programme that contains any malicious and or damaging code, including but not limited to computer virus, worm, logic bomb, or Trojan horse and which can be identified as the cause of loss do not in and of themselves constitute a claim under this policy.

أحصِرْة طروادة والتي يمكن تحديدها على أنها سبب الخسارة والتي ال تشكل في حد ذاتها وبحد ذاتها مطالبة بموجب هذه الوثيقة.

20) Exclusion of Asbestos:

Asbestos in accordance with the following:

Excluding all claims and losses based upon, arising out of, directly or indirectly resulting from or in consequence of, or any way involving:

a) asbestos, or
b) any actual or alleged asbestos related injury or damage involving the use, presence, existence, detection, removal, elimination or avoidance of asbestos or exposure or potential exposure to asbestos.

This exclusion shall not, however, encompass injury or damage involving products containing Asbestos where the existence if Asbestos is not in itself a direct or indirect cause of the injury or Damage.

20(استثناء االسبستوس:

استثناء االسبستوس ونوًا لما يأتي:- استثناء جميع المطالبات والخسائر التي تعتمد على أو تنشأ سواء بشكل مباشر أو غير مباشر من أو كتبعات أو تتصل بأي شكل من االشكال بما يأتي:-

a(االسبستوس، أو.b(

أي إصابة أو ضرر تعدي أو مزعوم يتعلق باستخدام أو تواجد أو وجود أو كشف أو إزالة أو التخلص من أو تجنب االسبستوس أو التعرض المحتمل لألسبستوس.

على أية حال، لن يشمل هذا االستثناء، اإلصابة أو الضرر الذي يرتبط بمنتجات تحتوي على االسبستوس حيث يكون وجود االسبستوس في حد ذاته ليس سبب مباشر أو غير مباشر لإلصابة أو الضرر.

SPECIAL CONDITIONS CLAIMS PROVISIONS & PROCEDURES

الشروط الخاصة
شروط وإجراءات المطالبات

1. Fraudulent Claims

If any claim under this Policy be in any respect fraudulent or if any fraudulent means or devices be used by the Participant or anyone acting on Participant's behalf to obtain any indemnity under this Policy or if any loss destruction or damage be occasioned by the willful act or with the connivance of

1. المطالبات االحتيالية

إذا كانت أية مطالبات تقدم بموجب هذه الوثيقة تنطوي في أي جانب من جوانبها على االحتيال أو استخدم المشترك أو أي شخص يتصرف بالنيابة عنه أي وسائل أو وسائط احتيالية للحصول على أي تعويض بموجب هذه الوثيقة أو كانت الخسارة أو التلف أو ضرر قد وقع نتيجة عمل متعمد أو بالتواطؤ مع المشترك ، عندئذ سوف تعتبر جميع الحقوق بموجب هذه الوثيقة قد تم التخلي والتنازل عنها.

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the Participant, all rights under this Policy shall be forfeited	
2. Responsibilities of the Participant a) Notice of Claims On the happening of an event for which a claim is or may be made under this Policy the Participant shall: i. immediately give written notice to the Company. ii. give immediate notice to the police authority in respect of malicious damage robbery theft or fraud. iii. take all practical steps to avoid minimise or check any injury disease loss destruction or damage. iv. retain anything in any way connected with such event in an unaltered and unrepaired condition for such time as the Company may reasonably require. v. within thirty days of the event unless a further time has been allowed in writing by the Company at Participant's own expense produce for the Company full particulars of the claim together with details of any other insurance(s) covering the same liability. vi. at Participant's own expense furnish all information evidence and assistance (including if requested a statutory declaration of the truth of the claim) as the Company may reasonably require. vii. notify or forward unacknowledged to the Company immediately on receipt every letter claims writ summons and/or process in connection therewith. viii. give immediate written notice to the Company on being advised of any impending prosecution inquest enquiry in connection with	**2. مسؤوليات المشترك** أ. الإشعار بالمطالبات عند وقوع حدث يؤدي أو قد يؤدي لمطالبة بموجب هذه الوثيقة، يجب على المشترك الالتزام بالإشعار بالمطالبات عند وقوع حدث يؤدي أو قد يؤدي لمطالبة بموجب هذه الوثيقة، يجب على المشترك القيام بالآتي:- i. إشعار الشركة كتابياً على الفور. ii. إبلاغ الشرطة على الفور بأي ضرر كيدي أو سطو أو سرقة أو احتيال. iii. اتخاذ جميع الخطوات العملية لتجنب أو تقليل الإصابة البدنية أو المرض أو فحصه. iv. أن يبقي بدون تغيير أو تصليح أي شيء يرتبط بأي شكل من الأشكال بمثل ذلك الحدث لتلك المدة التي قد تطلبها الشركة بشكل مقبول عرفاً. v. أن يقدم للشركة وعلى نفقته الخاصة المعلومات الكاملة عن المطالبة للشركة مع تفاصيل أي تأمين/تأمينات أخرى تغطي نفس المسؤولية خلال مدة ثلاثين يوماً من تاريخ الحدث، ما لم تسمح الشركة كتابياً بوقت إضافي. vi. يجب أن يقدم على نفقته جميع المعلومات والأدلة والمساعدة التي تطلبها الشركة بشكل مقبول عرفاً (ويشمل ذلك إذا لزم الأمر إقرار قانوني بصحة المطالبة). vii. تقديم إشعار للشركة مباشرة عند تسلم أي خطاب أو مطالبة أو أمر إحضار و/أو إجراء على صلة بذلك، يتضمن على عدم الإقرار بمحتوى ما تم تسلمه viii. تقديم إشعار كتابي للشركة فور تسلمه أي طلب من النيابة أو تحقيق وفاة على صلة بأي حادث قد ينتج عنه مسؤولية بموجب هذه الوثيقة.

any occurrence for which there may be liability under this Policy.

3. Claims Co-operation

The Participant shall at the request and expense of the Company do and concur in doing and Permit to be done all such acts as may be necessary or reasonably required by the Company for the purpose of

i. defending any claim.
ii. enforcing any rights and remedies or
iii. of obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated upon its paying for or making good any loss destruction or damage under this Policy whether such acts shall be or become necessary before or after Participant's indemnification by the Company.

4. Rights of the Company

a) Control of Claims

i. No admission offers promise payment or indemnity in connection with any injury loss or damage liability or claim shall be made or given by or on behalf of the Participant without the written consent of the Company.

ii. The Company shall be entitled if it so desires to take over and conduct in the Participant's name the defence or settlement of any claim or to prosecute in Participant's name for its own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings and in the settlement of any claim.

iii. The Participant shall not in any case be entitled to abandon any property to the Company unless taken possession by the Company.

3. التعاون في المطالبات

يجب على المشترك بناء على طلب وتكلفة الشركة القيام و/أو والموافقة على قيام الشركة بجميع الإجراءات التي قد تكون ضرورية أو مطلوبة بشكل معقول عرضاً من قبل الشركة لغرض:

i. الدفاع عن أي مطالبة.
ii. فرض أي حقوق أو تدابير أو الحصول على مساعدة أو iii. تعويض من أطراف أخرى والتي ستحق الشركة أو سوف تستحق أو استرداد المبالغ المدفوعة عن طريق الحلول محل المشترك عند دفع أي مطالبة بموجب هذه الوثيقة سواء كانت هذه الأعمال ضرورية أو ستصبح كذلك قبل أو بعد تعويض المشترك من قبل الشركة.

4. حقوق الشركة

أ. التحكم في المطالباتi. ال
يجوز للمشترك أو من ينوب عنه تقديم أي إقرار بالمسؤولية أو عرض أو وعد أو دفع أي مبلغ أو تعويض على صلة بأي إصابة أو خسارة أو مسؤولية أو مطالبة بدون موافقة كتابية من الشركة. ii.
يحق للشركة، إذا رأت ذلك، أن تتولى الدفاع أو تسوية أي مطالبات أو أن تباشر الدعوى باسم المشترك ولصالحه بخصوص أي مطالبة بالتعويض أو الأضرار أو بخلاف ذلك وللشركة في هذا الشأن كامل السلطة في مباشرة أية اجراءات وفي تسوية في أية مطالبة.

iii. ال يجوز للمشترك في أي حال من الأحوال أن يتركو يتخلى عن أي من الممتلكات إلى الشركة، ما لم تتم حيازتها تعلياً من قبل الشركة.

ب. إبراء الذمة من المسؤولية
i. يجوز للشركة أن تدفع للمشترك في أي وقت:- نيما يتعلق بأية مطالبة أو سلسلة من المطالبات التي حدد لها حد تعويض لحادث واحد أو جميع الحوادث أو سلسلة حوادث الحق تعزى إلى مصدر واحد أو سبب

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b) Discharge of liability The Company may at any time pay to the Participant i. in connection with any claim or series of claims to which a Limit of Indemnity in respect of one occurrence or all occurrences of a series consequent on or attributable to one source or original cause is applicable the amount of such limit (after deduction of any sum or sums already paid as compensation) or any lesser amount for which such claim or claims can be settled. ii. in connection with all claims to which a Limit of Indemnity in respect of any one Period of Insurance is applicable the amount of such limit (after deduction of any sum or sums already paid as compensation) or any lesser amount for which such claim or claims can be settled and upon such payment being made the Company shall relinquish the conduct and control of and be under no further liability in connection with such claim or claims except for the payment of costs and expenses recoverable or incurred prior to the date of such payment	أصلي، تدفع الشركة مبلغ ذلك الحد)بعد خصم أي مبلغ أو مبالغ تكون قد دفعت بالفعل كتعويض(أو أي مبلغ أقل يمكن بموجبه تسوية تلك المطالبة أو المطالبات. ii. تبما يتعلق بجميع المطالبات التي ينطبق عليها حد التعويض تبما يتعلق بأي تترة تأمين واحدة، تدفع الشركة مبلغ ذلك الحد)بعد خصم أي مبلغ أو مبالغ تكون قد دفعت بالفعل كتعويض(أو أي مبلغ أقل يمكن بموجبه تسوية تلك المطالبة أو المطالبات.، وبعد أن يتم الدفع فإن الشركة سوف تترك اإلدارة أو السيطرة على تلك المطالبة أو المطالبات ولن تكون مسؤولة عن أي أ ٍ ّر ذي صلة بتلك المطالبة أو المطالبات باستثناء سداد التكاليف والمصروفات التي يمكن استردادها أو المتكبدة قبل تاريخ ذلك الدفع.
5. Other Insurances If at the time any claim arises under this Policy, there be any other insurance covering the same liability the Company shall not be liable to pay or contribute more than its ratable proportion of such claim and costs and expenses in connection therewith.	**5. التأمينات األ خرى** إذا وجد تأمين آخر في وقت أي مطالبة بموجب هذه الوثيقة يغطي نفس المسؤولية، فال تلتزم الشركة إال بدفع جزء من قيمة تلك المطالبة أو التكاليف أو المصروفات مع ادل للنسبة بين مبلغ التأمين وبين مبالغ التأمينات مجتمعة على صلة بذلك.

GENERAL CONDITIONS	الشروط العامة
1) Unity of Policy and Interpretation This Policy and the schedule shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy or of the schedule shall bear such specific meaning wherever it may appear.	**1) وحدة الوثيقة والتفسير** يجب قراءة الوثيقة والجدول معاً كعقد واحد الى يتجزأ ويكون أية كلمة أو عبارة أعطيت معنى محدد في أي جزء من الوثيقة أو الجدول نفس المعنى المحدد أينما وردت.
2) Privity of Contract This policy of Insurance is a private and exclusive contract between the Participant and the Company All benefits rights and obligations under the terms hereof belong to or are owned by the Participant and the Company The Company is under no obligation whatsoever to defend settle compromise or otherwise respond to any action or claim brought directly and solely against the Company in respect of any risk covered by this Contract of Insurance by any person who is not a party to the said contract. Nothing in this clause or condition or in the contract generally shall prevent the Company from exercising its rights of subrogation against any person who is not a party to this contract.	**2) خصوصية العقد** تعد وثيقة التأمين التكافلي عقداً خاصاً وحصرياً بين المشترك والشركة حيث تكون جميع الحقوق و المزايا والالتزامات بموجب الشروط الخاصة بها ملكاً وخاصة بالمشترك والشركة. إن الشركة غير ملزمة، باي شكل من الاشكال، بأن تدافع أو تقوم بتسوية أو تراضي أو بخالف ذلك الرد على أي إجراء أو مطالبة يقدم بها مباشرة وبشكل فردي ضد الشركة أي شخص ليس طرفاً في العقد المذكور على صلة بأي مخاطر مغطاة بموجب وثيقة التأمين هذه. ال يوجد أي شيء في هذه الفقرة أو الشرط أو في العقد بشكل عام يمنع الشركة من ممارسة حقوقها في الحلول ضد أي شخص ليس طرفاً في هذا العقد.
3) Material Facts and Duty of Utmost Good Faith The statements and answers in the Proposal and any material information provided to the Company by the Participant are true and complete in the event of misrepresentation miss-description or non-disclosure of such information this Policy shall be voidable.	**3) الحقائق الجوهرية وواجب التعامل بحسنة حسن النية** يتعهد المشترك بأن الافادات والاجابات في العرض وأي معلومات جوهرية مقدمة للشركة من قبل المشترك حقيقية وتامة. وتعتبر هذه الوثيقة قابلة للالغاء من قبل الشركة في حالة الادلاء بأي ادعاء كاذب أو أوصاف غير حقيقية أو عدم الافصاح عن تلك المعلومات من قبل المشترك .
4) Adjustment of Contribution and Keeping of Records. If the Contribution for this Policy is calculated on estimates furnished by the Participant the Participant shall keep an	**4) تعديل الاشتراك وحفظ السجلات** إذا تم حساب المشترك الخاصة بهذه الوثيقة على أساس تقديرات قدمها المشترك، يجب على المشترك الاحتفاظ بسجل دقيق يحتوي على

accurate record containing all particulars relative thereto and shall at all times allow the Company to inspect such record The Participant shall within 30 days from the expiry of each period of Insurance furnish such particulars and information as the Company may require The Contribution for each period shall thereupon be adjusted and the difference paid by or allowed to the Participant as the case may be subject to any minimum Contribution required

جميع التفاصيل المتعلقة بذلك وأن يسمح للشركة في جميع الأوقات بمراجعة وتدقيق ذلك السجل. ويلتزم المشترك بتزويد الشركة بجميع المعلومات والتفاصيل التي تطلبها الشركة خلال ثلاثين يوماً من تاريخ انتهاء كل فترة تأمين. تعدل المشتركة بعد انتهاء كل فترة تأمين والفرق يدفع الحصة أو يدفع له، حسبما يقتضي الحال ونزولاً أي حد أدنى لمبلغ االشتراك المطلوب.

5) Cancellation

This Policy may be cancelled at any time at the request of the Participant in writing in which case the Company will retain the customary short period rate for the time the Policy has been in force. This Policy may also be cancelled at any time at the option of the Company, on thirty days' notice to that effect being given to the Participant, in which case the Company shall be liable to repay on demand a ratable proportion of the Contribution for the unexpired term from the date of the cancellation.

5(االلغاء

يجوز إلغاء هذه الوثيقة في أي وقت بناً على طلب المشترك خطياً، وفي تلك الحالة تحتفظ الشركة بسعر الفترة القصيرة المتعارف عليه عن المدة التي كانت خلالها هذه الوثيقة سارية. ويجوز أيضاً إلغاء هذه الوثيقة في أي وقت باختيار الشركة بموجب تقديم إشعار إلغاء مدته ثلاثين يوماً بهذا للمشترك، وفي هذه الحالة تكون الشركة مسؤولة عند الطلب عن رد معادل لنسبة االشتراك عن المدة المتبقية من تاريخ االلغاء.

6) Reasonable Care and Selection of Employees

The Participant shall take all reasonable care in the selection and employment of competent employees and shall take reasonable precautions to prevent accidents and to comply with statutory requirements. If any defect or danger shall be discovered, the Participant shall take all the necessary steps in remedying or removing such defect or danger.

6(العناية المعقودة عرفاً واختيار الموظفين

على المشترك أن يتخذ جميع العناية المعقودة عرفاً في اختيار وتوظيف موظفين أكفاء وأن يتخذ االحتياطات المعقودة عرفاً لمنع وقوع الحوادث وأن يتقيد بجميع االلتزامات والمتطلبات القانونية. وفي حالة اكتشاف أي عيب أو خطر، يجب على المشترك اتخاذ جميع الخطوات الضرورية لمعالجة وإزالة مثل ذلك العيب أو الخطر.

7) Alterations of Risk

If any change shall occur materially varying any of the circumstances disclosed to the Company, the Participant shall as soon as reasonably practicable give notice of such change with full particulars thereof and the Company shall have the right to vary the terms of this Policy.

7(تغير المخاطر

إذا حدث أي تغيير جوهري في أي من الظروف التي تم اإلفصاح عنها للشركة، على المشترك في أقرب فرصة ممكنة إشعار الشركة بذلك ويحق للشركة تغيير شروط هذه الوثيقة وفقا لذلك.

8(تعديل الوثيقة

8) Alterations to Policy

No alteration in the terms of this Policy will be held valid unless the same is signed or initialled by an authorized Official of the Company.

8) التعديلات على الوثيقة

لا تعد أية تعديلات على شروط هذه الوثيقة أو أحكامها سارية المفعول ما لم يتم التوقيع عليها من قبل مسؤول مخول في الشركة.

9) Arbitration

If any difference arises out of this Policy the Company shall immediately notify the Participant in writing of his right to refer the difference to arbitration. 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 thirty days 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 appointed in writing by the Arbitrators before entering upon the reference The Umpire shall sit with the Arbitrators and preside at their meetings and the making of an Award shall be a condition precedent to any right of action against the Company If the Company shall disclaim liability for any claim hereunder and such claim shall not within two Gregorian years from the date of such disclaimer have been referred to arbitration under the provisions herein contained then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

9) التحكيم

في حالة حدوث أي خلاف حول هذه الوثيقة، على الشركة أن تخطر المشترك كتابة على العنوان بحقه في احالة الخلاف إلى التحكيم بواسطة محكم يعين كتابة من قبل طرفي الخلاف.

وإذا لم يتفق الطرفان على محكم فرد، يحال الخلاف إلى التحكيم بواسطة محكمين، يعين كل طرف محكم كتابة خلال ثلاثون يوما من تاريخ طلب أي من الطرفين الطرف الآخر بتعيين المحكم، ويعين المحكمان كتابة محكما ثالثا لرئاسة مجلس التحكيم.

يرأس المحكم الثالث اجتماع المحكمين، وتكون صالحة مجلس التحكيم في إصدار حكم التحكيم شرطاً مسبقاً ألي حق للتقاضي ضد الشركة، في حالة رفض الشركة المسؤولية عن أي مطالبة بموجب هذه الوثيقة ولم تحال تلك المطالبة إلى التحكيم خلال ستين خمسين من تاريخ رفض المطالبة بموجب هذا الشرط، تعتبر المطالبة لجميع الأغراض قد تم التخلي عنها، وال يجوز دعوى لذلك الحصول عليها بموجب هذه
الوثيقة.

10) Jurisdiction

This Policy applies only to judgements delivered by or obtained from a Court of Competent Jurisdiction of the countries stated in the schedule.

10) الاختصاص القضائي

الوثيقة الأحكام القضائية الصادرة أو التي تم الحصول عليها من محكمة مختصة ضمن الاختصاص القضائي للدول المبينة في الجدول فقط.

11) Observance of Terms

The due observance and fulfillment of the Terms Limitations and Conditions of this Policy so far as they relate to anything to be done or complied with by

11) التقيد بالشروط

يعتبر التقيد الدقيق والالتزام بشروط وقيود وأحكام هذه الوثيقة، بقدر ما ترتبط بأي عمل يتم القيام به أو الممتثل له بواسطة

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the Participant shall be conditions precedent to any liability of the Company to make any payment under this Policy. **Note:** In the event of inconsistency or discrepancy between the English version and any other language version, the English language version shall prevail.	المشترك ، بمثابة شروط مسبقة لمسؤولية الشركة في القيام بتسديد أي دفعات بموجب هذه الوثيقة. **ملاحظة:** في حالة وجود تعارض أو تناقض بين النسخة الإنجليزية وأي نسخة بلغة أخرى، يعمل بالنسخة الإنجليزية.





PROCASH | بنك أبوظبي التجاري ADCB

بيانات الحساب

عنوان الحساب :	MOHAMMED H SHAZ PROJ MGNT SERVICES
الرقم الدولي للحساب المصرفي آيبان :	AE240030012291415820001
رقم الحساب :	12291415820001
رمز سويفت / الرمز التعريفي للبنك :	ADCBAEAAXXX
البنك :	ABU DHABI COMMERCIAL BANK
رمز الفرع / اسم الفرع :	/

Account Details

Account Title :	MOHAMMED H SHAZ PROJ MGNT SERVICES
IBAN :	AE240030012291415820001
Account Number :	12291415820001
BIC / SWIFT :	ADCBAEAAXXX
Bank :	ABU DHABI COMMERCIAL BANK
Branch Code / Branch Name :	/

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