

## PUBLIC LIABILITY

## FOR

وكالة طارق بن عبدالله بن حمد القحطاني للدعاية والاعلان M/S.

Policy No : PLS/5818604-2025

Date : 20/08/2025

**PUBLIC LIABILITY - POLICY No. PLS/5818604-2025/Renewal No. 5036**

WHERE AS, The insured has submitted a written proposal, We, MEDGULF, hereby agree in consideration of the payment of the agreed premium to us by or on behalf of the insured, to insure against Loss, Damage, Liability or Expense in the proportions and manner hereinafter provided.

**SCHEDULE OF PARTICULAR CONDITIONS**

**Policy Holder/Insured:** M/s. وكالة طارق بن عبدالله بن حمد القحطاني للدعاية والاعلان [5861302]

**Address** 8114 3861 - 14327 الرياض - حي المشاعل, Riyadh Region, Tel: 0111111111 0111111111 0111111111, Fax: 0598914047  
**PO. Box :** 0

**Period of Insurance** Inception: 20/08/2025 Midnight **Expiry:** 19/08/2026 Midnight

**Currency** Saudi Riyal

**Premium** AS PER ATTACHED DEBIT NOTE.

This policy issued in consideration of the Application of the Policyholder/Insured, and the payment of the premium as provided herein, witnesses that The Mediterranean & Gulf Cooperative Insurance & Reinsurance Co. (S.J.S.C.) (MEDGULF) (Herein called the Company) has granted the insurance coverage described hereinafter to the eligible persons insured herunder, and agrees to pay for the benefits (coverages) mentioned in the policy, subject to the General Provisions, Exclusions, Limitations and other terms of this Policy. In witness whereof, the Insurance Company signed this policy which will enter into force and effect on the date set in the policy hereto and after being signed by the Policyholder/Insured.

**I - INSURANCE SUBJECT**

Item	Limit of Liability/ SAR	Description
2 - Scope of cover		Legal liability to third parties in respect of accidental death/bodily Injury and/or loss of or damage to property arising out of the insured's activities/premises in the below mentioned project/location.
3 - Risk Description		Agency Advertising and Marketing

**II - INSURANCE COVERS**

Cover Description	Limit of Liability/ SAR	Reference & Notes
1 - Max. Bodily Injury & Property Damage During Period of Insurance deductible: SAR 5,000.-.	2,000,000	with Deductible on:
2 - Max. Bodily Injury & Property Damage per Occurrence	2,000,000	

**TOTAL SUM AT RISK** SAR 2,000,000

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**General Conditions**

**PUBLIC LIABILITY INSURANCE POLICY**

WHEREAS the Insured named in the Schedule hereto has made to The Mediterranean & Gulf Cooperative Insurance & Reinsurance Co. (S.J.S.C.) (hereinafter called "the Company") a proposal and declaration which shall be the basis of this contract and are deemed to be incorporated herein.

NOW THIS POLICY OF INSURANCE WITNESSETH that subject to the Insured having paid to the Company the premium mentioned in the Schedule and subject to the terms, exclusions, provisions and conditions contained herein or endorsed hereon the Company will indemnify the Insured in the manner and to the extent hereinafter provided. THE COMPANY will indemnify the Insured against all sums which the Insured shall become legally liable to pay as damages in respect of

1. accidental bodily injury (including death or disease) to any person
2. accidental loss of or damage to property happening in connection with the business and occurring during the Period of Insurance

(a) at the places described in the Schedule under Situation of Risk and

(b) elsewhere in the world in connection with commercial visits by directors or non-manual staff normally resident in and travelling from the country specified in the Schedule under Situation of Risk.

PROVIDED ALWAYS that except in respect of liability arising under (b) above the Company will not indemnify the Insured in respect of any liability arising from any action for damages brought in the Courts of Law of any territory outside the country specified in the Schedule under Situation of Risk.

**SUBJECT ALWAYS TO**

- (a) the terms exceptions and conditions contained herein or endorsed hereon (collectively referred to as the "Terms of this Policy");
- (b) the liability of the Company under this Policy for all damages payable in respect of any one occurrence or series of occurrences arising directly or indirectly from one source or original cause not exceeding the Limit of Indemnity;
- (c) the liability of the Company under this Policy for all damages payable in respect of all occurrences happening in any one Period of Insurance not exceeding the Period Limit.

IN RESPECT of any occurrence to which this Policy applies and subject to cover being given, the Company will also pay

- (a) legal costs recoverable by any claimant from the Insured;
- (b) costs and expenses incurred with the written consent of the Company.

**EXCEPTIONS**

The Company will not indemnify the Insured in respect of

1. bodily injury to any member of the Insured's family or household or any employee of the Insured if the bodily injury arises out of and in the course of his employment nor in respect of any claim by any Government or other Authority for compensation or reimbursement under any legislation relating to such bodily injury;
2. expenditure incurred in doing or re-doing or making good any work which the Insured has contracted to do;
3. liability assumed by the Insured under any contract or agreement whether written verbal or implied unless such liability would have attached notwithstanding any such contract or agreement;
4. bodily injury loss or damage caused by vibration or the removal or weakening of or interference with support to land buildings or any other property;
5. remedial professional or other advice or treatment (other than medical first aid treatment) given , administered or omitted by the Insured;
6. any goods or any containers thereof sold or supplied or repaired renovated let on hire or handled by the Insured and no longer in the Insured's possession or control (other than food or drink sold or supplied on the Premises and not being part of the business of the Insured);

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7. bodily injury loss or damage caused by or resulting from the ownership possession or use by or on behalf of the Insured of

(a) any animal-drawn or mechanically-propelled vehicle or any trailer (unless such vehicle or trailer is specified as Plant in the Schedule) but this Exception shall not apply in connection with the loading or unloading of any vehicle or trailer unless an indemnity is provided by another insurance;

(b) any aircraft, hovercraft, oil drilling platform, rig or watercraft (other than manually propelled watercraft) or railway locomotive or railway rolling stock;

(c) any power-operated lift, elevator, crane, hoist or other power-operated lifting tackle unless such items are specified as Plant in this Schedule;

8. (a) bodily injury or loss of or damage to or loss of use of property directly or indirectly caused by seepage pollution or contamination;

(b) the cost of removing nullifying or cleaning up seeping polluting or contaminating substances;

09. fines, penalties, punitive or exemplary damages;

10. loss of or damage to property caused by or resulting from the explosion of any boiler or other apparatus owned or used by the Insured which is intended to operate under internal pressure due to steam;

11. bodily injury loss or damage directly or indirectly occasioned by or happening through or in consequence of

(a) war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, mutiny or military or usurped power, riot or civil commotion;

(b) any act of any person or persons acting on behalf of any organisation with activities directed towards the overthrow by force of any de jure or de facto Government or the influencing of it by terrorism or violence;

In any claim suit or other proceeding where the Company alleges that by reason of this Exception any liability is not covered by this Policy the burden of proving that such liability is covered shall be upon the Insured;

12. bodily injury loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to by

(a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. Solely for the purpose of this Exception combustion shall include any self-sustaining process of nuclear fission.

(b) nuclear weapons material.

**CONDITIONS**

1. **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 meaning wherever it may appear.

2. **OBSERVANCE** The due observance and fulfilment of the Terms of this Policy in so far as they relate to anything to be done or complied with by the Insured and the truth of the statements and answers in the Proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy.

3. **PRECAUTIONS** The Insured shall take all reasonable precautions to prevent accidents and to comply with all statutory obligations and regulations imposed by any authority.

4. **ALTERATIONS** The Insured shall give immediate written notice to the Company of any alteration which materially affects the risk covered by this Policy.

**5. CLAIMS**

(a) The Insured shall give written notice to the Company of any accident or loss or claim or proceedings immediately the same shall have come to the knowledge of the Insured or his representative.

(b) No admission offer promise payment or indemnity shall be made or given by or on behalf of the Insured without the written consent of the Company which shall be entitled if it so desires to take over and conduct in the name of the Insured the defence or settlement of any claim or to prosecute in the name of the Insured 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 and the Insured shall give all such information and assistance as the Company may require.

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(c) The Company may at any time pay to the Insured

(i) in connection with any one claim or number of claims against the Insured arising out of any one occurrence or of a number of occurrences arising directly or indirectly from one source or original cause the amount of the Limit of indemnity (after deduction of any sum or sums already paid as compensation) or any less amount for which such claim or claims can be settled;

(ii) in connection with all claims against the Insured in respect of which a Period of limit applies arising out of all occurrences happening in any one Period of Insurance the amount of the Period of Limit (after deduction of any sum or sums already paid as compensation) or any less amount for which such claims can be settled

and upon such payment the Company shall relinquish conduct and control of and be under no further liability under this Policy in connection with such claim or claims except for costs and expenses of litigation recoverable or incurred in respect of the conduct of such claim or claims prior to the date of such payment.

6. OTHER INSURANCES If at the time of the happening of any occurrence covered by this Policy there is any other existing insurance covering the same liability or any part thereof the Company shall not be liable to pay or contribute more than its rateable proportion of any sum payable in respect of such occurrence.

7. PREMIUM ADJUSTMENT If the Premium for this Policy has been calculated on estimates furnished by the Insured and the Insured shall keep an accurate record containing all particulars relative thereto and shall at all times allow the Company to inspect such record. The Insured shall within one calendar month of the expiry of each Period of Insurance furnish to the Company such particulars and information as the Company may require and the premium for such period shall thereupon be adjusted and the difference paid by or allowed to the Insured as the case may be subject to any Minimum Premium hereon.

8. CANCELLATION This Policy may be terminated at the request of the Insured by sending thirty (30) days notice by registered letter, Fax or an e-mail to the Company at its last known address, in which case the Company will retain the customary short-period rate for the time this Policy has been in force according to the below schedule.

PERIOD OF INSURANCE	MINIMUM PROPORTION OF ANNUAL PREMIUM TO BE RETAINED
NOT EXCEEDING ONE WEEK	10%
NOT EXCEEDING ONE MONTH	20%
NOT EXCEEDING TWO MONTHS	30%
NOT EXCEEDING THREE MONTHS	40%
NOT EXCEEDING FOUR MONTHS	55%
NOT EXCEEDING SIX MONTHS	70%
NOT EXCEEDING EIGHT MONTHS	80%
EXCEEDING EIGHT MONTHS	100%

The Policy may equally be terminated at the option of the Company by sending thirty (30) days notice to that effect, being given to the Insured by registered letter, fax or an e-mail at his or her last known address, in which case the Company will be liable to repay on demand a rateable proportion of the premium for the un-expired term from the date of cancellation less any reasonable inspection charges the Company may have incurred and less any long-term discount on premium granted.

This policy may only be cancelled by the company owing to any one or more of the following reasons: 1. Non-payment of premium; 2. Breach of the terms or conditions of the policy; 3. Fraud; 4. Misrepresentation; 5. Non disclosure; or 6. Material change in the risk.

9. ARBITRATION All differences arising out of this Policy shall be referred to the arbitration of some person to be appointed by both parties or if they cannot agree upon a single arbitrator to the decision of two arbitrators one to be appointed in writing by each party and in case of disagreement between the arbitrators to the decision of an umpire who shall have been appointed in writing by the arbitrators before entering on the reference and an award shall be a condition precedent to any liability of the Company or any right of action against the Company.

10. Jurisdiction: Kingdom of Saudi Arabia courts.

11. Situation: Kingdom of Saudi Arabia

For support or official complaints please contact our toll free number 800 441 4442

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**A SPECIAL CONDITIONS**

- A1 -
- Profit Sharing Clause (Concept of Cooperative Insurance).
  - 30 days notice of cancellation.
  - Waiver of subrogation - Against Named Insured Only
  - Cross Liability Clause.
  - Liability arising out of fire and explosion.

**WAIVER OF SUBROGATION CLAUSE**

In the event of a claim arising under this Policy, the Insurers agree to waive any rights remedies or relief to which they might become entitled by subrogation against any Company standing in relation of subsidiary to or parent to the Insured as defined in the relevant Act.

**CROSS LIABILITY CLAUSE.**

Where more than one insured is named in the Schedule to the Policy, or as endorsed thereon, the Company will indemnify each Insured separately and not jointly and any liability arising between such Insured shall be treated as though separate Policies had been issued to each.

Provided that the aggregate liability of the company shall not exceed the limit of indemnity stated in the Schedule to the Policy or as endorsed thereon.

- A2 -
- COOPERATIVE INSURANCE CLAUSE**  
**PROFIT SHARING CLAUSE**

*Participating in the Surplus of Insurance Operations (Concept of Cooperative Insurance:*

*The Company shall determine at the end of each financial year the Net Surplus arrived at by adding to the Gross Surplus, or deducting from it, the Policyholders share of the Investment Income after computing their share of the income and deducting their share of incurred expenses.*

*Ten Percent (10%) of said Net Surplus shall be distributed to all Policyholders, each proportionately to his premium, by reducing the premium of the following year.*

**B ADDITIONAL EXCLUSIONS**

- B1 -
- Excluding Automobile Liability.
  - Excluding property being worked upon.
  - Excluding Property under Care, Custody & Control.
  - Excluding Offshore Liability.
  - Excluding Marine & Sea Port Liability.
  - Excluding Airside/Aviation Liability.
  - Excluding liquidated damages, fines and penalties.
  - Excluding workmen's compensation and/or employer's liability.
  - Excluding product liability, product guarantee & product recall.
  - Excluding pure financial loss and consequential losses.
  - Excluding punitive and/or exemplary damage.
  - Electromagnetic Fields Exception.
  - Excluding Professional Liability, and D & O.
  - Excluding Medical Malpractice.
  - Excluding Engineering Liability.
  - Excluding Contractual Liability.
  - Excluding existing & surrounding properties, and underground facilities.
  - Seepage, Contamination and Pollution Exclusion Clause.
  - Political Risks Exclusion Clause.



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- Nuclear, Biological & Chemical Exclusion Clause.
- Toxic Mold Exclusion Clause.
- Total Asbestos Exclusion Clause.
- War and Terrorism Exclusion Clause.
- Sanction & Embargoes Exclusions Clause.
- Infectious or Contagious Diseases Exclusion Clause.
- Cyber / Virus Clarification Clause.
- Gradual Pollution Exclusion Clause.
- Nuclear Energy Exclusion Clause.
- Information Technology Clarification Exclusion Clause.
- Radioactive Exclusions Clause.
- Pandemic Exclusion Clause.

**B2 -**

**Asbestos Exclusion Clause**  
**ASBESTOS EXCLUSION CLAUSE**

*This policy does not cover any claims of any kind whatsoever directly or indirectly relating to, arising out of or in consequence of:*

*i. The removal of asbestos, dioxin or polychlorinated biphenols (hereinafter referred to as "materials"), from any structure or fixture or item of personal property or product, unless the "materials" are damaged by fire, lightning, aircraft impact, explosion, riot, civil commotion, smoke, vehicle impact, storm or hail, vandalism, malicious mischief, leakage or accidental discharge from automatic fire protective systems;*

*ii. Demolition or increased cost of reconstruction, repair, debris removal or loss of use necessitated by the enforcement of any law or ordinance regulating "materials";*

*Any governmental direction or request declaring that "materials" present in or part of or utilized on any undamaged portion of the insured property can no longer be used for the purpose for which it was intended or installed and must be removed or modified.*

**B3 -**

**Nuclear, Biological and Chemical Exclusion Clause**

*The following perils, risks and kinds of insurance are excluded under this agreement:*

*Loss or damage caused directly or indirectly by:*

*The discharge, explosion or use of any device, weapon or material employing or involving nuclear fission, nuclear fusion or radioactive force, directly or indirectly resulting in nuclear reaction or radiation or radioactive contamination, or the use, release or escape of chemical, biological, radiological or similar agents, whether in time of peace or war, and regardless of who commits the act, regardless of any other cause or event contributing concurrently or in any other sequence thereto.*

**B4 -**

**Infectious or Contagious Diseases Liability Exclusion**

*The following perils, risks and kinds of insurance are excluded under this agreement:*

*Loss or damage caused directly or indirectly by:*

*(a) Infectious 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 to the loss.*

**B5 -**

**Political Risk**

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

1. war, civil war, invasion, acts of foreign enemies, hostilities or war-like operations (whether war be declared or not); or
2. mutiny, popular rising, military rising, insurrection, rebellion, revolution, military or usurped power, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege; or
3. civil commotion assuming the proportion of or amounting to a popular rising; or
4. any act (whether on behalf of any organisation, body, person or group of persons) in protest against any State or government, authority with force, or any provincial, local or tribal authority with force, calculated or directed to overthrow any State or government, authority with force, or any provincial, local or tribal authority with force, by means of fear, terrorism or violence or use of force or and/or the threat thereof; or
5. losses in any way caused or contributed to by an act of terrorism involving the use or release or the threat of any nuclear weapon or device or chemical or biological agent; or
6. loss, damage, cost or expense directly or indirectly arising out of biological or chemical contamination or missiles, bombs, grenades, explosives or any ammunition; or
7. conspiracy, confiscation, commandeering or nationalization or requisition or destruction of or damage to property by or under the order of any de jure or de facto government or by public or local authority; or
8. looting or pillage or theft or burglary in connection with any act referred to in this clause; or
9. consequential losses or damages arising from any act referred to in this clause; or
10. the act of any lawfully established authority in controlling, preventing, suppressing or in any other way dealing with any occurrence referred to in this clause; or
11. malicious damage in furtherance to any act referred to in this clause; or
12. any act of terrorism.

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

1. the intention to influence or affect the conduct of any government (de jure or de facto); and/or
2. to put the public, or any section of the public in fear; and/or
3. to commit violence or threaten violence against one or more persons (whether legal or natural); and/or
4. damaging tangible or intangible property; and/or
5. endangering life; and/or
6. creating a risk to the health or safety of the public or a section of the public; and/or
7. an act designed to interfere with or disrupt an electronic system.

For the purpose of this clause contamination means the contamination, poisoning, or prevention and/or limitation of the use of objects due to the effects of chemical and/or biological substances.

If the insurer alleges that by reason of this exclusion, any loss, damage, cost or expense is not covered by this Contract the burden of proving the contrary shall be upon the insured. In the event any portion of this clause is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

24.11.2011

B6 -

**Gradual Pollution Exclusion****Gradual Pollution Exclusion Clause:**

This Agreement excludes all losses arising from pollution or contamination except, unless otherwise excluded, destruction of or damage to the property insured caused by:

- pollution or contamination which is caused by a sudden, unintended and unexpected happening during the period of this insurance and which itself results from a peril insured against.
- any peril insured against which itself results from a pollution or contamination.



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*This Agreement also excludes liability in respect of disposal of or dumping of any waste of materials or substances.*

*This Agreement does not cover fines, penalties and punitive or exemplary damages.*

**B7 -**

**Transmission and Distribution Lines Exclusion**

**Transmission And Distribution Line Exclusion Clause**

*All transmission and distribution lines, including wires, cables, poles, pylons, standards, towers and any equipment of any type which may be attendant to such installations, including substations of any description. This exclusion includes but is not limited to transmission or distribution of electrical power, telephone or telegraph signals, and all communication signals whether audio or visual.*

*This exclusion applies to above ground equipment which are more than 500 feet from an insured structure.*

*This exclusion applies both to physical loss or damage to the equipment and all business interruption, consequential loss and/or other contingent losses related to transmission and distribution lines.*

*It is understood and agreed that public utilities extension and/or suppliers extension and/or contingent business interruption coverages are not subject to this exclusion, provided that these are not part of a transmitters' or distributors' policy.*

**B8 -**

**Information Technology Clarification Agreement**

**INFORMATION TECHNOLOGY CLARIFICATION AGREEMENT**

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

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

*Consequently the following are excluded from this Agreement:*

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

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

**B9 -**

**NUCLEAR ENERGY RISK EXCLUSION NMA 1975 A**

**NUCLEAR ENERGY RISKS EXCLUSION CLAUSE (1994) (WORLDWIDE EXCLUDING U.S.A. AND CANADA)**

*For all purposes of this agreement Nuclear Energy Risks shall mean all first party and/or third party insurances (other than Workers' Compensation and Employers' Liability) in respect of:*

*IA/II Property, on the site of a nuclear power station.*

*Nuclear Reactors, reactor buildings and plant and equipment therein on any site other than a nuclear power station.*

*II/II Property, on any site (including but not limited to the sites referred to in I above) used or having*

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*been used for:*

- (a) The generation of nuclear energy; or*
- (b) The Production, Use or Storage of Nuclear Material.*

*III Any other Property eligible for insurance by the relevant local Nuclear Insurance Pool and/or Association but only to the extent of the requirements of that local Pool and/or Association.*

*IV The supply of goods and services to any of the sites, described in I to III above, unless such insurances shall exclude the perils of irradiation and contamination by Nuclear Material.*

*Except as undemoted, Nuclear Energy Risks shall not include:*

- (i) Any insurance in respect of the construction or erection or installation or replacement or repair or maintenance or decommissioning of Property as described in I to III above (including contractors' plant and equipment);*
- (ii) Any Machinery Breakdown or other Engineering insurance or reinsurance not coming within the scope of (i) above.*

*Provided always that such insurance shall exclude the perils or irradiation and contamination by Nuclear Material.*

*However, the above exemption shall not extend to:-*

- 1. The provision of any insurance whatsoever in respect of:- (a) Nuclear Material;*  
*(b) Any Property in the High Radioactivity Zone or Area of any Nuclear Installation as from the introduction of Nuclear Material or - for reactor installations - as from fuel loading or first criticality where so agreed with the relevant local Nuclear Insurance Pool and/or Association.*

- 2. The provision of any insurance for the undemoted perils:*

- Fire, lightning, explosion;*
- Earthquake;*
- Aircraft and other aerial devices or articles dropped therefrom;*
- Irradiation and radioactive contamination;*
- Any other peril insured by the relevant local Nuclear Insurance Pool and/or Association;*

*in respect of any other Property not specified in 1 above which directly involves the Production, Use or Storage of Nuclear Material as from the introduction of Nuclear Material into such Property.*

**Definitions**

**"Nuclear Material" means:**

*(i) Nuclear fuel, other than natural uranium and depleted uranium, capable of producing energy by a self-sustaining chain process of nuclear fission outside a Nuclear Reactor, either alone or in combination with some other material; and*

*(ii) Radioactive Products or Waste.*

*"Radioactive Products or Waste" means any radioactive material produced in, or any material made radioactive by exposure to the radiation incidental to the production or utilisation of nuclear fuel, but does not include radioisotopes which have reached the final stage of fabrication so as to be usable for any scientific, medical, agricultural, commercial or industrial purpose*

*"Nuclear Installation" means: (i) Any Nuclear Reactor;*  
*(ii) Any factory using nuclear fuel for the production of Nuclear Material, or any factory for the processing of Nuclear Material, including any factory for the reprocessing of irradiated nuclear fuel; and*

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*(iii) Any facility where Nuclear Material is stored, other than storage incidental to the carriage of such material.*

*"Nuclear Reactor" means any structure containing nuclear fuel in such an arrangement that a self-sustaining chain process of nuclear fission can occur therein without an additional source of neutrons.*

*"Production, Use or Storage of Nuclear Material" means the production, manufacture, enrichment, conditioning, processing, reprocessing, use, storage, handling and disposal of Nuclear Material.*

*"Property" shall mean all land, buildings, structures, plant, equipment, vehicles, contents (including but not limited to liquids and gases) and all materials of whatever description whether fixed or not.*

*"High Radioactivity Zone or Area" means:*

*(i) For nuclear power stations and Nuclear Reactors, the vessel or structure which immediately contains the core (including its supports and shrouding) and all the contents thereof, the fuel elements, the control rods and the irradiated fuel store; and*

*(ii) For non-reactor Nuclear Installations, any area where the level of radioactivity requires the provision of a biological shield.*

10/3/94  
NMA1975(a)

**B10 -**

**Sanctions & Embargoes Clause**

**SANCTIONS LIMITATION & EXCLUSION CLAUSE**

*Notwithstanding anything agreed to the contrary expressly or implicitly under the terms of this insurance contract, the following covers or activities are excluded under this contract: Insurance cover or any other insurance related service for any exposure or business that would constitute any prohibited, embargoed or otherwise sanctioned transaction under Relevant Sanction Laws, be it for reasons of its geographical location, be it for the involved goods and services or other reasons as defined by the Relevant Sanction Laws, require a payment in connection with any Specifically Designated National, Aircraft or Vessel or other person or entity defined as improper beneficiary, insured exposure or business partner under any of the Relevant Sanction Laws (SDN) or otherwise result in any breach of applicable Relevant Sanction Laws.*

*Relevant Sanction Laws under this contract are defined as follows:*

*Any law, regulation or similar rule relating to trade sanctions and/or embargoes imposed by any authority in/of: (i) countries where any party to this contract is resident, domiciled or otherwise business active, (ii) the United States of America, (iii) the United Kingdom, (iv) the United Nations and (v) the European Community.*

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**WAR & TERRORISM EXCLUSION**

**War and Terrorism Exclusion Endorsement**

*Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes 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 contributing concurrently or in any other sequence to the loss:*

*1. war, or state of war, whether declared or not, invasion, acts of foreign enemies, hostilities or warlike operations, and/or*

*2. civil war, rebellion, revolution, insurrection, mutiny, riot, strike, military or popular rising, and/or*

*3. civil commotion assuming the proportions of or amounting to a popular rising, and/or*

*4. martial law, state of siege, state of emergency or any event(s) or cause(s) which directly or indirectly lead(s) to the proclamation to establish, the establishment or maintenance of martial law, a state of siege and/or a change of government or head of state, and/or*

*5. any act intending to overthrow or influence the government, local authorities or part of them with*

**PUBLIC LIABILITY - POLICY No. PLS/5818604-2025/Renewal No. 5036**

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*force, by means of fear, with violence or the threat thereof, and/or*

*6.any act of terrorism, and/or*

*7.looting, pillage, felony, theft,burglary, malicious damage, vandalism or any comparable activity if they occur in parallel or in connection with any act referred to in point 1 to 6 of this endorsement*

*This endorsement 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 1 to 7 above.*

*For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any 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.*

*If the allege 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 insured.*

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

*NMA 2919 (Revised)*

This Policy incorporates the Schedule, Specification, Endorsement and General Conditions (GC-PLS-01) which shall be read together as one contract. Words and expressions to which specific meaning is given in any part of this Policy shall have the same meaning wherever they appear.

Issued in RIYADH OFFICE , in 2 copies, on 07/08/2025

M/s. وكالة طارق بن عبدالله بن حمد القحطاني  
للدعاية والاعلان

THE MEDITERRANEAN & GULF COOPERATIVE INSURANCE & REINSURANCE CO (S.J.S.C)

