

ALLIANCE AFRICA GENERAL INSURANCE LIMITED.

KEY FACT DOCUMENTS

Projects engineering.

Insure your building or civil engineering project!

Preamble

Our Projects & Engineering policies comprehensively cover various types of risks that a civil contract may be exposed to, like buildings, roads, bridges, etc. The policy may also cover the contractor's plant and machinery as well as third party liability.

- Cover on site during construction period and, if required, during maintenance period (Section I)
- Legal liability to third parties can be included (Section II)
- Principal's loss of profits can be included (Section III)
- Project is exposed to risks beyond control of contractor

What's covered?

- Floods. Protects your shop from losses and damages when the rains are out of control.
- Earthquakes. Covers for damages and losses that occur due to natural calamities such as earthquakes
- Fires. Protection from any accidental fires that cause damage to your shop or the contents in your shop.

Contractors All Risks

| What's covered | What's not covered | What's optional |
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| CAR is property insurance for any building or civil engineering project, including: <ul style="list-style-type: none"> • Fire, lightning, explosion, extinguishing water or other fire fighting measures • Flood, inundation, rain, snow, avalanche, tsunami • Earthquake, subsidence, landslide, rockslide • Burglary • Lack of skill, negligence, malicious acts or human error | This policy does not provide coverage for: <ul style="list-style-type: none"> • War and War like risks • Nuclear Risks • Gross negligence of Insured • Cessation of work, total or partial • Deductible • Consequential losses • Faulty design • Defective material and or workmanship • Wear and tear, etc. • Files, drawings, etc. • Losses discovered at time of taking inventory • Vehicles licensed for general road use | Choose optional add-ons at an additional cost to create cover that suits you. <ul style="list-style-type: none"> • Political Violence and Terrorism: Cover against political violence and terrorism |

Erection All Risks

| What's covered | What's not covered | What's optional |
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| <p>This policy provides coverage during civil engineering work:</p> <ul style="list-style-type: none"> • Any unforeseen and sudden physical loss or damage during assembling, erection and testing/ commissioning of new machinery, plant and steel structures. • Any unforeseen and sudden physical loss or damage resulting from insured perils (Section I), except those specifically excluded. • Liability to Third Parties for bodily injury and property damage resulting from erection/construction activities on the site (Section II). | <p>This policy does not provide coverage for:</p> <ul style="list-style-type: none"> • War, invasion, SRCC, etc. • Nuclear reaction, nuclear radiation or radioactive contamination) • Willful act or gross negligence • Cessation of work –partial or total | <p>Choose optional add-ons at an additional cost to create cover that suits you.</p> <ul style="list-style-type: none"> • Political Violence and Terrorism: Cover against political violence and terrorism |
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Contractor's Plant and Machinery

| What's covered | What's not covered | What's optional |
|---|--|---|
| <p>Policy applies for contractors' plants and machinery;</p> <ul style="list-style-type: none"> • At work or at rest • Being dismantled for cleaning or overhauling • Or whilst being cleaned or overhauled • Subsequent re-erection Only after successful commissioning. | <p>This policy does not provide coverage for:</p> <ul style="list-style-type: none"> • Deductible • Mechanical and/or electrical breakdown or derangement of construction machinery, plant and equipment (i.e. loss or damage not caused by exterior influences) but if as a consequence of such breakdown or derangement an accident occurs causing external damage, such consequential damage shall be indemnifiable. • Loss or damage to replaceable parts and attachments eg. Cutting edges, ropes, belts, tyres, etc. • War, invasion, rebellion, revolution, riot, strike, etc • Nuclear risks • Faults / defects existing at Policy commencement within knowledge of Insured • Wilful act or wilful negligence of the Insured or his representatives • For which supplier or manufacturer is responsible • Consequential loss or liability of any kind discovered only at taking of inventory or routine | <p>Choose optional add-ons at an additional cost to create cover that suits you.</p> <ul style="list-style-type: none"> • This insurance policy can be extended cover third party liability, strikes, riots and civil commotion. • Machinery Breakdown Loss of Profit: The policy can be extended to include loss of profits following breakdown of machinery |

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Machinery Breakdown

| What's covered | What's not covered | What's optional |
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| <p>Machinery Breakdown Insurance covers unforeseen and accidental breakdown caused by the following:</p> <ul style="list-style-type: none"> • Human failure e.g. carelessness, negligence, lack of skills, malicious acts. • Operational failure e.g. failure of control and regulating devices, physical explosion and implosion, shortage of water, overheating etc. • Environmental causes like humidity, dust, high temperatures etc. • Electrical failure e.g. short circuit, faulty insulation, over-tension/excessive voltage etc. • Natural causes e.g. storm, drifting ice, frost and water. | <ul style="list-style-type: none"> • Wear and tear • Natural catastrophes (Acts of God) • Theft, burglary • Fire, direct lightning, chemical explosion and other perils. (They are covered under a Fire Insurance policy). • Consequential loss • Willful acts of gross negligence • Nuclear risk | <p>Choose optional add-ons at an additional cost to create cover that suits you.</p> <ul style="list-style-type: none"> • This insurance policy can be extended cover third party liability, strikes, riots and civil commotion. • Machinery Breakdown Loss of Profit: The policy can be extended to include loss of profits following breakdown of machinery |

Loss Of Profit

| What's covered | What's not covered | What's optional |
|---|--|---|
| <p>In the event of any interruption to your business as a result of damage to machinery, this policy enables you to recover:</p> <p>Costs incurred in preparing claims information</p> <ul style="list-style-type: none"> • damage caused by operation • damage caused by electric energy (short circuit, excess voltage or induction) • damage caused by human element (faulty operation, lack of skill, negligence) • Gross profit lost due to reduction in turnover • Costs incurred in minimizing the loss of gross profit | <p>Unfortunately, we can't cover everything – make sure you're happy with what's not covered, including:</p> <ul style="list-style-type: none"> • Willful act or gross negligence • Political risks • Nuclear risks • Loss or damage caused by existing faults or defects at the time of incepting the insurance policy • Any extension costs that go beyond the indemnity period | <p>Political Violence and Terrorism: Cover against political violence and terrorism</p> |