



AL FUJAIRAH NATIONAL INSURANCE CO P.J.S.C

Paid-up Capital Dhs 133,100,000.
Registered under Insurance Authority
Registration No (11) Dated 25/12/1984

TAX INVOICE

DUPLICATE

No. DN1/106105
Date 06/02/2023
Account 1191999
TRN No. 0

COPY

M/s. CROWN ENGINEERING FZC
PO Box: 4862, Fujairah, United Arab Emirates
TRN No. 100557751300003

Please note that we have **DEBITED** your account for the following:

Item	Particulars	Amount
1	Assured: M/s. CROWN ENGINEERING FZC	
1	Premium for Workmen Compensation Policy No :P/1201/1/21/3000216/RP02	275.00
2	Being 5% VAT	13.75
	TOTAL	288.75

AED TWO HUNDRED EIGHTY-EIGHT AND FILS SEVENTY-FIVE ONLY



For AL FUJAIRAH NATIONAL INSURANCE COMPANY

Note: Please check the correctness of your TRN provided here. Incase of any discrepancy please notify us immediately within 7 days.

16/2/2023

Copy to be returned duly signed

Head Office

P.O. Box 277
Fujairah
United Arab Emirates
Telephone: +971 9 2233355
TRN No. 100050802600003

Issuing Branch

POST BOX 277
Fujairah
United Arab Emirates
Telephone: 09-2242000
TRN No. 100050802600003

Where the Premium is agreed to be paid by cheque the same shall be paid by A/C Payee Cheque drawn in the name of "Al Fujairah National Insurance Co." realizable within the Premium Payment Warranty period stated in the policy.



COPY

Renewal Policy No : P/1201/1/21/3000216/RP02

WORKMEN COMPENSATION INSURANCE RENEWAL POLICY SCHEDULE

WHEREAS THE INSURED named in the Schedule hereto carrying on the Business described herein and on other for the purpose of this insurance has made to Al Fujairah National Insurance Company(hereinafter called the "Company") a proposal and declaration which shall be the basis of this contract and be deemed to be incorporated herein and has paid or agreed to pay the premium stated herein.

NOW THIS POLICY WITNESSETH that if at any time during the period of insurance any employee in the Insured's immediate service shall sustain bodily injury by accident, fatal or otherwise during and arising out of in the course of his employment with the Insured in the Business and if the Insured shall be liable to pay compensation for such injury under the Laws specified in the Schedule below, then subject to the terms exceptions and conditions contained herein or endorsed hereon the Company will indemnify the insured against the sums for which the insured shall be so liable and will in addition be responsible for all costs and expenses incurred with its written consent in defending any claim for such compensation

PROVIDED ALWAYS that in the event of any change in the Law(s) or the substitution of other legislation therefor this Policy shall remain in force but the liability of the Company shall be limited to such sum as the Company would have been liable to pay if the Law(s) had remained unaltered.

Policy No : P/1201/1/21/3000216/RP01
Renewal Policy No : P/1201/1/21/3000216/RP02
Insured Name : M/s. CROWN ENGINEERING FZC

Assured Address : PO Box: 4862,
Fujairah, Fujairah, United Arab Emirates

Period of Insurance : From : 03/02/2023 00:00:00Hrs To: 02/02/2024 23:59:59Hrs

Activity : Tobacco Machinery Import and Export

Employee Details

Estimated No. of Employees	Name & Occupation of Employee	Estimate of annual wages, salaries and other remunerations of employees (AED)
1	SHAKEEL AHMED Public Relations Rep.	18,000.00



Cover

As stated under "LAWS/ CONDITIONS" herein below, in respect of the Employees declared for insurance, whilst on duty in the immediate service of the Insured at the specified location herein or other places if so stated in the policy schedule, but within the UAE only during and arising out of the course of their employment with the Insured. Extended to cover transportation of workmen by land from the residence to the place of work and vice versa whilst being carried in properly permitted passenger vehicles for their official duty purposes only (excluding Fridays and public holidays) but only if and only to the extent the Insured is legally liable at law as an Employer to the workmen under his direct sponsorship. This extension is operative and applicable only to the extent the statutory Motor Vehicle liability or statutory Road Traffic Liability compensation is not available and not otherwise, subject to the burden of proof being on the Insured to **prove** that the **injured** workman was travelling in the vehicle on his official duty only.

**LAWS/
CONDITIONS** : As per Article 37 of UAE Federal Labour Law No. 33 of 2021

Policy Wording : As per AFNIC Policy Wording

Total Premium : AED 288.75
(Inclusive of 5 %
VAT)

THIS IS RENEWAL POLICY SCHEDULE AND IS SUBJECT TO THE SAME POLICY WORDING, ITS GENERAL AND SPECIAL CONDITIONS, CLAUSES, ENDORSEMENT, EXCLUSION ETC. OF THE POLICY NUMBER STATED IN FIRST PAGE HEREIN WHICH ARE DEEMED TO BE PART OF THIS POLICY SCHEDULE, AND IS FURTHER SUBJECT TO ADDITIONAL CONDITIONS, CLAUSES, ENDORSEMENT, EXCLUSION (AS THE CASE MAYBE) ETC. AS ATTACHED HERETO.

Conditions/ Warranties

- * Territorial Scope U.A.E.
- * Local Jurisdiction Clause
- * This Policy is subject to realisation of Cheque, failing which the Policy here-under shall automatically stand cancelled from the date of inception without notice, with right to recover Premium for the Time on Risk
- * Premium Payment Warranty

Clauses

- * Subject to UAE Value Added Tax
- * Date Recognition Exclusion Clause
- * Political Risk Exclusion Clause
- * Institute Chemical, Biological, Bio-Chemical, Electromagnetic Weapons and Cyber Attack Exclusion Clause
- * Information Technology Hazards/ Cyber Clarification Clause
- * War, Sabotage and Terrorism Exclusion Clause



* **Terrorism Exclusion Clause for Contamination and Explosives**

Extension

- * Employer's Liability Clause limited to AED 500,000/- any one occurrence and in the aggregate during the policy period but sub-limited to AED 200,000/- per person
- * Including Repatriation (Of Mortal Remains) Expenses - limit up to AED 5,000/- per person / corpse including expenses incurred for accompanying person following work accident
- * Including Medical Expenses (Against Original Bills) limited up to AED 5,000/- per person in private hospitals/ govt. hospitals / clinics due to work accident.

Exclusions

- * Asbestos Exclusion
- * Electromagnetic Field (EMF) Exclusion
- * Genetically Modified Organisms (GMO) Exclusion
- * Transmissible Spongiform Encephalopathy (TSE) Exclusion
- * Sanction Limitation and Exclusion Clause
- * Excluding Natural Death and/or Disability
- * Excluding 1st Day of Disability
- * Excluding flight, offshore, oil rig works, drilling, ship repairing/dry dock works etc.
- * Excluding divers and/or diving and/or underwater activities
- * Excluding self-inflicted injuries and/or suicide
- * Excluding non-occupational diseases and/or illnesses
- * Excluding Dangerous Sports and/or Activities
- * Microorganism Exclusion (MAP) (Absolute)
- * Coronavirus Exclusion
- * Infectious or Contagious Diseases Liability Exclusion Clause
- * Excluding Ukrainian, Russian and Belarussian exposure
- * Excluding Gradual Pollution and Contamination
- * General War and Terror Exclusion Clause NMA 2919
- * Excluding Punitive damages and/or Exemplary damages and/or Aggravated damages and/or any additional damages resulting from the multiplication of compensatory damages
- * Excluding USA / CANADA Jurisdiction

SUBJECTIVITIES

- * Subject to no known or reported loss, damage, injuries, death, disability or claim nor any circumstances that may lead to any loss, damage, injuries, death, disability or claim during the past 5 years and as on 02/02/2023 11:59:59 PM





AL FUJAIRAH NATIONAL INSURANCE CO P.J.S.C

Paid-up Capital Dhs 133,100,000.

Registered under Insurance Authority

Registration No (11) Dated 25/12/1984

Renewal Policy No : P/1201/1/21/3000216/RP02

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

Issued at Fujairah on 06/02/2023

AL FUJAIRAH NATIONAL INSURANCE COMPANY



THE INSURED

FOR THE COMPANY

After receiving the Policy, a copy of the same shall be signed, stamped and returned to the Insurer (as per UAE Insurance Authority Regulations) within 15 days from the date of receipt of the Policy, failing which it will be deemed to be signed.

WORKMEN COMPENSATION INSURANCE QUOTATION TERMS

Quote No : P/1201/1/21/3000216/R **Version** : 0
Q02

Insured Name : M/s. CROWN ENGINEERING FZC

Assured Address : PO Box: 4862, Fujairah, United Arab Emirates

Period of Insurance : **From** : 03/02/2023 00:00:00Hrs **To**: 02/02/2024 23:59:59Hrs

Activity : Tobacco Machinery Import and Export

Employee Details

Estimated No. of Employees	Name & Occupation of Employees	Estimate of annual wages, salaries and other remunerations of employees (AED)
1	SHAKEEL AHMED Public Relations Rep.	18,000.00

Cover

As stated under "LAWS/ CONDITIONS" herein below, in respect of the Employees declared for insurance, whilst on duty in the immediate service of the Insured at the specified location herein or other places if so stated in the policy schedule, but within the UAE only during and arising out of the course of their employment with the Insured. Extended to cover transportation of workmen by land from the residence to the place of work and vice versa whilst being carried in properly permitted passenger vehicles for their official duty purposes only (excluding Fridays and public holidays) but only if and only to the extent the Insured is legally liable at law as an Employer to the workmen under his direct sponsorship. This extension is operative and applicable only to the extent the statutory Motor Vehicle liability or statutory Road Traffic Liability compensation is not available and not otherwise, subject to the burden of proof being on the Insured to **prove** that the injured workman was travelling in the vehicle on his official duty only.

LAWS/ CONDITIONS : As per Article 37 of UAE Federal Labour Law No. 33 of 2021

Policy Wording : As per AFNIC Policy Wording

Premium	: AED	250.00
Policy Fee	: AED	25.00
5% VAT	: AED	13.75
Total Premium	: AED	288.75

Conditions/ Warranties

- * Territorial Scope U.A.E.
- * Local Jurisdiction Clause
- * This Policy is subject to realisation of Cheque, failing which the Policy here-under shall automatically stand cancelled from the date of inception without notice, with right to recover Premium for the Time on Risk
- * Premium Payment Warranty

Clauses

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- * Transmissible Spongiform Encephalopathy (TSE) Exclusion
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- * Excluding Natural Death and/or Disability
- * Excluding 1st Day of Disability

- * Excluding flight, offshore, oil rig works, drilling, ship repairing/dry dock works etc.
- * Excluding divers and/or diving and/or underwater activities
- * Excluding self-inflicted injuries and/or suicide
- * Excluding non-occupational diseases and/or illnesses
- * Excluding Dangerous Sports and/or Activities
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- * Infectious or Contagious Diseases Liability Exclusion Clause
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- * General War and Terror Exclusion Clause NMA 2919
- * Excluding Punitive damages and/or Exemplary damages and/or Aggravated damages and/or any additional damages resulting from the multiplication of compensatory damages
- * Excluding USA / CANADA Jurisdiction

SUBJECTIVITIES

- * Subject to no known or reported loss, damage, injuries, death, disability or claim nor any circumstances that may lead to any loss, damage, injuries, death, disability or claim during the past 5 years and as on 02/02/2023 11:59:59 PM

Important Notice

DISCLOSURE OF MATERIAL FACTS - When seeking new insurance or amending or renewing an existing policy you must disclose any information which might influence the insurer in deciding whether or not to accept the risk, what the terms of the policy should be or what premium to charge. You should also disclose all material facts relevant to this risk.

NOTE: The Terms offered herein are Indicative/ Non- Binding only, subject to compliance with the subjectivities, and submission of additional information requested herein, if any, and subject to known or reported loss, damage, injury, death, disability, claim or Liability nor any circumstances that may lead to any loss, damage, injury, death, disability, claim or liability (as applicable) as on the date & time of binding the cover in writing by AFNIC, until such time no cover given.



AL FUJAIRAH NATIONAL INSURANCE CO P.J.S.C

Paid-up Capital Dhs 133,100,000.
Registered under Insurance Authority
Registration No (11) Dated 25/12/1984

Quote No : P/1201/1/21/3000216/RQ02

VALIDITY OF THIS QUOTE	30 days
PREMIUM PAYMENT WARRANTY	By Cash or Current Dated Cheque

Awaiting your further advice -Meanwhile no cover given

Issued at Fujairah

Signed on this day of 03/02/2023

CEC

Authorized Signatory

AL FUJAIRAH NATIONAL INSURANCE COMPANY

WORKMEN COMPENSATION POLICY ANNEXURE
SCHEDULE ATTACHED TO AND FORMING PART OF QUOTE NO.
P/1201/1/21/3000216/RQ02
INSURED NAME : M/s. CROWN ENGINEERING FZC

Sl. No	Name of Employee	Occupation	Estimated Annual wages	
1	SHAKEEL AHMED	Public Relations Rep.	AED	18,000.00
Total			AED	18,000.00

Re: Renewal Notice - Fire & Workmen Compensation Insurance

Shakeel Mir <shakeel@crowngineeringworks.com>

Thu 2/2/2023 12:39 PM

To: Fujairah Technical <technical@fujinsco.ae>

Cc: Geetha Sreekumar <Geetha.Sreekumar@fujinsco.ae>; Fujairah Technical <technical@fujinsco.ae>

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Dear Sir

proceed with renewal.

Regards

Shakeel Ahmed

CROWN ENGINEERING FZE

Ccedo,
Pls. renew as
expiry
Is 31/23

On Wed, 1 Feb 2023, 13:05 Fujairah Technical, <technical@fujinsco.ae> wrote:

Dear Shakeel,

Good Afternoon.

The renewal premium for the Fire Insurance Policy is **AED 1,863.75** (inclusive of 5% VAT) for a Total Sum Insured of AED 560,000/- & for the Workmen Compensation Policy is **AED 288.75** (inclusive of 5% VAT).

Kindly advise if any amendments to be incorporated.

We await your instructions to proceed ahead. Thank you.

مع أطيب التمنيات / Best Regards,

Timothy Ninan Sunny B. Tech (M), Cert CII

Property & Casualty Dept.

Al Fujairah National Insurance Co.

7th Floor, Al Fujairah National Insurance Co. Building

Opp. Fujairah University, Fujairah, UAE

<https://goo.gl/maps/tLUWU9VqWa5Php49A>**Tel: 09-2233355 Extn. 1214**www.afnic.ae

From: Shakeel Mir <shakeel@crowngineeringworks.com>**Sent:** Tuesday, January 31, 2023 11:49 AM**To:** Fujairah Technical <technical@fujinsco.ae>**Cc:** Geetha Sreekumar <Geetha.Sreekumar@fujinsco.ae>; Fujairah Technical <technical@fujinsco.ae>**Subject:** Re: Renewal Notice - Fire & Workmen Compensation Insurance

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