

The United Insurance Company Of Pakistan Ltd.

UIG HOUSE, 6-D, UPPER MALL, LAHORE. (PAKISTAN)
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FIRE POLICY SCHEDULE

POLICY NUMBER : UIC/D/P005/0000101047/0125/153 BRANCH NAME : CAMP OFFICE RWP
COVER NOTE NUMBER : UIC/D/T005/0000100751/0125/153 INSURANCE TYPE : DIRECT
POLICY TYPE : FIRE ISSUE DATE : 29/01/2025
OCCUPANCY : LPG STORAGE AND FILLING PLANT
AGENCY : 316
CLIENT CODE : 1568945 TRANS. ID. : 7723133 NTN / CNIC# : 7390326-3 / 00000-0000000-0
CLIENT NAME : M/S NOAMAN GAS COMPANY (PVT) LIMITED
CLIENT ADDRESS : HOUSE # 30, STREET # 94, SECTOR G-13/I, ISLAMABAD.
BANK (S) :
RECEIPT # : 2457840 DATE 29-JAN-25
PERIOD OF INSURANCE : FROM : 29/01/2025 TO : 29/01/2026 (BOTH DATES INCLUSIVE) NO. OF DAYS : 366
CONSTRUCTION CLASS : CLASS A-1
RISK LOCATION : GWARTAI CHOWK, GAIMAN BRIDGE, NAHOHA, TEHSIL BARIKOT, SWAT, KPK
IAP INDUSTRY : LPG STORAGE AND FILLING PLANT

ON LPG STORAGE AND FILLING PLANT (DETAIL OF ASSETS AS PER SCHEDULE ATTACHED) ONLY. THE PROPERTY OF THE INSURED HELD BY THEM IN TRUST AND/OR IN DEPOSIT AND/OR ON COMMISSION AND/OR IN JOINT ACCOUNT WITH OTHERS FOR WHICH THEY ARE LEGALLY RESPONSIBLE IN THE EVENT OF LOSS AND/OR DAMAGE BY "FIRE/LIGHTNING, EARTHQUAKE(FIRE/SHOCK), RIOT STRIKE DAMAGE, MALICIOUS DAMAGE, ATMOSPHERIC DISTURBANCE, BURGLARY/THEFT, IMPACT/AIRCRAFT DAMAGE AND ELECTRICAL CLAUSE-B ON MACHINERY FOR PKR.2,000,000/-" ONLY WHILST LPG STORAGE PLANT SITUATED AT SWARTAI CHOWK, GAIMAN BRIDGE NAHOHA, TEHSIL BARIKOT, DISTRICT SWAT [KPK].

1. ALL FIXED ASSETS PKR.22,500,000/=
 2. STORED LPG: PKR.3,000,000/=
 3. MACHINERY: PKR.2,000,000/=
- DECLARED FOR TOTAL SUM INSURED: PKR.27,500,000/=

DEDUCTIBLES:
5% ON EACH & EVERY LOSS MINIMUM RS.35, 000/- WHICHEVER IS HIGHER (ALL FIXED ASSETS)
10% ON EACH & EVERY LOSS MINIMUM RS.50, 000/- WHICHEVER IS HIGHER (STORED LPG)

CONDITIONS OF INSURANCE:

WARRANTED THAT ADEQUATE FIRE FIGHTING EQUIPMENT AND EXTINGUISHING AGENTS OF SUFFICIENT CAPACITY MUST HAVE BE AVAILABLE AT THE PREMISES AND READY FOR IMMEDIATE USE. SUBJECT TO NO KNOWN OR REPORTED LOSS/LETIGATION TILL DATE.

SUM INSURED : 27,500,000
SUM INSURED IN WORDS : (RUPEES TWENTY-SEVEN MILLION FIVE HUNDRED THOUSAND ONLY.)

<u>PREMIUM</u>					
IMPACT, FIRE, R.S.D, BURGLARY/THEFT, EARTHQUAKE, A.D, ELEC. CLAUSE-B, M.D, AIRCRAFT	Rs.	95,419	GROSS PREMIUM	Rs.	95,419
			ADMINISTRATIVE SURCHARGE	5% Rs.	5,000
			SUB TOTAL		100,419
			SALES TAX ON SERVICES	16% Rs.	16,067
			FEDERAL INSURANCE FEE	1% Rs.	1,004
			STAMP DUTY	Rs.	10
GROSS PREMIUM	Rs.	95,419	NET PREMIUM	Rs.	117,500

PREMIUM PAYMENT TO BE MADE THROUGH CROSS CHEQUE IN FAVOR OF "THE UNITED INSURANCE COMPANY OF PAKISTAN LTD.."

NOTE : CALCULATION OF FED / SALES TAX & FEDERAL INSURANCE FEE IS ON GROSS PREMIUM INCLUSIVE OF ADMIN SURCHARGE

SUBJECT TO THE FOLLOWING CLAUSES, ENDORSEMENTS AND WARRANTIES ATTACHED :

RIOT STRIKE DAMAGE CLAUSE ATTACHED, ATMOSPHERIC DISTURBANCE ENDORSEMENT ATTACHED, MALICIOUS DAMAGE ENDORSEMENT ATTACHED, IMPACT DAMAGE CLAUSE ATTACHED, ELECTRICAL CLAUSE "B" ATTACHED, AIR CRAFT DAMAGE CLAUSE ATTACHED, EARTH QUAKE ENDORSEMENT, SUBJECT TO NO KNOWN OR REPORTED LOSS/LETIGATION TILL DATE, SUBJECT TO STOCK REGISTER MAINTAINED ON DAILY BASIS AND PLACED PROPERLY, WARRANTED THAT WIRING SHOULD BE CONDUIT AND ALL LIGHTS SHOULD HAVE PLEXIGLASS COVERS, PROPER CONNECTORS FOR JOINING WIRES SHOULD BE USED INSTEAD OF JOINING THE WIRES WITH ELECTRIC TAPE, PLUGS AND SOCKETS USED SHOULD BE OF SPECIFIED STRENGTH (AMPERAGE), SUBJECT TO NO SMOKING OR COOKING BE ALLOWED ON THE PREMISES EXCEPT IN BUILDINGS SPECIALLY SET APART FOR SUCH PURPOSE, SUBJECT TO LIGHTNING CLAUSE, SUBJECT TO BURGLARY/THEFT ENDORSEMENT, JURISDICTION CLAUSE, PREMIUM PAYMENT ENDORSEMENT, WARRANTED THAT DEPRECIATION FACTOR IS APPLIED ON THE PRESENT DAY MARKET VALUE ACCORDING TO THEIR PRESENT CONDITION, MANUFACTURING DATE, COUNTRY OF MANUFACTURING, REPLACEMENT VALUE, MAINTENANCE AND PRESENT STATUS OF THE INSURED ITEMS., WARRANTED THAT THE COMPANY SHALL NOT BE LIABLE TO MAKE ANY PAYMENT IN RESPECT OF LOSS ARISING FROM THEFT OR BURGLARY OR CRIMINAL MISAPPROPRIATION OR CRIMINAL BREACH OF TRUST BY INSURED'S EMPLOYEES / SERVANT OR KNOWN PERSON.

IN WITNESS WHEREOF THE UNDERSIGNED, ACTING ON BEHALF OF AND WITH THE AUTHORITY OF THE COMPANY HAS HEREUNDER SET HIS HAND ON 29/01/2025