



Fire Material Damage

Policy Schedule

Central Division
1st Floor, Kashif Centre
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Insured	Air Energy Private Limited	Policy No	2643043067/09/2024	Cover Note No	2641607866
Address	Office No.411,4th Floor Progressive Plaza Near PIDC House,Beamount Road, Karachi.	Date of Issue	09th September 2024	Client Code	205698
NTN	7341523-7	Period of Insurance	04th September 2024	Agency	360228
Area	Chitral	To 4 PM (ST) on	04th September 2025	DO Code	264000
City	Chitral	No of Days	366	Sum Insured	
Commodity	Gas Separation/LPG/LNG Plants	Building (Excluding Plinth & Foundation)			10,000,000
Situated at		Plant & Machinery			17,000,000
		Office Equipments, Computer, Printers			2,200,000
		Stock			10,000,000
		Total Sum Insured			39,200,000
		(Pak Rupees Thirty-nine million two hundred thousand only)			

On

1. Building (excluding plinth, foundation and Pavements) including boundary walls.....Rs. 10,000,000/-
 2. Machinery including Cylinders/Storage Tank ,Electric Panels, Cables related to the insured trade.Rs.17,000,000/-
 3. Generators,Furniture, Fixtures, Electric Appliances, Computers and all other office Equipment.....Rs. 2,200,000/-
 4. Stock of LPG stored in Tanks & Cylinders.....Rs.10,000,000/-
- the property of the Insured or held by them in trust &/or in deposit &/or on commission &/or in joint account with others for which they are legally responsible in the event of Loss &/or Damage by Fire and other specified perils (as mentioned below), whilst lying &/or stored &/or fitted &/or installed in the Insured's premises situated at Syed Abad,Chitral,KPK.

The aforesaid premises is occupied as " LPG GAS STORAGE PLANT".

Subject to Item Nos.15,17,21,22 & 24 to 27 of Form 'P' attached.

Subject to warranty 'Y' as per slip attached.

Subject to fully operational fire fighting facilities available at insured's premises.

Subject to armed guard present at the Insured's premises. Deductible: 10% of the loss amount on each and every loss.

The risk of atmospheric disturbance is not covered on items lying in open &/or in open sided sheds and/or building which is built of class II construction &/or in basement.

Subject to implementation of risk improvement recommendation (as per attachment) within 60 days from date of inception,Otherwise no claim will be entertained.

This insurance is Subject to the following Clauses attached hereto:-

Premium Payment Clause
Riot and Strike Endorsement.
Malicious Damage Endorsement.
Atmospheric Disturbance Endorsement.
Earthquake Fire and Shock.
Aircraft Damage Endorsement
Impact Damage Clause.
Standard Explosion Endorsement.
Burglary Endorsement.

PREMIUM CALCULATION:

Particulars	Rate	Amount(PKR)
Fire	3.86 %o	151,312
Sub Total		151,312
Administrative Surcharge	5.00%	5,000
Federal Insurance Fee	1.00%	1,563
Sales tax on Services	15.00%	23,447
Stamp Duty		500
Net Premium		181,822

(Pak Rupees One hundred eighty-one thousand eight hundred twenty-two only)

In witness whereof the undersigned acting on behalf of and under the authority of the Company has on the day stated in the said schedule hereinto set his hand.

Any alteration or amendment shall render this document invalid

For and on behalf of EFU General Insurance Ltd.

