

Public Liability  
THE SCHEDULE

Policy No.	ACCP006307725A
Insurer	MISR INSURANCE COMPANY
The Insured	IMPERIAL EGYPT COMPANY
Address	LUXOR
Activity	Tourist Trips
Insurance Period	From 25 DEC 2025 To 25 DEC 2026
Currency	USD
Limits of Liability	USD 50,000 Any one person (Bodily Injury or Death) USD 500,000 Any One Occurrence (Bodily Injury or Death) USD 3,000,000 In the aggregate during the insurance period (Bodily Injury or Death)
Coverage	Public liability according to the Egyptian Law
Territorial Limit	Arab Republic of Egypt
Description of Risk	-This document, subject to the terms, exclusions, and maximum liability limits of the company, covers the insured's legally and definitively established civil liability to third parties, in accordance with Articles 163 to 174 and Article 178 of the Egyptian Civil Code (excluding contractual liability to third parties). -This coverage applies only to bodily injuries sustained by the insured's passengers (up to 50 foreign nationals per trip) while engaging in the activity licensed to the insured. (*It is known and agreed that insurance coverage extends to include liability arising from poisoning resulting from the consumption of spoiled food, beverages, canned goods, and other contaminated foods, as follows: 1,000\$ per incident 5,000\$ is the maximum liability of the company during the insurance period.
Law & Jurisdiction	Arab Republic of Egypt



Exclusions	<p>1-Liability resulting from aircraft and and inland sports.                  2-Own Damage.                  3- Property in insured's Custody and control.                  4-Any accident loss damage or liability caused sustained or incurred outside the geographical area of the Arab Republic of Egypt.                  5-Exposures covered under Mandatory Insurance.                  6- International Acts.                  7- Director's Officer's Liability.                  8- Gradual Pollution.                  9-Political Risks, Warm Civil War, Sabotage and terrorism.                  10-Strike, Riot and Civil Comotions.                  11-Product Liability,12- Cross Liability.13- Contractual Liability.                  12- Professional; Indemnity.16- Directors and officers Liability.                  13-Workmen Compensation/Employer's Liability.                  14-Fines, Penalties ,Punitive and Exemplary Damages.                  15- Auto/ Passenger's Liability.                  16- Medical Malpractice.                  17- Pure Financial Losses.                  18- Asbestos. -Cyber Risks                  19- Communicable diseases and COVID 19                  20- - Activities such as diving, snorkeling, hot air ballooning, kidnapping, harassment, and ransom are excluded.</p>
PREMIUM TOTAL	6000 USD

-All disputes arising from the interpretation or implementation of this document shall fall under the jurisdiction of the competent Egyptian courts within whose jurisdiction the issuing authority of this document is located.

- Notice of any loss to be given to: Accident Department (Misr Insurance Company).
- The Arabic policy is the original policy.

MISR INSURANCE CO.





**Public liability Insurance Policy No. (ACCP006307725A)**

Whereas the insured by a proposal which shall be the basis of this contract and be held as incorporated herein has applied to the company for the indemnity hereinafter expressed and has paid or agreed to pay the first premium as consideration for or on account of such indemnity.

Now this policy witnesses that subject to the terms exceptions limits and conditions contained herein or endorsed hereon the company will indemnify the insured against.

A) All sums which the insured shall become legally liable to pay for compensation in respect of:

1. bodily injury to or illness of any person.
2. loss of or damage to property.

arising from the business and occurring during the period of indemnity and happening or caused as described in the schedule under the heading of description of risk.

B) All costs and expenses of litigation:

1. recovered by any claimant against the insured.
2. incurred with the written consent of the company.

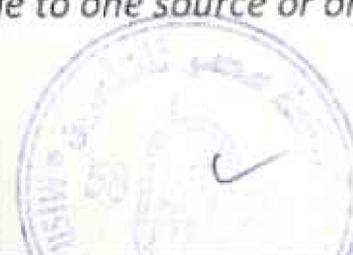
in respect of a claim against the insured for compensation to which the indemnity expressed in this policy applies.

**INDEMNITY TO PRINCIPALS**

As far as concerns injury illness loss or damage for which the insured is responsible and happening in connection with the carrying out of work for any principal the company will at the request of the insured treat the principal as though he were also the insured under this policy provided that the principal shall observe fulfill and be subject to the terms limits exceptions provisions and conditions of this policy in so far as they apply.

**LIMIT OF INDEMNITY**

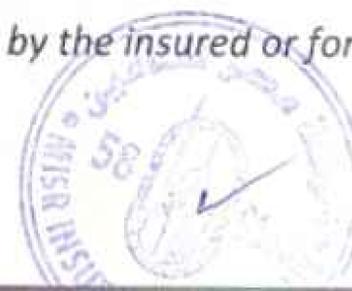
The liability of the company under this policy for all compensation payable to any claimant or any number of claimants in respect of or arising out of any one occurrence or all occurrences of a series consequent on or attributable to one source or original cause shall not exceed the limit of indemnity.



## EXCEPTIONS

The indemnity expressed in this policy shall not apply to:

- 1) liability in respect of injury illness loss or damage which results from a deliberate act or omission of the insured and which could reasonably have been expected having regard to the nature and circumstances of such act or omission.
- 2) liability assumed by the insured by agreement and which would not have been attached in the absence of such agreement.
- 3) liability in respect of injury to or illness of any person under a contract of service or apprenticeship with the insured if such liability is in respect of injury or illness arising out of and in the course of the employment of such person by the insured or any sums payable by the insured under legislation relating to occupational injury or illness.
- 4) liability in respect of loss of or damage to property:
  - A. belonging to the insured
  - B. in the charge or under the control of the insured or any servant or agent of the insured.
  - C. caused by or in connection with or arising from the bursting of any pressure part of any steam boiler or any economizer or any vessel or apparatus (other than any steam turbine or engine or other steam driven machinery) intended to operate under steam pressure belonging to or under the control of the insured or any servant or agent of the insured.
- 5) liability in respect of injury to or illness of any person or loss of or damage to any property or land or building caused by vibration or by the removal or weakening of support.
- 6) liability in respect of injury illness loss or damage arising from the ownership possession or use by or on behalf of the insured of any mechanically propelled vehicle (including any type of machine on wheels or caterpillar tracks) licensed for road use or for which a certificate of motor insurance is required or trailer attached thereto or the loading or unloading of such vehicle or trailer or the delivery or collection of goods in connection with such vehicle or trailer within the limits of any carriageway or thoroughfare.
- 7) liability in respect of injury illness loss or damage caused by or in connection with or arising from:
  - A. any vessel or craft or aircraft not specified in the schedule under the heading of plant owned or possessed or used by or on behalf of the insured or the loading or unloading thereof.
  - B. any lift elevator escalator hoist or crane owned or used by the insured or for the maintenance of which the insured is responsible unless specified in the schedule under the heading of plant.





C. accident to any vessel or craft in consequence of the condition or unsuitability of any berth dock or mooring.

D. any commodity article or thing supplied repaired altered or treated by or to the order of the insured and happening elsewhere than at any of the insured's premises.

8. liability directly or indirectly occasioned by or through or in consequence of pollution or contamination

9. liability directly or indirectly occasioned by or through or in consequence of:

A. war invasion act of foreign enemy hostilities or warlike operations (whether war be declared or not).

B. civil war mutiny civil commotion assuming the proportions of or amounting to a popular rising military rising insurrection rebellion revolution conspiracy military or usurped power.

C. material 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.

D. any act of person acting on behalf of or in connection with any organization with activities directed towards the overthrow by force of any de jure or de facto government or to the influencing of it by terrorism or violence. or loot sack or pillage in connection with any of the aforementioned occurrences.

10. A. liability directly or indirectly caused by or contributed to by or arising from ionizing radiations or contamination by radioactivity from any nuclear fuel solely for the purpose of this exclusion combustion shall include any self-sustaining process of nuclear fission.

B. liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.

11 - This policy does not cover food & beverage poisoning

### **SUPPLEMENTARY PROVISIONS**

1. Property in the charge of or under the control of the Insured or any servant of the Insured shall not include buildings temporarily occupied for the purpose of work thereon.

2. The business shall include the provision and management of canteen social sports and welfare organizations for the benefit of the insured's employees and first aid fire and ambulance services.

3. The insured shall include:

A. in the event of the death of the insured any personal representative of the insured in respect of liability incurred by the insured.

B. if the insured so requests:





- i) any director of the Insured.
- ii) any officer or member of the insured's social sports or welfare organization

first aid fire or ambulance services.

in his respective capacity as such.

Provided that such representative director officer or member shall observe fulfil and be subject to the terms exceptions limits provisions and conditions of this policy in so far as they apply.

### **CONDITIONS**

This policy and the schedule shall be read together as one contract and any word or expression which a specific meaning has been attached in any part of this policy or of the schedule shall bear such specific meaning wherever it may appear.

1. In the event of any occurrence which may give rise to a claim for indemnity under this policy the insured shall as soon as possible give notice thereof to the company in writing. Every letter claim write summons process shall be notified or forwarded to the company immediately on receipt.

2. The insured shall not without the consent in writing of the company repudiate liability negotiate or make any admission offer promise or payment in connection with any occurrence or claim and the company shall be entitled if it so desires to take over and conduct in the name of the insured the defense of any claim or to prosecute in the name of the insured at its own expense and its own benefit any claim for indemnity or damages or otherwise against any persons 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.

3. The company may in the case of any occurrence pay to the insured the maximum sum payable under this policy in respect of such occurrence or any lesser sum for which the claim or claims arising from such occurrence can be settled and the company shall thereafter not be under further liability in respect of such occurrence except for the payment of costs and expenses of litigation incurred prior to the date of payment.

4. If at the time of any occurrence or claim there is or but for the existence of this policy would be any other policy of indemnity or insurance in favour of or effected by or on behalf of the insured applicable to such occurrence or claim the company shall not be liable under this policy to indemnify the insured in respect of such occurrence or claim except in so far as concerns any excess beyond the amount which would be payable under such other indemnity or insurance had this policy not been effected.

5. If the premium for this policy has been calculated on any estimates furnished by the insured shall keep an accurate record containing all particulars relative thereto and shall at all time allow the company to inspect such record and shall within one month from the expiry of every period of indemnity supply to the company a correct statement so that the premium for that period shall be calculated and the difference paid by or allowed to the insured as the case may be.

6. The insured shall take all reasonable precautions to prevent injury illness loss or damage which may give rise to a claim under this policy.

7. The company shall at all reasonable times have free access to inspect any property and in the event of any defect or danger being apparent the company may give notice in writing to the insured and thereupon all liability of the company in respect thereof or arising there from shall be suspended. If at any time anything shall occur materially affecting the risk insured hereunder the insured shall within seven days give notice in writing to the company.

8. This policy may be cancelled at any time by seven days' notice by registered letter from the company to the insured's last known address and in such event the company will return a pro rata portion of the premium for the unexpired part of the period of indemnity.

9. All differences arising out of this policy shall be referred to the decision of an arbitrator to be appointed in writing by the parties in difference or if they cannot agree upon a single arbitrator to the decision of two arbitrators one to be appointed in writing by each of the parties within one calendar month after having been required in writing so to do by either of the parties or in case the arbitrators do not agree of an umpire appointed in writing by the arbitrators before entering upon the reference. The umpire shall sit with the arbitrators and preside at their meetings and the making of an award shall be a condition precedent to any right of action against the company. If the company shall disclaim liability to the insured for any claim hereunder and such claim shall not within thirty-six months from the date of such disclaimer have been referred to arbitration under the provisions herein contained then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

10. The due observance and fulfillment of the terms provisions conditions and endorsements of this policy by the insured in so far as they relate to anything to be done or complied with by him and the truth of the statements and answers in the proposal made by the insured shall be conditions precedent to any liability of the company.

#### Arbitration Clause

Each dispute that arises among the parties of this policy concerning the interpretation of its conditions or applying its terms, can be referred - upon their agreement- to the articles of act no. 27 of year 1994, in respect of the Arbitration Law of civil & commercial articles. In cases of arising any misunderstanding please refer to the Arabic wording policy.

SUHAG IN 25/12/2025

MISR INSURANCE CO.

