



## PUBLIC LIABILITY POLICY SCHEDULE

The Policy Schedule, Endorsements, Certificates of Insurance and the Policy Wording form one document and should be read together as they all form part of your contract with Quantum Insurance Ltd.

### Policy details:

<b>Policyholder</b>	: SYNDICAT DES COPROPRIETAIRES GREEN VILLAGE ST ANTOINE
<b>Address</b>	: A5 OCREAN BLISS SOC PIERRE BLEU, Flic en Flac
<b>Business Activity</b>	: Other professional, scientific and technical activities n.e.c
<b>Account Executive</b>	: Anjinee Pillay Ramasawmy
<b>Policy Number</b>	: 614397
<b>Period of Insurance</b>	: From 26/08/2024 00:00 to 25/08/2025 at 23:59 both days inclusive at Local Standard Time
<b>Currency</b>	: MUR

### Cover details:

<b>Name of Insured</b>	: SYNDICAT DES COPROPRIETAIRES GREEN VILLAGE ST ANTOINE
<b>Business occupation</b>	: Private Sector: Workers/Skilled Workers
<b>Situation of Premises</b>	: Allee des Cocoties, Melville, Grand Gaube
<b>Territorial Limit – Public Liability</b>	: Mauritius and Dependencies
<b>Jurisdiction – Public liability</b>	: Mauritius

Item Description	Limit of Indemnity	Deposit(%)	Premium
Public Liability-Limit any one Period of insurance	MUR 25,000,000.00		15,000.00
Public Liability-Limit any one accident or series of accidents arising out of one event	MUR 25,000,000.00		0.00
Tenant's Liability - Limit any one accident or series of accidents arising out of one event/Limit any one Period of insurance	MUR 25,000,000.00		0.00

### Excess:

**Public Liability-Limit any one accident or series of accidents arising out of one event**

MUR 10,000 of each and every claim

**Tenant's Liability - Limit any one accident or series of accidents arising out of one event/Limit any one Period of insurance**

MUR 10,000 of each and every claim

### Premium details:

Total Premium	MUR 15,000.00
Policy Cost	MUR 552.50
Total	MUR 15,552.50

### Clauses & Special Conditions:

Heading	Description
Directors / Employees <b>Worldwide excluding USA, Canada &amp; Iran</b>	The Insurance is extended to include the individual liability both jointly and severally of members of the Board of Directors of the Insured and its employees arising out of activities carried out in their duly authorised capacity whether in Mauritius and/or Dependencies or whilst occasionally overseas except as specifically excluded hereunder. Provided always that such members and/or employees shall fulfil and be subject to the terms, exceptions, and conditions of the Insurance insofar as they can apply.
Emergency Medical Expenses <b>Limit: MUR 50,000</b>	This insurance is extended to include all reasonable expenses incurred in providing any immediate medical or surgical treatment necessary at the time of an accident which may be the subject of indemnity under the Insurance, provided that the Company's liability for such expenses shall not exceed the sum indicated below in respect of any one accident.
First Aid	The indemnity expressed in the Insurance cover is extended to include first aid treatment rendered by any of the Insured's employees to members of the public.
Lift & Crane Extension	Notwithstanding anything to the contrary contained herein or endorsed hereon, It is hereby declared and agreed that this insurance is extended to cover Bodily injury or damage to property arising out of the possession or use by or on behalf of the Insured of any power-operated lift hoist or crane.
Loading & Unloading	The Insurance is extended to include liability in respect of the loading or unloading of any vehicle, vessel or craft or the delivery or collection of goods thereto or therefrom unless such liability is already covered by another existing insurance at the time of loss.
Parking Facilities	Cover under this Insurance is extended to include the Insured's legal liability to tenants and/or employees and/or members of the public in respect of damage to motor vehicles on any of the Insured's premises where parking facilities are provided by the Insured.
Principals	Where any contract so requires or admits the Insured to effect liability insurance for the joint benefit of the Insured and the Principal, the insurance is extended to include indemnity to such Principal jointly and

severally with the Insured but only in respect of liability to which this Insurance applies provided always that such Principal shall be subject to the terms, exceptions, and conditions of this Insurance insofar as they can apply.

#### Social & Sports Clubs

Cover under this Insurance is extended to include any club operated by the Insured for the benefit of the employees and, notwithstanding anything contained herein to the contrary, the Insurance extends to indemnify individually :

(a) The Insured's club and/or any employee of the Insured's club

(b) Any member of the said club

(c) Any visiting team or member thereof, provided that should there be in existence an insurance with any other insurer/s covering the said visiting team or member thereof against the risk/s covered by this Insurance, the Company shall only be liable to make good a rateable proportion of any amount claimed in respect of any injury, damage or loss.

This extension shall apply separately to each party indemnified hereunder and the Company will not raise the defence that, by virtue of their membership, members of the said club are not entitled to claim against the club.

#### Sub-Contractors

This Insurance is extended to include the negligence of the Insured's duly authorised agents and/or sub-contractors arising solely out of their activities in the conduct of the business of the Insured.

#### Tools of Trade

Cover under this Insurance is extended to include liability incurred arising out of the operation as a tool of trade of any vehicle or plant forming part of such vehicle or attached thereto provided that no liability shall attach to the Company in respect of that Cover which is required in terms of the Motor Vehicle Insurance Act or similar legislation.

#### Vibration

Notwithstanding anything to the contrary contained herein or endorsed hereon, it is hereby declared and agreed that this insurance is extended to cover Damage to property caused by vibration or the removal or weakening of support.

#### Law Costs Inclusive

It is hereby declared and agreed that Law costs shall be deemed to be payable inclusive of limit.

#### Special Condition-1

**1. Communicable Disease exclusion clause  
LMA5399 2. Cyber Loss Limited exclusion clause  
LMA5410**

## Endorsement

---

### Heading

---

All other terms and conditions as per our standard Policy Wording



Viviane Henri

For Quantum Insurance