



FIRE AND SPECIAL PERILS 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:

Policyholder	: SYNDICAT DES COPROPRIETAIRES GREEN VILLAGE ST ANTOINE
Address	: A5 OCREAN BLISS SOC PIERRE BLEU SOUFFLEUR
Business Activity	: Other professional, scientific and technical activities n.e.c
Account Executive	: Anjinee Pillay Ramasawmy
Policy Number	: 614422/00/000
Period of Insurance	: From 26/08/2024 00:00 to 25/08/2025 at 23:59 both days inclusive at Local Standard Time
Currency	: MUR

Cover details:

Name of Insured	: SYNDICAT DES COPROPRIETAIRES GREEN VILLAGE ST ANTOINE
Business occupation	: Private Sector: Workers/Skilled Workers
Situation of Premises	: Allee des Cocotiers , Melville, Grand Gaube
Indemnity Period	: months

Item Description	Sum Insured	Rate(%)	Deposit(%)	Premium
All buildings, including Landlord's fixtures & fittings	200,000,000.00	0.04		90,000.00
Claims cost and debris removal	2,000,000.00	0.04		900.00
First loss - Burglary	10,000,000.00	0.00		6,060.00
First Loss - Cyclone and flood	80,000,000.00	0.00		0.00
Accidental Damage	5,000,000.00	0.00		0.00

Excess:

All perils except burglary	10% of each and every claim, Minimum MUR 25,000 and Maximum MUR 250,000
Burglary	MUR 10,000 of each and every claim
Loss of Profit	N/A
Accidental Damage	MUR 10,000. of each & every claim

Insured Perils:

Item Description	Perils
All buildings, including Landlord's fixtures & fittings	F1,F3,F4,F5,F6,F7,F8,F13,F14
Claims cost and debris removal	F1,F3,F4,F5,F6,F7,F8,F13,F14
First loss - Burglary	F9
First Loss - Cyclone and flood	F3
Accidental Damage	F12

Interest Details	Value	Assignment Details
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Special notes:

a) Basis of sum insured: 1. Building: New Reconstruction Costs

Perils Description:

F ₁	Fire, Lightning, Explosion
F ₃	Cyclone, Flood, Hurricane, Storm, Tempest, Tidal Wave
F ₄	Riot, Strikes, Lock Outs, Malicious Damage
F ₅	Subsidence, Collapse, Landslide, Ground Heave
F ₆	Bursting or Overflowing of water tanks, apparatus or pipes
F ₇	Impact by land vehicles, animals, aircraft or aerial device dropped from them
F ₈	Earthquake, Volcanic Eruption and Tsunami
F ₁₃	Electrical Damage
F ₁₂	Accidental Damage
F ₉	Burglary

Premium details:

Total Premium	MUR 96,960.00
Policy Cost	MUR 839.36
Total	MUR 97,799.36

Clauses & Special Conditions:

Heading	Description
<p>Accidental Damage Limit: MUR 5,000,000 - Excess MUR 10,000 of each and every claim</p>	<p>Notwithstanding anything to the contrary contained herein or endorsed hereon, it is hereby understood and agreed that this Policy is extended to cover 'Accidental Damage' to the Property Insured up to the Sum Insured/First Loss Limit indicated in the Certificate any one occurrence provided always that:</p> <p>the Company shall not be liable hereunder in respect of:</p> <ol style="list-style-type: none"> 1. loss or damage caused by or resulting from moth, vermin, termites or other insects, inherent vice, latent defect, wear and tear, wet or dry rot or smog; 2. loss or damage by backing up sewers or drains, or seepage below ground level; 3. infidelity, or any dishonesty on the part of the Insured or any of his employees or others to whom the property may be delivered or entrusted, inventory shortage or unexplained disappearance; 4. loss or damage to the Insured's personal property caused by processing, renovating, repairing or faulty workmanship thereon unless fire and/or explosion ensues, and then and only for direct loss or damage caused by such ensuing fire or explosion; 5. loss or damage to the Insured's personal property resulting from loss of weight, leakage, breakage of glass or other fragile articles, marring, scratching, exposure to light; 6. loss or damage caused by: <ol style="list-style-type: none"> (a) theft (b) exposure to weather conditions where any other Insured's personal property insured is left in the open and not contained in buildings on permanent foundations; 7. loss or destruction or damage caused by pollution; 8. landslip, hydrothermal activity, subsidence or erosion of land; 9. normal settlement, shrinkage or expansion of buildings, foundations, walls, pavements, roads and other structural improvements. However, this exclusion will not apply to loss or damage arising from an ensuing cause not otherwise excluded; 10. fumes, dust, smoke, smuts; 11. erosion, corrosion, rust, slowly developing deformation or distortion; 12. loss or damage caused by the wilful negligence of the Insured; 13. loss or damage caused by gradual deterioration, contamination, mould, dampness of atmosphere or extremes of temperature; 14. loss or damage resulting from shrinkage, evaporation, changes in colour, texture or flavour; 15. loss or damage covered by any other policies or loss or damage to property more specifically insured.
<p>All Explosion</p>	<p>Notwithstanding anything contained to the contrary in the terms and conditions of the Insurance Cover Conditions, the Insured Peril Explosion is extended to include All Explosion.</p>
<p>All Impact</p>	<p>It is hereby declared and agreed that peril Impact is extended to include All Impacts.</p>
<p>All Other Contents MUR 5,000 / MUR 5,000 / MUR 5,000 / MUR 2,500 / MUR 2,500</p>	<p>Cover under the Insurance is extended to include:</p> <ol style="list-style-type: none"> 1. Money and stamps up to limit No 1 indicated hereunder. 2. Documents, Manuscripts, Business Books, Plans and Designs, but only for the value of materials and sums expended in labor on the said articles and not for the value to the insured of the information contained therein. The sum insured in respect of any one Document, Manuscripts, Business Book, Plan or Design shall not exceed limit No 2 below. 3. Patterns, Models and Moulds but only for the value of materials and sums expended in labor on the said articles. The sum insured in respect of any one

Pattern, Model and Mould shall not exceed limit No 3 hereunder.

4. Personal Effects (including pedal cycles) the property of Directors or Employees of the Insured, insofar as the same are not otherwise insured. The sum insured in respect of any one individual, shall not exceed limit No 4 below.

5. Computer System Records but only of clerical labor and computer time expended in reproducing such records (excluding any expenses in connection with the production of information to be recorded therein) and not for the value of the insured of the information contained therein for an amount not exceeding limit No 5 indicated hereunder.

Alterations

The insurance shall not be prejudiced in the event of any alteration being made either in the business or in the premises or property therein, whereby the risk of damage is increased, provided that notice of such alterations be given to the Company within a reasonable period of time and an additional premium paid, if required, from the date of such alteration.

Appraisalment 5%

If the aggregate claim for any loss does not exceed 5% (five per cent) of the sum insured by the item or items affected no special inventory or appraisalment of the undamaged property shall be required. If there are two or more premises in a single item this provision shall apply to the range of premises insured by this item. For the purpose of this clause, "ITEM" shall be held to apply to the total sum insured on premises and/or contents by the item or items affected.

Architects, Quantity Surveyors, Consulting Engineers and Legal Fees 10%

The insurance by each item on premises and machinery is extended to include an amount in respect of Architects' Quantity Surveyors' Consulting Engineers' and legal fees (for estimates, plans, specifications, quantities, tenders, and supervision) necessarily and actually incurred by the Insured in the reinstatement or replacement of the said premises or machinery following destruction or damage by any peril hereby insured against (but not any fees for the preparation of the claim or estimate of loss), up to but not exceeding an amount equivalent to 10% (ten percent) of the Sums Insured hereby.

Automatic Reinstatement of Sum Insured

It is agreed that in the event of loss or damage by the perils hereby insured to the property insured and in the absence of written notice by the Company or by the Insured to the contrary, the amount of insurance cancelled by such loss is to be automatically reinstated from the date of the loss, the Insured undertaking to pay such necessary premium as may be required for such reinstatement from that date.

Boarding-up Costs

The insurance by Burglary Insured Peril is extended to cover the cost of boarding - up or otherwise securing of the business until such time as permanent repairs are affected.

Breach of Conditions

The Conditions and Warranties of the Insurance shall apply individually to each of the risks insured and not collectively to them. Thus a breach of any Condition or Warranty shall void the Policy only in respect of all the risks to which the breach applies and does not affect the insurance in respect of the other risks.

Capital Additions 10%

The Insurance is extended to cover alterations, additions and improvements to Premises, Machinery, Plant and Equipment at all or any of the Insured's premises as described in the Policy Schedule up to but not exceeding in respect of any one item, the limit indicated hereunder, provided that:

(a) This extension shall only apply to additional property as defined above and not to appreciation in value of existing property.

(b) The Insured shall notify the Company of such alterations, additions and improvements every THREE months and shall pay the appropriate additional premium due thereon.

(c) This extension does not apply to property more specifically insured.

Claims Preparation Costs (Including Loss Assessors Fees)

Combined with Debris Removal

The insurance by this Policy is extended to include costs and expenses incurred in producing and certifying any particulars or details required by the Company under the terms of this policy but limited to reasonable payments in respect of :

- (i) Additional wages or salaries to Insured's own employees
 - (ii) Additional fees to Insured's usual Auditors
 - (iii) Professional loss assessor's fees (iv) Cost of materials used
- Such reasonable payments shall be limited to the amount if any indicated in the Policy Schedule.

Debris Removal

Combined with Claims Preparation Costs

The insurance by this Policy is extended to include costs and expenses necessarily incurred by the Insured with the consent of the Company in :

- (a) removing debris
- (b) dismantling and/or demolishing
- (c) shoring up and propping of the portion or portions of the property insured by the said items destroyed or damaged by any insured peril. The liability of the Company under this extension in respect of any item shall in no case exceed the amount indicated in the Policy Schedule.

Debris Removal (inclusive of Sum Insured)

The Insurance by this Policy is extended to include costs necessarily incurred by the Insured in respect of:

1. The demolition of buildings and machinery and/or the removal of debris from the site and in providing, erecting and maintaining any street or pavement hoarding required during demolition, site clearing and/or building operations.
2. Removal of debris of any stock insured by this Policy. Both the above, following destruction of or damage to the property insured by fire or other peril hereby insured against, provided that the total amount recoverable under any item of this Policy shall not exceed the Sum Insured thereby.

Designation of Property

For the purpose of determining where necessary the Heading under which any property is insured, the Company agrees to accept the designation under which such property has been entered in the Insured's books.

Electrical

This insurance also covers destruction of or damage to any dynamo, transformer, wiring, motor, main electrical machine, apparatus or any other electrical appliance or installation arising from or occasioned by over - running, excessive pressure short - circuiting, arcing, self - heating or leakage of electricity. Provided always that the amount payable by the Company under this extension shall in no case exceed the amount specified in the Certificate and subject to the Exclusions described below :

- loss or damage to the insured items due to causes such as defects in casting and materials, faulty design, faults at workshop or in erection, bad workmanship, lack of skill, carelessness
- any dismantling costs
- loss or damage to electronic equipment unless surge protectors and/or Uninterrupted Power Supply have been installed.

Errors and Omissions

5%

The Insured is held covered up to an additional amount not exceeding the percentage of the sum insured indicated below in respect of any one premises and/or contents thereof in respect of inadvertent under insurance or incorrect valuation by Bona Fide Error, accidental omission to insure any extension or additions to plant during the currency of the Insurance. It is warranted that the Insured will give notice to the Company immediately should any of the aforesaid happenings come to their notice and will pay any additional premium due.

Escalation

5%

In consideration of the payment of an additional premium amounting to 50% of the premium produced by applying the specified percentage to the annual

premium on the item/s indicated in the SUMMARY, the Sum Insured thereby shall during the period of insurance be increased each day by an amount representing 1/365th of the specified annual percentage increase/s indicated below.

Unless specifically agreed to the contrary this condition shall only apply to the sums insured in force at the commencement of each period of insurance.

At each renewal date the Insured shall notify the Company

(i) the sum to be insured under such items, but in the absence of instructions the sums insured by such items shall be those stated in the Policy Schedule (as amended by any endorsements effective prior to the aforesaid renewal date) to which shall be added the increases which have accrued under this Condition during the period of insurance up to the renewal date, and
(ii) the specified percentage increase required for the forthcoming period of insurance, but in the absence of instructions to the contrary prior to renewal date the existing percentage increase shall apply for the period of insurance from renewal.

Fire Brigade Charges

Limit MUR 10,000

Where Municipalities or Local Authorities are empowered to charge the cost of fire extinguishing and/or water to the owners or occupiers of premises and owners of contents, the said expenses will be considered as constituting a claim under the Policy over for an amount not exceeding the limit mentioned below.

First Loss

If following Loss or Damage to property insured under this Policy, the actual Total Value at Risk is found to be of greater value than that declared to the Company, then the liability of the Company shall be limited to the proportion which the declared Value at Risk shall bear to such actual Value at Risk, provided that the liability of the Company shall not exceed the First Loss Sum Insured under this Policy.

Glass Extension - Premises

MUR 150,000 – Excess MUR 10,000 of each and every claim

The Insurance in respect of the Item/s specified hereunder is extended to include accidental breakage, other than breakage by any insured peril, of
(a) Fixed glass, windows, doors, fanlights and skylights
(b) Fixed sanitary ware and bathroom fittings

EXCLUDING:

(a) Chipping and scratching
(b) Loss or damage whilst the premises are unfurnished and unoccupied
Provided that the indemnity shall not exceed the limit indicated below.

Misdescription

The Insurance shall not be prejudiced by any alteration or misdescription of occupancy. Notice must be given to the Company immediately the Insured becomes aware of the same and an additional premium if required must be paid from the date of the inception of the increased hazard.

Parking of Vehicles

Parking of vehicles in the premises is allowed, without prejudice to the insurance hereby.

Public Authorities

The insurance is extended to include such additional cost of repairing or rebuilding the destroyed or damaged property hereby insured as may be incurred solely by reason of the necessity to comply with Building or other Regulations under or framed in pursuance of any Act of Parliament or with Bye-Laws of any Municipal or other local Authority provided that :

1 - The amount recoverable under this extension shall not include :

(a) The cost incurred by complying with any of the aforesaid Regulations or Bye-Laws :

(i) in respect of destruction or damage occurring prior to granting of this extension

(ii) in respect of destruction or damage not insured by the Policy Cover

(iii) under which notice has been served upon the insured prior to the happening of the destruction or damage

(iv) in respect of undamaged property or undamaged portions of property

(b) The additional cost that would have been required to make good the property damaged or destroyed to a condition equal to its condition when new had the necessity to comply with any of the aforesaid regulations not arisen

(c) The amount of any rate, tax, duty, development or other charge or assessment arising out of the capital appreciation which may be payable in respect of the property or by the Owner thereof by reason of compliance with any of the aforesaid Regulations or Bye-Laws.

2 - The work of rebuilding or repair must be commenced and carried out with reasonable despatch and in any case must be completed within twelve months after the destruction or damage or within such further time as the Company may (during the said twelve months) in writing allow and may be carried out wholly or partially upon another site (if the aforesaid Regulations or Bye-Laws so necessitate), subject to the liability of the Company under this extension not being thereby increased.

3 - If the liability of the Company under any item of the Policy apart from this Clause shall be reduced by the application of any other terms, exceptions and conditions of the Policy then the Liability of the Company under this extension in respect of any such item shall be reduced in like proportion

4 - The total amount recoverable under any item of the insurance shall not exceed the sum insured thereby.

5 - All the Exceptions and Conditions of the Policy and Certificate except in so far as they may be hereby expressly varied, shall apply as if they had been incorporated herein.

Reinstatement or Replacement

In the event of the property insured (other than stock) under this Policy cover being destroyed or damaged, the basis upon which the amount payable is to be calculated shall be the cost of replacing or reinstating on the same site property of the same kind or type but not superior or more expensive than the insured property when new, subject to the following Special Provisions and subject also to the terms and conditions of the Policy except in so far as the same may be varied thereby.

SPECIAL PROVISIONS :

1 - The work of replacement or reinstatement (which may be carried out upon another site and in any manner suitable to the requirements of the insured subject to the liability of the Company not being thereby increased) must be commenced and carried out with reasonable despatch and in any case must be completed within 12 months after the destruction or damage or within such further times as the Company may during the said 12 months in writing allow, otherwise no payment beyond the amount which would have been payable under this Policy if these Reinstatement Value Conditions had not been incorporated herein shall be made.

2 - Until expenditure has been incurred by the Insured in replacing or reinstating the property destroyed or damaged the Company shall not be liable for any payment in excess of the amount which would have been payable under this Policy if these Conditions had not been incorporated herein.

3 - If at the time of replacement or reinstatement the sum representing the cost which would have been incurred in replacement or reinstatement if the whole of the property covered had been destroyed exceeds the Declared Value At Risk thereon at the breaking out of any fire or at the commencement of any destruction or damage to such property by any peril insured against this Policy, then the insured shall be considered as being his own insurer for the excess and shall bear a rateable proportion of the loss accordingly. Each item of this Insurance (if more than one) to which these Conditions apply shall be separately subject to this provision.

4 - These Conditions shall be without force or effect if

(a) The Insured fails to intimate to the Company within 6 months from the date of destruction or damage or such further time as the Company may in

writing allow his intention to replace or reinstate the property destroyed or damaged

(b) The Insured is unable or unwilling to replace or reinstate the property destroyed or damaged on the same or another site.

Service clause

MUR 100,000 for the Period of Insurance

The Insurance by this Policy relating to "Building" and "Machinery" extends to include Telephone, Gas, Water and Electric Instruments, Meters, Piping, Cabling and the like and the accessories thereof, including similar property in adjoining yards or roadways or underground (and pertaining to the Building or Contents insured by the respective items of this Category) all the property of the Insured or of suppliers or others, for which the Insured are responsible. If two or more buildings be included in a single item, this provision shall apply to the range of buildings and/or contents by the Item or Items affected.

Temporary Removal

Subject to the following provisions, the property insured by the Insurance other than stocks in trade or merchandise if insured hereby is covered whilst temporarily removed for cleaning, renovation, repair or other similar purposes, else where on the same or to any other premises and in transit there to and there from by road in Mauritius.

The amount recoverable under this extension in respect of each item of the CERTIFICATE shall not exceed the amount which would have been recoverable had the loss occurred in that part of the premises from which the property is temporarily removed nor, in respect of any loss occurring elsewhere than at the said premises, 10 per cent of the sum insured by the item after deducting therefrom the value of any premises (exclusive of fixtures and fittings) stock in trade or merchandise insured thereby. This extension does not apply to property if and so far as it is otherwise insured, nor as regards losses occurring elsewhere than at the premises from which the property is temporarily removed, to :

(a) Motor Vehicles and Motor Chassis

(b) Property held by the Insured in trust, other than machinery and plant.

Temporary Removal of Documents

In so far as this insurance includes deeds and other documents (including stamps thereon) manuscripts, plans and writings or every description and books (written and printed) this insurance extends to cover such property, provided the same be not otherwise insured, for an amount not exceeding 10% of the value thereof whilst temporarily removed to any premises not in the Insured's occupation and whilst in transit by road in Mauritius.

Tenants Occupancy

Should a tenant of the Insured (where the Insured owns the building) or another tenant or the owner of the Building (where the Insured is a tenant of the building) do or omit to do, without the knowledge or consent of the Insured, anything which would vitiate the Policy Exceptions, Conditions and/or Warranties, the Policy Cover will not be held to be void on that account provided that the Insured shall notify to the Company the happening or existence of such act or omission as soon as the same shall come to his or her knowledge and shall on reasonable demand pay the additional premium for any increase of hazard thereby created, as determined by the Company, for the time such increased hazard may be, or shall have been, assumed by the Company during the continuance of this Insurance.

Trace and Access

MUR 100,000

The insurance by the Insured Perils Bursting or Overflowing is extended to cover the reasonable costs and expenses incurred with the consent of The Company.

(1) in locating the actual source of the damage insured hereunder and

(2) any repairs directly arising therefrom

caused by the bursting or overflowing of water tanks, apparatus or pipes at the Premises, provided such damage is insured by these Perils

The Company will not indemnify the Insured in respect of costs or expenses incurred where the damage results solely from a change in the water table level.

Subject to the maximum limit as indicated below, the Company will pay, in any one Period of Insurance.

Unoccupancy

The Insurance shall not be invalidated by any insured premises becoming unoccupied but due notice shall be given to the Company and suitable extra premium paid if required.

Vehicle Load

In the event of any of the Insured's vehicles being left loaded overnight whilst in and/or on the premises described in the CERTIFICATE, the Company will indemnify the Insured in respect of such load in the event of loss or damage by any of the insured perils.

Waiver of Subrogation

Waiver of Subrogation towards third parties where the rights of subrogation may have been limited by way of contract entered into between the Insured and such Third Parties, prior to the loss

Notwithstanding anything to the contrary contained herein or endorsed hereon, it is hereby declared and agreed that the Company shall forfeit all Rights of Subrogation to which it may become entitled to exercise following any loss payable under this Policy Section towards the parties as indicated hereunder.

Workmen on Premises

Workmen are allowed in or about the premises hereby insured for the purpose of making structural or other alterations or repairs without prejudice to the insurance by this Policy.

1. Communicable Disease exclusion clause
LMA5394 2. Cyber Loss Limited Exclusion Clause
LMA5410

- Subjectivity: Fire extinguishers to be installed within the next 15-30 days after inception date.

Fire Extinguisher - Warranted each floor to be equipped with at least a minimum of one 12kg fire extinguisher per each 50 sq mt floor area. These are to be conspicuously placed and easily accessible in case of fire and staff to be regularly trained in the use thereof

Endorsement

Heading

All other terms and conditions as per our standard Policy Wording



Viviane Henri

For Quantum Insurance