

The Schedule
FIRE POLICY

CLIENT :	08806826	POLICY DATE :	27/06/2023
AGENCY :	09000320	POLICY NO. :	MUL/MUL/L/FR/ND/P/19217/06/2023
THE COMPANY :	SALAAM TAKAFUL LIMITED		
NAME & ADDRESS OF THE PARTICIPANT :	M/S. MEEZAN BANK LIMITED AS MORTGAGEES A/C. M/S. RAINBOW PRINTING SOLUTIONS (PVT) LTD AS MORTGAGORS BAHAWALPUR ROAD, NEAR RESCUE 1122, MULTAN		
SUM COVERED (Rs.) :	491,532,500	PERIOD OF POLICY : FROM	01/07/2023 TO 30/06/2024 365 Days
IN WORDS :	Rupees Four Hundred Ninety-One Million Five Hundred Thirty-Two Thousand And Five Hundred Only.		

DESCRIPTION OF PROPERTY COVERED

ON BUILDING (EXCLUDING PLINTH, PAVEMENTS & FOUNDATIONS) INCLUDING BOUNDARY WALLS AND/OR MACHINERY AND/OR STOCK OF PRINTING FILMS AND/OR INKS AND/OR CHEMICALS AND/OR ADHESIVE AND/OR PLASTIC GRAINS AND/OR DIESEL GENERATOR AND/OR LIFTOR ONLY, THE PROPERTY OF THE PARTICIPANT OR HELD BY THEM IN TRUST 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 AND SPECIFIED PERILS ONLY, WHILST STORED AND/OR LYING AND/OR INSTALLED AND/OR FITTED IN THE PARTICIPANT'S PREMISES SITUATED AT LOCATION AS MENTIONED BELOW.

LOCATION

Bahawalpur Road, Near Rescue 1122, Multan.

CLASS OF CONSTRUCTION & OCCUPATION

THE SAID PREMISES IS/ARE BUILT OF CLASS- II CONSTRUCTION AND OCCUPIED AS PRINTING PRESS.

SUBJECT TO FOLLOWING CLAUSES & WARRANTIES ATTACHED HERETO

- - Bank Mortgage Clause,
 - Items no. 1,2,7,8,18,19,21 and 22 of form 'A'.
 - The risk of Terrorism and Sabotage are specifically excluded.
 - Warranted that limited hazardous goods for daily use be contained in the said premises during the currency of this coverage.
 - Warranted that all maintenance & safety standards are complied with at all times.
 - The risk of Atmospheric Disturbance is not covered on building under construction.
 - Warranted that smoking and cooking be strictly prohibited in or about the said premises except in place set apart specially for the purposes only except the kitchen with tea & refreshment.
 - Warranted that Company shall not be liable for any loss and/or damage caused by rain water directly coming through windows and/or ventilators kept open or by leakage and/or seepage from the walls/floors/roofs of the premises covered.
 - Warranted premises to be covered with armed guard 24 Hrs round the clock.
 - Warranted that adequate fire-fighting equipment and extinguishing agents of sufficient capacity must always be available at the premises and ready for immediate use.
 - The risk of Atmospheric Disturbance is not covered for the items stored and/or lying in the premises build class II & III construction and/or in open and/or in open sided sheds and/or in Basement.
 - The risk of Burglary of 20% on Stock Value is hereby included within the above policy
 - Warranted plinth level of the premises should be 3 feet above from ground level.
 - Communicable Disease Exclusion ~ LMA5394
 - Cyber Loss Limited Exclusion Clause ~ LMA5410
 - Warranted that all other warranties as per Standard Fire & Allied Perils Takaful Policy.

ALLIED PERILS COVERED

- Atmospheric Disturbances ■ Burglary ■ Earthquake Fire & Shock ■ Malicious Damage ■ Riot & Strike Damage

DEDUCTIBLES EACH & EVERY LOSS

- IN RESPECT OF EARTHQUAKE FIRE AND SHOCK : AS PER ATTACHED CLAUSE.
- IN RESPECT OF ATMOSPHERIC DISTURBANCES : AS PER ATTACHED CLAUSE.

CONTRIBUTION CALCULATION (Rs).			
RISKS COVERED	RATE	CONTRIBUTION	
		Gross Contribution	256,393
		Total Gross Contribution	256,393
		Add: Federal Insurance Fee	1% 2,564
		Add: Federal Excise Duty/Sales Tax	16% 41,023
		Add: Stamp Duty	20
		Net Contribution	300,000

IN WORDS : Rupees Three Hundred Thousand Only.

RENEWAL NO. MUL/MUL/L/FR/ND/R/15134/05/2023

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For and on behalf of
SALAAM TAKAFUL LIMITED