

Warranties

1. All trade waste must be removed from the premises and not allowed to accumulate.
2. The Buildings & its Electrical installations, fire alarms & Fire Extinguishing Appliances are maintained in efficient working condition
3. No storage or deposit of petrol /natural gas (other than LPG for domestic purpose) in the Participant premises are allowed

EXCLUSION:

1. Contents, records and Documents, Explosives, Coal, Bullion, unset precious stones, ornaments and Jewellery, Any curios or work of art for an amount exceeding RO100 or currency equivalent, Manuscripts, plans, drawings or designs, patterns, models or moulds, Securities, obligations or documents of any kind, stamps, coins or paper, money, cheques, books of account or other business books, computer system records.
2. Losses caused by insufficient ventilation, air circulation, deterioration of stock
3. Losses of weight, shrinkage, change in texture, flavor or finish.
4. Inventory / Mysterious losses
5. Smoke damage
6. All Kinds of Stocks, Agricultural Risk and Growing Crops. Machinery Breakdown Insurance, Third Party Liability, Underground Plant and equipment's /Mining works
7. Excluded properties: Overhead transmission and distribution lines, and their supporting structures, including wires, cables, poles, pylons, standards, towers and any equipment of any type which may be attendant to such installations, including substations of any description. This exclusion includes but is not limited to transmission or distribution of electrical power, telephone or telegraph signals, and all communication signals whether audio or visual. Underground piping outside of insured premises, totally unoccupied risk locations, Buildings being demolished, Land and water, growing crops and Building under construction
8. Faulty design, Faulty material, Faulty manufacturing
9. Normal Wear and tear, gradual deterioration, modification of flavor, color, structure, corrosion, damage due to dust or humidity, or caused by mould, vermin, insects
10. Any Direct or Indirect Infectious / Contagious Disease exposures
11. Confiscation, requisition by the order of Government, Public or local authority
12. All transmission and distribution lines,
13. Date Recognition cover
14. Seepage, pollution or contamination
15. Terrorism, sabotage and fire following these perils
16. Delay, loss of use or loss of market or other consequential loss unless as a direct result of an insured physical damage event
17. Indirect or remote loss or damage (i.e excluding all losses where the proximate cause is not a covered peril)

18. Willful acts, any fraudulent, criminal or dishonest act(s) of the insured and his representatives
19. Aircraft and watercraft, waterborne equipment
20. Motor vehicles licensed for road use except if declared within sum covered and while on insured premises
21. Non-material / Non-Physical damage of any kind
22. Fraud and Dishonesty
23. Livestock and all consequential loss resulting there from
24. Contingent Business Interruption
25. CORONAVIRUS EXCLUSION
26. Political risks exclusion clause
27. Sanctions Limitation and Exclusion Clause
28. War and Civil War Exclusion Clause
29. Nuclear Energy Risks Exclusion Clause
30. Nuclear / Chemical/Biological Exclusion Clause
31. Terrorism Exclusion Clause NMA2921
32. Seepage, Pollution and Contamination Clause
33. Radioactive Exclusion Clause
34. Computer Loss General Exclusion
35. Information Technology Clarification Agreement
36. LMA 5410 cyber loss limited exclusion clause
37. LMA 5394 communicable disease exclusion
38. Total asbestos exclusion
39. Penalty clauses (i.e. faulty or belated delivery of the covered objects) and guarantees of performance or production
40. First Party damage caused by corrosion, rust, extremes or changes in temperature, dampness, dryness, wet or dry rot, fungus, shrinkage, evaporation, loss of weight, pollution, contamination, change of colour, flavour, texture or finish, action of light, vermin, insects, marring or scratching unless such Damage is caused directly by Damage to the property covered or to premises containing such property caused by a defined peril
Defined peril shall mean: fire, lightning, explosion, impact of aircraft or other aerial devices or articles dropped therefrom, riot, civil commotion, strikers, locked-outworkers, persons taking part
in labour disturbances, malicious persons (other than thieves), escape of water from any tank, apparatus or pipe or impact by any road vehicle or animal; the natural hazards of storm, earthquake, flood