



# Pre Qualification

# “Celebrating 30 years in the U.A.E”

## **DETERMINATION,**

To deliver on time and with the best results.

## **MARKET RELEVANCY**

As we lead the market, we make sure to stay on top by adapting to the changes in the industry quickly and efficiently. We don't believe in the industry standard, we believe in innovation

## **POST-CONTRACT SUPPORT**

We're there for our clients even after the project is complete.



# “We’re Here To Take On Our Clients’ Challenges”

**WITH A-Z SERVICING,**  
Meaning we can help you on all aspects of a project.

**A GLOBAL NETWORK**  
perfect for tapping into trends, innovations and  
resources, and ideal for clients with multinational  
offices.

**TAILOR-MADE SOLUTIONS,**  
because no project is the same.

06 COMPANY PROFILE

10 CAPABILITIES AND BUSINESS MODEL

16 ORGANISATION CHART

18 CV'S

28 MAJOR PROJECTS

46 REFERENCES

52 KEY SUPPLIERS

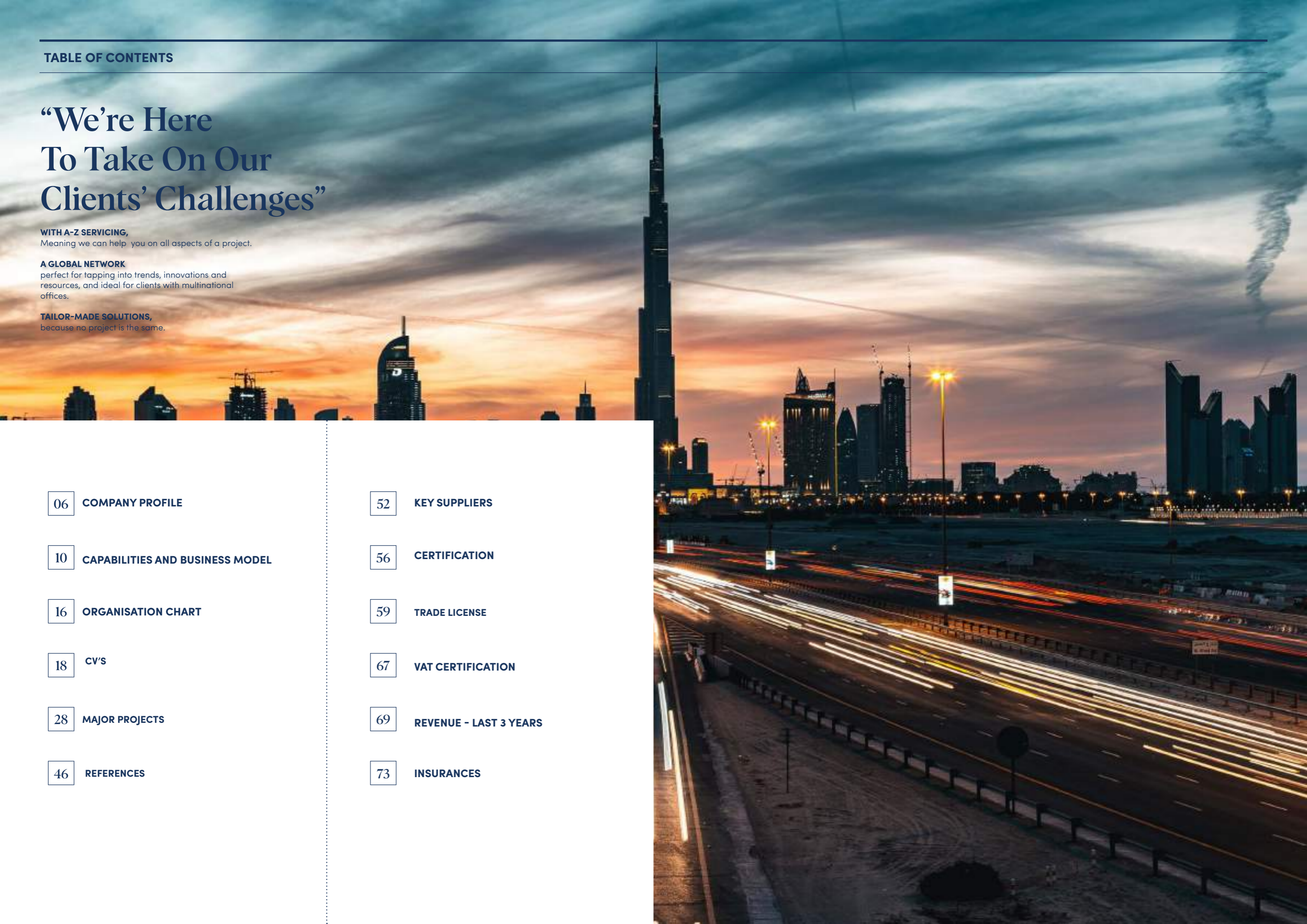
56 CERTIFICATION

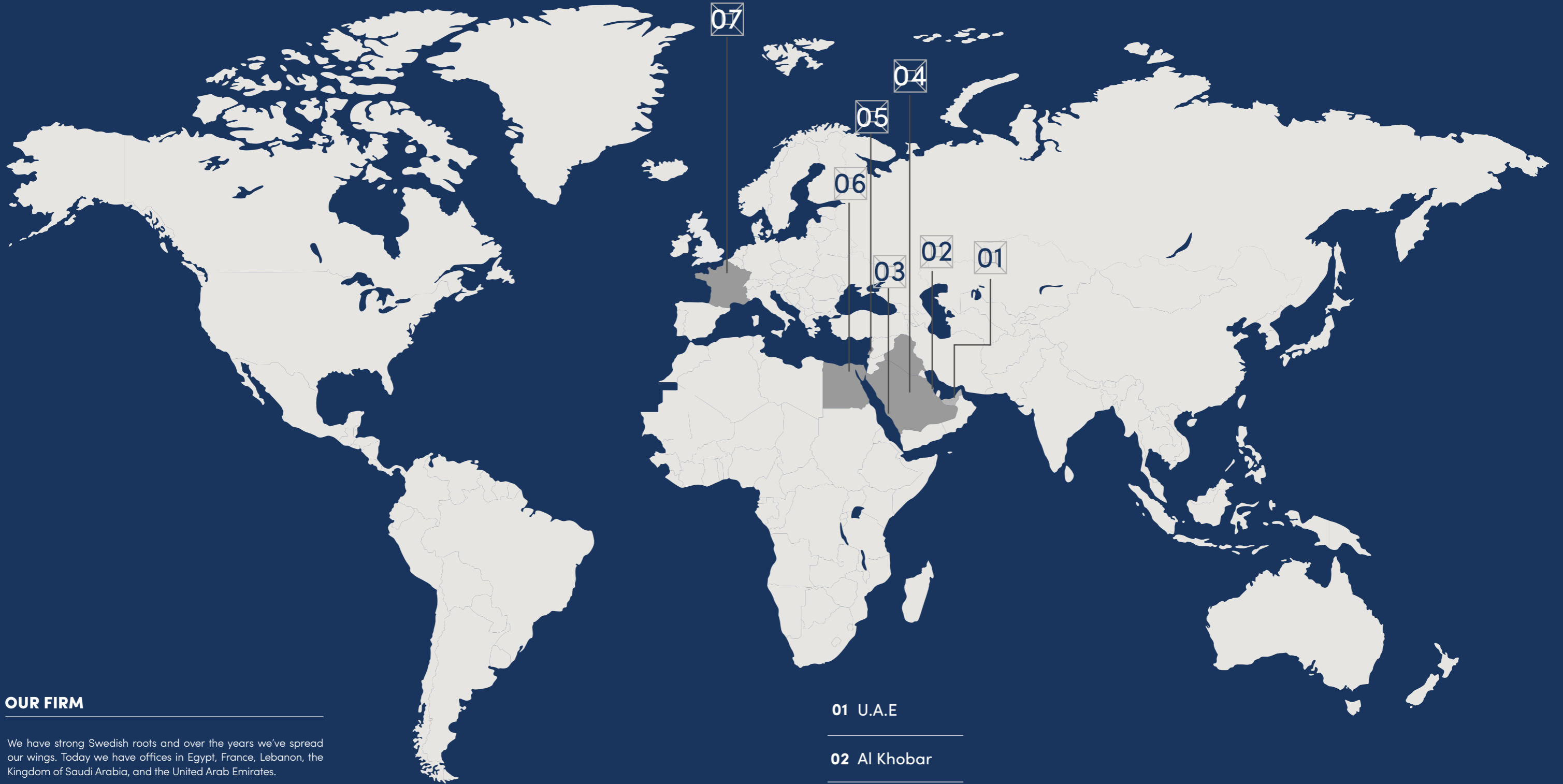
59 TRADE LICENSE

67 VAT CERTIFICATION

69 REVENUE - LAST 3 YEARS

73 INSURANCES





## OUR FIRM

We have strong Swedish roots and over the years we've spread our wings. Today we have offices in Egypt, France, Lebanon, the Kingdom of Saudi Arabia, and the United Arab Emirates.

We also have operational reach in Bahrain, Kuwait and Paris. Everywhere we go we build long-lasting partnerships with our clients and we are proud of the more than 1638 corporate friendships we have cultivated globally to date.

Over 15 million sq. ft. of space designed and transformed. A turnover of more than US\$ 150 million achieved annually. 500+ expert employees excited about bringing more spaces to life. Ultimately, we are ready to take on the next opportunity.

01 U.A.E

02 Al Khobar

03 Jeddah

04 Riyadh

05 Beirut

06 Cairo

07 Paris



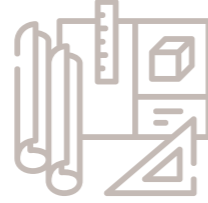
**58%**  
Turnover through  
existing clients



**15m**  
In assets and a debt  
-free balance sheet



**1,638**  
Global friendships with  
fantastic clients



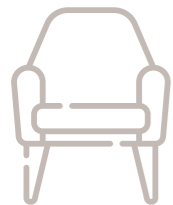
**4,500**  
Projects successfully  
completed



**500+**  
Team members  
ready to work on your  
commercial interiors



**1.5m**  
Square meters of  
completed fit out  
projects



**15**  
Furniture  
brands



**120m\$**  
Turnover p.a.



“We’re in it for  
the long run”

We value human relationship and  
aim to make every project personal.



# KPS Services



## Design

**Our Design Studio is a hub of inspiration where our creative and technical designers experiment with technology and creativity.**

From the intricacies of MEP to the beautiful details of furnishings and finishes, the team takes pride in planning every detail with one purpose – to surprise and delight our clients.

Design Should work for people and not the other way around so every environment we create is crafted to help inhabitants excel.

Our designers also offer trainings to companies interested in learning how people-centric design has the power to improve business performance.

In fact, everyone, especially contractors like us, has the power to advance the health and wellness of people, while also serving the planet. That's why we follow the guidance of various international third-party schemes such as BREEAM, WELL and LEED in all our projects.

## Interior Construction

### Big project or small? No problem!

From design and costing, to planning and execution we have experience in traditional and turnkey projects of all sizes. Our expertise extends across a range of sectors including F&B, hospitality, healthcare, finance, media, IT and communications.

We fit out shell and core spaces, taking care of every last detail including MEP, and often take on sensitive refurbishment projects where part of the premises is still occupied.

Whatever the challenge, you'll have a dedicated project manager, supported by a highly motivated team.

And with their strong attention to detail, it's no surprise they will deliver on time and on budget.

We also love collaboration. So you'll be kept up to date through transparent reporting and weekly on-site meetings, where you'll have the chance to share ideas and evaluate our work.

#### You will benefit from:

- Extensive global experience
- Expert industry knowledge
- Highly motivated teams
- Responsive communication
- Design and project management services
- Commercial management



# KPS Services



## Furniture, fixtures & equipment

We always go the extra mile, even when finding the perfect furniture for you. That's why we have exclusive partnerships with a number of furniture brands around the world – we can easily access popular pieces or uniquely customised creations. Ergonomic furniture is another one of our passions and is especially crucial when it comes to designing workplaces that enhance the wellbeing of people.

Our long-standing relationships with factories, joineries and suppliers give us total flexibility to find the styles, designs and configurations that's right for you. For your peace of mind, all warranties and guarantees are provided by global suppliers and you can contact our dedicated Post-project Service team with any concerns.

### You can expect:

- Flexible choices
- A range of styles
- Ergonomic consultancy
- Installation and logistics
- Supplier warranties and guarantees
- Post-project service

## Post-Contract Support

We always go the extra mile, even when finding the perfect furniture for you. That's why we have exclusive partnerships with a number of furniture brands around the world – we can easily access popular pieces or uniquely customised creations.

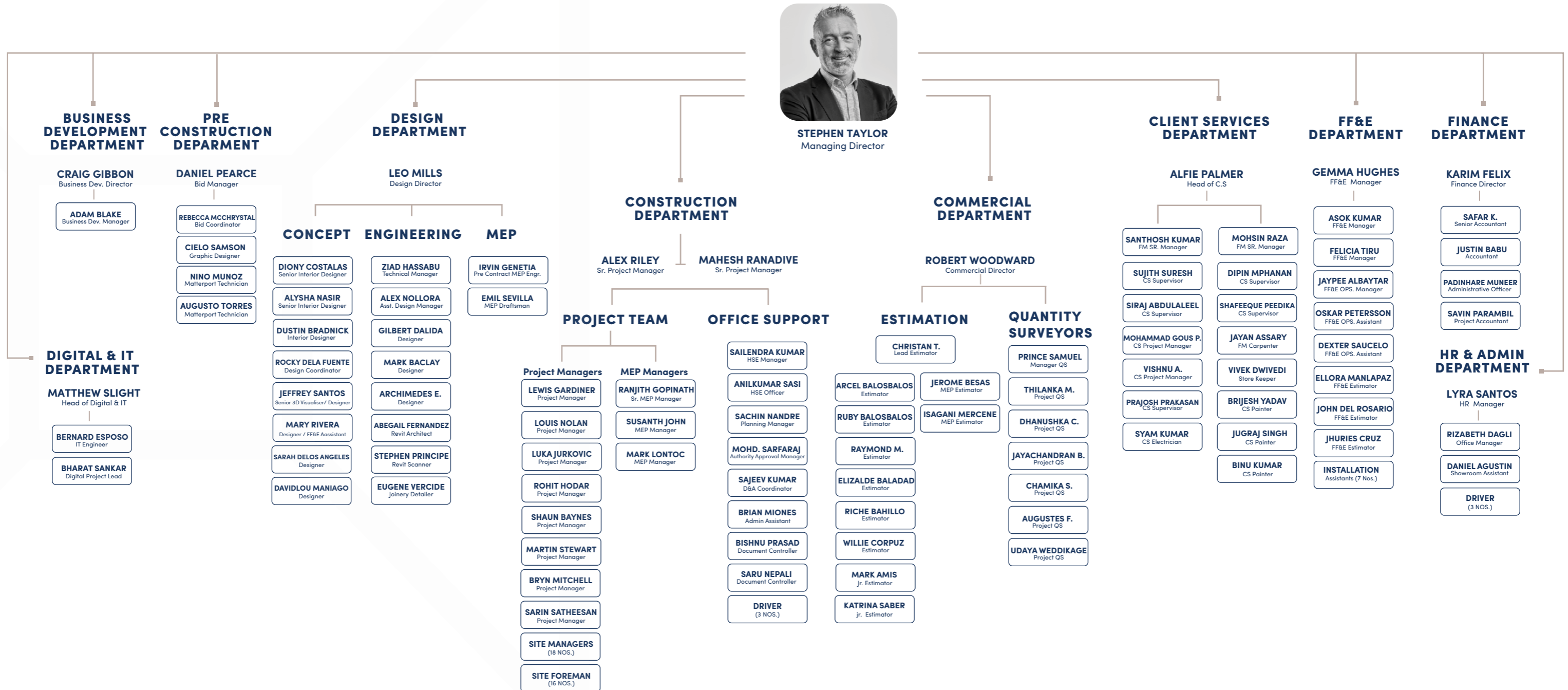
Ergonomic furniture is another one of our passions and is especially crucial when it comes to designing workplaces that enhance the wellbeing of people.

### You can reach out to us for:

- Technology review and consultancy
- ICT infrastructure solutions
- AV and video conferencing
- Telecommunications
- Security system design and installation
- Smart buildings
- Building management systems



“KPS have over 100 members of staff based at our Head Office in Dubai. Our departments are split into Pre Construction, Construction, Post Construction and Furniture, showing our in house capabilities on completing the project from start to finish.”



“Success in leadership is making more leaders, that’s what KPS is about.”





# Stephen Taylor

**Managing Director**

Stephen joined KPS in 2017, bring with him a total of 30 years in the construction and fit-out Industry, working in France, Germany, Ireland, and now having spent 12 years in the Middle East, Stephen brings a wealth of valuable knowledge to the KPS team. With a rich history working with some of the most prestigious companies throughout the world, Stephen has shown time and time again the required qualities to work at a top tier level commercially, managing the customers expectations whilst keeping multiple site teams fully supported, adhering to the strict project program without the loss of quality. Alongside this, Stephen has taken a mentoring role within the KPS, to continue the development and progression of the team at KPS, to ensure we continue providing the seamless project delivery our clients have come to expect.

**QUALIFICATIONS:**

- Construction Project Management ACIOB
- IOSH Managing Safely
- Health and Safety - CITB Project Management
- Advanced City and Guilds Carpentry and Joinery

**MAJOR PROJECTS:**

- Harvey Nichols, Brompton Road 60m AED
- Selfridges, Oxford Street 10m AED
- House of Frazer Guildford 200m AED
- Debenhams Nottingham 340m AED
- Heathrow, Gatwick and Stansted Airports 60m AED
- Apple Store Yas Mall

“Nothing worth doing is ever easy, and nothing easy is worth doing.”





# Rob Woodward

## Commercial Director

Results-oriented professional with 15+ years of experience in quantity surveying, estimation, and contract valuation to meet time, quality and cost requirements.

Rob's track record of projects covers new builds, refurbishments, fit-out and civil projects across hospitality, retail, residential, commercial, oil & gas and industrial sectors.

Proficient in pre- and post-contract services, including cost estimating, review of forecasts, value engineering, quantum analysis of claims and variations, and through to final account settlement. A strong team leader excels in managing, training and developing the teams with different nationalities and experience levels.

### QUALIFICATIONS:

- Professional Diploma in Construction Management
- Advance Diploma in Construction Management

### MAJOR PROJECTS:

- Sofitel Hotel Palm Jumeirah, Dubai, UAE, AED 171m
- Premier inn Hotel, Dubai, UAE, Construction MEP fitout, AED 135m
- Mall Of The Emirates, Dubai, UAE, CAPEX, AED 277m

“We’re in the business of making life less difficult for our clients.”





# Leo Mills

## Design Director

Leo joined KPS in 2007 and took the reins of Design Director Having brought an extensive resume with 10+ years specialising in the commercial office environment within the middle east, Leo has the experience locally, along with the mindset to transform the commercial environment into something spectacular.

Leo's role and responsibilities within KPS are to coordinate with the business development team, along with the customer on the space planning / concept development, through to the subsequent selection of furniture.

Leo leads a 22man in-house design team.

### QUALIFICATIONS:

- BA Textiles and Applied Art, Edinburgh College of Art

### MAJOR PROJECTS:

- Cigna
- Atkins
- Dubai Properties Group
- Dubai Diamond Exchange
- HPE Garages
- University of Sharjah

“Great workplace design is a game changer for staff motivation..”





# Asok Kumar

## CRT & Furniture Manager

Asok joined KPS in 2002 as a furniture estimator. Having demonstrated a high level of enthusiasm, management skills and ambition that gave him an opportunity to grow within the company and reach the current position of Furniture and CRT manager.

Asok has worked on the prestigious supply of office furniture to projects such as Lukoil, Dubai Airport Offices, Allied Enterprises and Pfizer, so has the experience to deliver projects of all sizes.

Asok's responsibilities within KPS include CRT team management, sales and marketing of KPS's furniture brands, and customer relations management.

### QUALIFICATIONS:

- Masters Degree in Business Administration



# Sailendra Kumar

## HSE Manager

Sailendra joined KPS in 2012, and has over 10 years experience in various levels of safety management in the UAE. Sailendra is certified in multiple QHSE Qualifications and works alongside his team to ensure all regulations are met and our employees and sites are of the highest safety standards. Sailendra plays a huge part in ensuring our Integrated Management Systems are constantly up to date and leads KPS to the highest standards, which shows from our ISO Certification

### QUALIFICATIONS:

- NEBOSH IGC Level 3
- NEBOSH Environment
- International work place Health & Safety – BSC
- Accredited Safety Advisor – JAFZA
- Auditing in Quality Management System ISO 9001:2008
- Basic Life Saving First Aid
- Scaffold Inspector



# Ziad Hassabu

## Technical Manager

Ziad joined KPS in June 2014 as Technical Manager, with an education in Architecture in the UK (RIBA part II) and eight years of commercial fit-out experience.

Ziad's role in KPS has been to oversee the engineering department, ensuring all local authority requirements are met, as well as providing robust construction detailing to meet all design demands.

With a further seven years of local UAE experience, Ziad and his team are now able to tackle the most challenging and cutting edge designs within the industry and navigate through authority approvals with ease

### QUALIFICATIONS:

- B. Arch (HONS) Architecture (RIBA)



# Mohammed Sarfaraj

## Authority Approvals Manager

Ziad joined KPS in June 2014 as Technical Manager, with an education in Architecture in the UK (RIBA part II) and eight years of commercial fit-out experience.

Ziad's role in KPS has been to oversee the engineering department, ensuring all local authority requirements are met, as well as providing robust construction detailing to meet all design demands.

With a further seven years of local UAE experience, Ziad and his team are now able to tackle the most challenging and cutting edge designs within the industry and navigate through authority approvals with ease

### QUALIFICATIONS:

- Bachelor Degree in Mechanical Engineering
- Diploma in Mechanical, Electrical, Plumbing





# Sachin Nandre

## Planning Manager

Asok joined KPS in 2002 as a furniture estimator. Having demonstrated a high level of enthusiasm, management skills and ambition that gave him an opportunity to grow within the company and reach the current position of Furniture and CRT manager.

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Asok's responsibilities within KPS include CRT team management, sales and marketing of KPS's furniture brands, and customer relations management.

### QUALIFICATIONS:

- Post Graduate Diploma in Advanced Construction Management
- Bachelor of Civil Engineering
- Diploma in Civil Engineering
- Certified Lead Auditor course ISO:9001



# Diony Costalas

## Sr. Interior Designer

With over 12 years experience in commercial fit out and design, Diony has been a key part of the KPS team since 2013. Diony heads up the Concept Design team, her creativity and ability to work within a budget has made her instrumental in securing new projects.

### QUALIFICATIONS:

- B.A. Degree with Honors in Interior Design - Middlesex University - London, UK
- Diploma of Higher Education - A.K.T.O - Athens, Greece (linked with Middlesex University London, UK)
- Certificate in Interior Design - The London Institute of Printing & Distributive Trades - London, UK Scaffold Inspector



# Dustin Bradnick

## Interior Designer

Having over 9 years experience within retail, residential and corporate interior design, Dustin is a key member of the KPS design team, managing client briefs, delivering design solutions from space planning, concept and detail design, all the way through to the delivery of the final product.

### QUALIFICATIONS:

- Diploma in Interior Design, BHC School of Design, South Africa



# Alysha Nasir

## Interior Designer

A senior interior designer, bringing over 10 years experience working in design roles around the UAE.

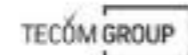
Alysha has a wealth of experience in evaluating a client's brief and will ensure that the vision for the new office is fully realised. Her meticulous attention to detail, breadth of knowledge and design coordination capabilities across various disciplines will allow her to produce a fully functional space specifically tailored to the client.

### QUALIFICATIONS:

- B.A. Degree with Honors in Architecture American University of Dubai - Dubai, U.A.E



PREVIOUS EXPERIENCE AND REFERENCES





# WeWork

Design coordination  
and interior construction

📍 Dubai

↕ 3700 m<sup>2</sup>

💰 5.7 million

**wework**





# Facebook

Design coordination, construction, furniture supply and installation

📍 Dubai

📏 3,716 m<sup>2</sup>

💰 Confidential

facebook



# Hewlett Packard Enterprise

Construction, design co-ordination

📍 Dubai

📏 530 m<sup>2</sup>

💰 380,000

  
**Hewlett Packard  
Enterprise**





# Pfizer

Design coordination, construction, furniture supply and installation

📍 Dubai

📏 550 m<sup>2</sup>

💰 490,000





# University of Sharjah

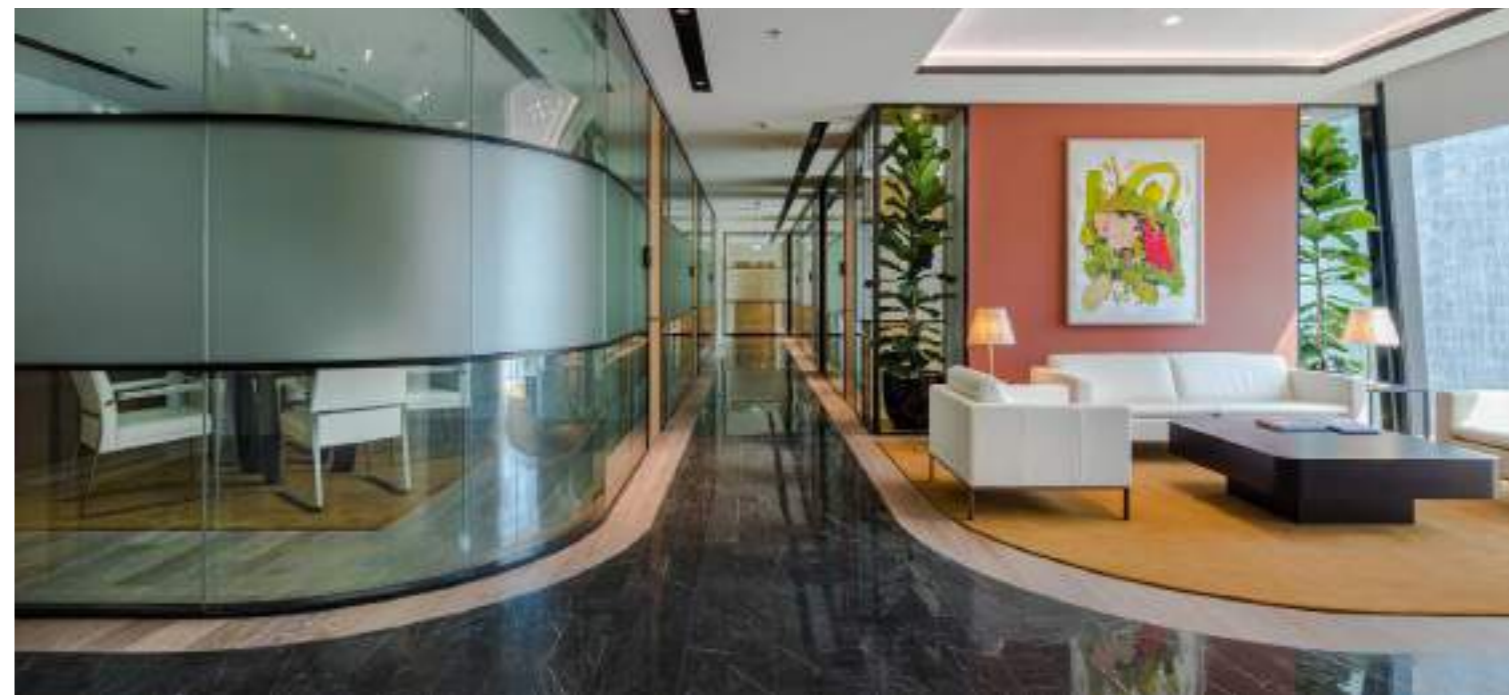
Design coordination, construction,  
furniture installation, IT/AV coordination

📍 Sharjah

📏 4,000 m<sup>2</sup>

💰 9.8 million





# Julius Bär Group

Design coordination, construction



Dubai



2,400 m<sup>2</sup>



3.2 million

## Julius Bär



# Gargash Sixt Showroom

Design, MEP design, construction

📍 Dubai

📏 500 m<sup>2</sup>

💰 1 million





# Shamal

Design coordination, construction,  
furniture supply and installation



Dubai



1207 m<sup>2</sup>



1.03 million

# SHAMAL



## “Style and Substance”

At KPS, it's our role to evolve with our client so we can serve their needs and maintain a long-term customer relationship



Murdoch University Dub

*To Whom it May Concern,*

*I have been asked by the team at KPS to write a referral for their work on the new campus of Murdoch University at Dubai Knowledge Park, and I am more than happy to do so.*

*The KPS team were engaged by the university after a tender process and chosen because of their reputation, the quality of their previous work, and their reasonable costs.*

*Once construction and fit-out commenced, the KPS team were very easy to deal with, communicated clearly and often, were very responsive to questions and changes to the original plan, which they accommodated and carried out with professionalism. They approached each request with a can-do attitude.*

*Additionally, KPS worked to a very tight timeframe and to my great satisfaction, came in well ahead of schedule and on budget. This was a multi-million dollar project so coming in on or under budget, and with high quality and finishes were a high priority and the final product is fantastic and we are very happy with our brand new home.*

*I have no hesitation in recommending the KPS team for anyone considering a fit-out and construction project.*

**Mark Brown**  
**Murdoch University Dubai**





Pfizer Building, Dubai Media City



ADQ Headoffice - Capital Gate Abu Dhabi

Dear Craig,

I want to confirm that I have worked on several projects with KPS (Area 2071, Office renovation, 3rd Floor preparation) and the service has always been extremely professional.

The team is ready to accommodate any requests, they work very professionally, and efficiently. The quality of the projects delivery is always top class and they are available for any after sale maintenance/ repair/solution.

During some urgent projects KPS had raise to the challenge and delivered the required ahead of time and with high quality.

Thanks  
Regards,

Stefan Denkovski  
Facility Manager, UAE & SSA



Dear Steve and Stephen,

Hope you're both well.

In the past, we have discussed KPS's performance on ongoing and completed projects and have always provided our honest feedback. In that regard, I wanted to let you know of our recent experience in the delivery of the 4th floor at Capital Gate for ADQ.

The fit-out was completed this week. About 3-4 weeks earlier than was reported to the client about a month ago. I am grateful to the KPS team for the effort they put in to make this a reality. The work that went into sourcing loan furniture, sourcing temporary lighting solutions, changing sanitaryware for locally available options, etc. has paid off and is much appreciated by me and ADQ. This and the ability to expedite the entire fit-out has gone a long way to keeping the client very happy. So much so that they are already working with CSQ and KPS to design a further 2 floors of fit-out and are now exploring the option of adding another 2 (half) floors to the mix.

I was with Liliana (Head of Procurement), Erica (Head of Marketing) and Mahmoud (COO) on-

Ryan Bray  
Partner  
CSQ

site this morning and they were all very happy with the final product.

I would like to commend both Dustin and Martin on their efforts on ADQ's projects and for the 4th floor in particular. We truly appreciate the professionalism and expertise that this team possesses and offer to us every week. I think the final product is something we can all be very proud of.

It has been a pleasure to work with the team and long may it continue.

Kind Regards,





Clyde&Co - Rolex Tower

Dear Vishnu and Alfie,

I just wanted to take the opportunity to say thank you for everything you have done to ensure our 11th floor project has gone smoothly. You have done exactly what we asked and the site has been kept immaculate during the construction and we have had no complaints but only compliments from the team.

The finished floor, albeit with one or two minor snags which you are aware of is exactly what we were looking to achieve. We are moving people in this weekend and I'm looking forward to the feedback when people start using the space.

Thank you both again for all your hard work in bringing this project in on time.

Kind regards

Debbie Bennett  
Facilities and Administration Manager | Clyde & Co



Samba Bank - DIFC

Dear Leo,

I write on behalf of Samba to express our sincere appreciation to KPS for the execution of our new branch premises at DIFC Dubai.

Your precise time and process management was exemplary and our thanks to Lewis and Sanesh for all the long and dust filled days. Our partnership began with me in another country and the two of us battling it out across online video!!

The conceptual expectation of what Samba wanted as a business to come to life through your ability to understand the brief in detail and bring it to life with clarity and precision.

It is an office that is warm, inviting, functional, aesthetic, efficient and above all a bright and happy environment in every way.

While I may have suggested many angles with examples and approaches, I was delighted that you were able to distil the clarity and induce the required finesse into the environment.

Samba were most pleased with the exquisite implementation and this was a fact appreciated by the management of DIFC as well.

Vinod Kumar  
Head - International Marketing  
Samba Financial Group

We worked very well together and I hope we get to do so again sometime should agreeable opportunities arise.

Please accept my sincere gratitude.

Warm Regards,



“We believe that setbacks and constraints can only improve what we do and how we do it”

Our purpose defines our work spirit, our business approach and our attitude towards everyday.



## A

### Acoustic/ Movable Partitions

- Gibca Furniture LLC - Hufcor
- Dorma Middle East

### Architectural Metal Works

- Al Raihan Steel Works
- Al Falah
- Design Metallic
- Met Elegance
- Al Reyami
- Desert Star

### Access Scaffolding

- Brogan Group
- Arabian Scaffolding

### Aluminium & Glazing Works (Medium/Minor Projects)

- Optima
- Kaprel
- Stark Building works LLC (Factory visit pending from supplier)
- Snehal Soni | Huzefa Aluminium & Glass Cont. LLC
- Fensys Middle east (Fire Rated )
- Tecfire Middle east (Fire Rated )
- Office Acoustics (Fire Rated )
- Al Osool
- Al Deyar

### AV / ACS / CCTV

- Euro Tech
- Elegant serve
- Advance Home technologies
- Jumbo
- Nest IT Solutions
- Alpha Data
- IT serve
- We Do It

## B

### Building Materials

- Laspinas building material
- Bismark building material
- LSK general trading

## C

### Carpet Flooring

- Ofis Al Gurg
- Al Naboodha
- Standard Carpet
- Heimtex
- Modular Carpets
- Desso
- Ege Carpets

### Ceramic, Porcelain Tiles

- UBM General Trading
- ABG
- Arabuild
- RAK Ceramics
- Casa Mia
- Nama Trading
- Sensi Trading

### Ceilings & Partitions

- Archway
- Keshvala
- Trica Technical Works
- Hakas Contracting LLC
- Kandaas Interiors

### Core Drilling

- Diamond Edge Cutting
- Stanpower
- Oasis Horizon
- Century City Technical Services
- Maatasa

### Crane Supplier

- Johnson Arabia
- Ace Crane Systems LLC
- Al Faris General Land Transport
- Gallagher International Est
- INMA

## G

### GRC Works

- TCTI
- Arabian Profile
- Terrazzo
- Prefab Building Industries Co.
- Solico Fibre Glass Factory
- DIRP (Dubai International Reinforced Plastics)
- Sonara' Fiber & Plastic Ind. FZC.
- GRC ART LINE
- Nael Cement Factory
- Extra Co.GRC Division.
- DIRP (Dubai International Reinforced Plastics)
- Sonara' Fiber & Plastic Ind. FZC.
- Nael Cement Factory

### GRC Works

- Al Majid Fibre Glass
- Speed House
- Dufab
- Fibretech Manufacturing
- TCTI
- Arabian Profile
- Emirates Contracting Co. (L.L.C)
- DIRP (Dubai International Reinforced Plastics)
- Prefab Building Industries Co.
- Terrazzo
- Solico Fibre Glass Factory
- GRC ART LINE
- Nael Cement Factory
- Al Neameyah Plaster & Tiles Cont.
- Sonara' Fiber & Plastic Ind. FZC.



## I

### Independent Material Testing

- Geoscience
- Al Futtaim Exova
- Al Hoty Stanger Laboratories
- Arab Centre for Engineering Studies
- Fugro Middle East
- National Laboratory
- Foundation Engineering
- Keller Grundbau GmbH

### Ironmongery

- Consort Trading
- Hafele GmbH & Co
- Devon
- Pavitar Building material
- Archtictural Hardware Design
- Dorma gulfdoor controls fze
- Silvershore Trading

## J

### Joinery Works

- Pinkline
- Aati Contracts
- Mosaic Interiors
- Noaf Furniture & Interior

## K

### Kitchen & Laundry Equipments

- TSSC
- Kitcherama
- Bohec
- Al Otaiba
- Emirates Kitchens
- Elenco
- Al Arabia - (Juma Al Majid Group)
- Sultaco
- Exel Kitchen
- Italia Kitchen & Laundry Eqpt
- Solico
- Al Shaya
- Better Life

## L

### Landscaping/Irrigation

- Desert Landscape Co.
- Greenscape
- Rose Valley
- Proscape
- Al Bayader
- Orient Irrigation
- Akar Technical
- rrigation Trade Middle East
- Jenny Flowers International L.L.C.
- HI Tech Group Of Companies

### Lighting

- ProLight
- Milton
- Fagerhult
- Acoulite
- Laser & Electronics
- Reynard Lighting
- Global Light Power LLC
- Skylume

## M

### Marble, Granite / Stone Cladding

- Dar Al Rokham ( Al Habtoor Marbles)
- Leader Marble
- Al Rukham
- Maatasa
- Glazed marble
- Carrara Middle East

### MEP

- WIN
- Cundalls
- RVT Engineering

### Metal Doors

- RAM Metal
- Green Hollow metal doors
- Middle East Insulation

### Man Lifts / Scissor Lifts

- Rapid Access
- Johnson Arabia
- Al Laith Scaffolding

### Miscellaneous Metal / Steelworks

- DMIC
- Al Reyami Metal works
- Kele Steel
- Desert Star

## P

### Paintings

- Excel Interiors

### Polished Concrete

- Duphill
- Smartcrete Decorative Solution

## R

### Raised Access Flooring

- Al Naboodha
- Quest Global
- Magic Pearl
- Al Reyami
- Al Aqli
- Berry Floor
- Team Floors Technical Services
- Renovation Furniture Trading

## S

### Security Service

- Securiguard
- Al Saif
- Spark Security
- Magnum Security

### Stretch Ceiling

- WOW Factor
- Barrilux
- Edward ray
- Stretch Ceiling

### Special Painting Works

- Idea Paint

### Scabbling / Sandblasting Works / Surface Preparation

- Cartel Building Technology L.L.C.
- Davies Building Maintenance (Balwant Carpentry)
- Adil Abdulla Paints ( AAM Paints)
- Preferred Specialist Services LLC
- Marble Tech Services LLC

### Shower Cubicles (Glass)

- Wehr Miroiterie Sas ( Saint Gobain)
- Al Rawaa Glass & Mirror Fractory Ltd

### Signage, Graphic & Manifestation

- Spotlite
- Al Sanani
- Blue Rhine
- Handmade Advertising
- Joseph Digital
- Amzan Neon
- Callrpint

### Skylights

- Al Tayer
- Alico
- Alumetal
- Al Abbar
- Prisma Space Frame
- Indesit

### Sports Flooring

- STS
- Raymond Sports
- Mehtrash Trading Ent
- Pax Kent
- Ofis
- Dutco Tennant-Hospitality Division
- Gulf Arena

### Sanitaryware

- Al Futtaim Engineering
- Faraidoni
- Mac Al Gurg
- Sanipex
- Sara Trading
- Sultaco
- United Supplies Est
- Bathline Sanitaryware

### Site Protection and Cleaning Services

- Sparkling Building Services

## T

### Temporary Site Hoarding / Fencing

- Logical Contracting LLC
- S & B Fencing
- Emirates Fencing
- KKB Fencing

### Timber Floor

- Floor World
- Timberwolf LLC
- Team Floors Technical Services

## V

### Vinyl Flooring

- Al Naboodha
- Top Design
- Floor world

## W

### Waterproofing Works

- Oasis Horizon
- Maatasa
- Stanpower
- Century City Technical Services

### Window Blinds

- Al Sanani Blinds Industries LLC
- Royal Blinds
- SMC

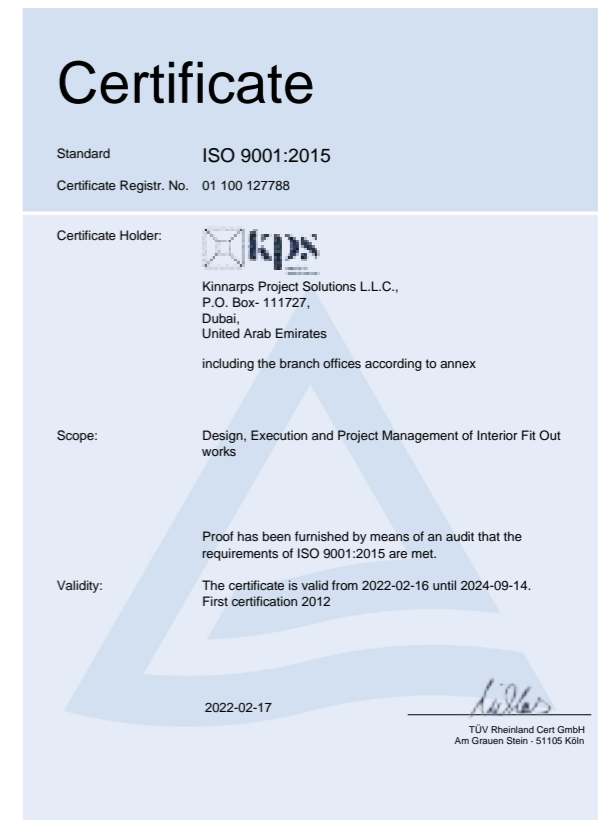
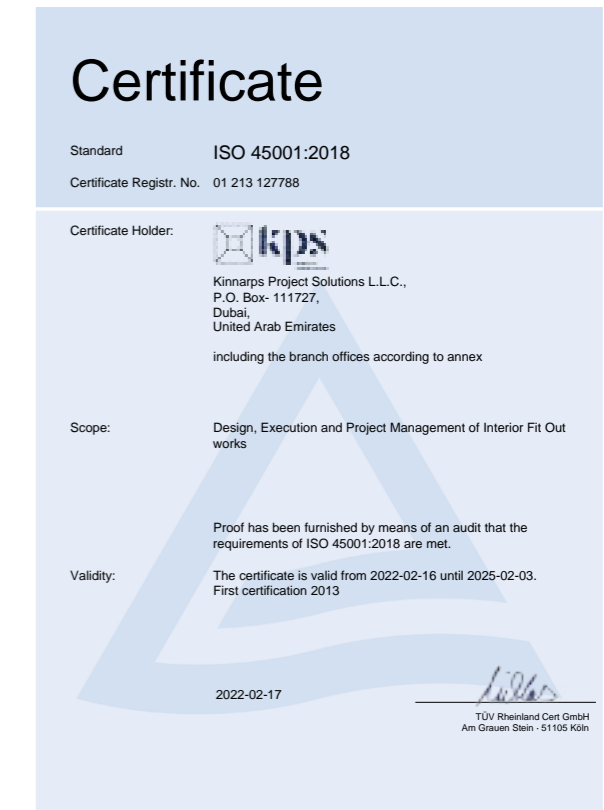
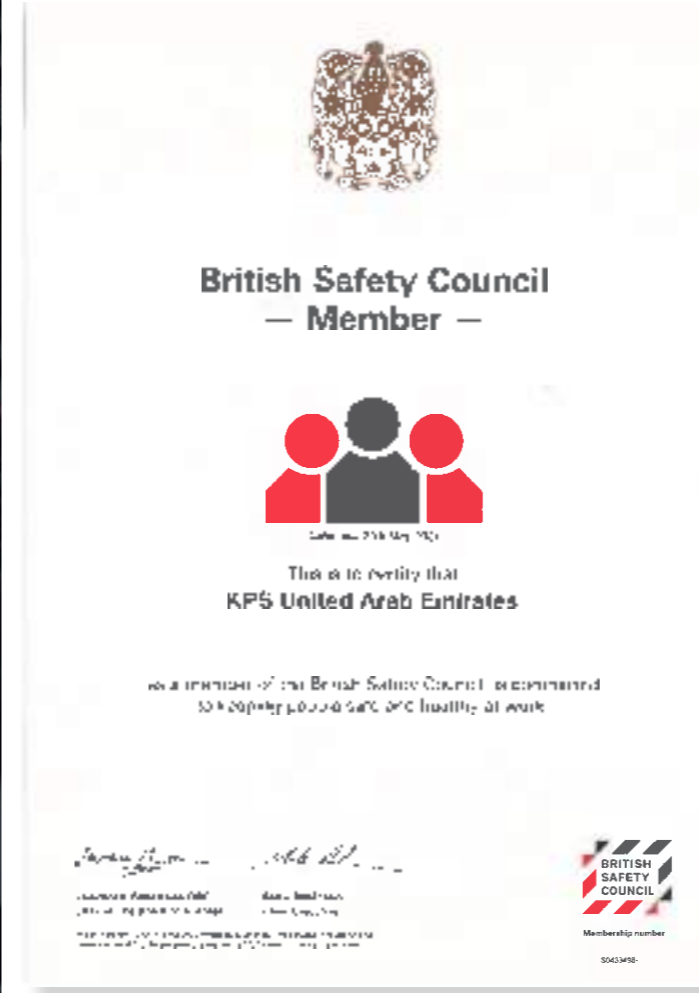
### Wall Paper

- Muraspec
- Kvadrat Maharam
- NGC Nafees
- Goodrich
- Vescom
- Warps & Wefts

### Waste Removal

- Mr Skips
- Z&A
- DulSCO

No matter the challenge,  
we're ready for it.



## رخصة تجارية Commercial License

### تفاصيل الرخصة / License Details

License No.	233037	رقم الرخصة
Company Name	KINNARPS PROJECT SOLUTIONS (L.L.C)	اسم الشركة كيناريس بروجيكت سوليوشنس (ش.ذ.م.)
Trade Name	KINNARPS PROJECT SOLUTIONS (L.L.C)	الإسم التجاري كيناريس بروجيكت سوليوشنس (ش.ذ.م.)
Legal Type	Limited Liability Company(LLC)	الشكل القانوني ذات مسؤولية محدودة
Expiry Date	09/01/2023	تاريخ الإنتهاء
Issue Date	10/01/1994	تاريخ الإصدار
D&B D-U-N-S®	869729889	الرقم العالمي
Main License No.	233037	رقم الرخصة الام
Register No.	44858	رقم السجل التجاري
DCCI No.	29285	عضوية الغرفة

### الاطراف / License Members

Share / الحصة	Role / الصفة	Nationality / الجنسية	Name / الإسم	No./ رقم الشخص
	Manager / مدير	Sweden / السويد	لارس كريستيان بيترسون	121457

### نشاط الرخصة التجارية / License Activities

Carpets Trading	تجارة السجاد
Office Furniture Trading	تجارة الاثاث المكتبي
Home Furniture Trading	تجارة الاثاث المنزلي
Metal Blinds Trading	تجارة الستائر المعدنية العمودية
Carpentry & wood Flooring Works	أعمال النجارة و تركيب الأرضيات الخشبية
False Ceiling & Light Partitions Installation	تركيب الأسقف المعلقة و القواطع الخفيفة
Curtains & Upholstery Fabrics Trading	تجارة اقمشة الستائر واقمشة التنجيد
Decoration Materials & Partitions Trading	تجارة مواد الديكور والقواطع

### العنوان / Address

Phone No	4-971-4238100	تليفون	P.O. Box	111727	صندوق بريد
Fax No	4-971-3608055	فاكس	Parcel ID	346-552	رقم القطعة
Mobile No	50-50-6538950	هاتف متحرك	ملك كيه بيه كوفيدبنيسيا ليمتد - برج خليفة A04-12A05-12A06 مكتب رقم 12		

### البريد الإلكتروني / Email

### الملاحظات / Remarks

تم نقل الموقع في 23/12/2014

Print Date	30/12/2021 14:21	تاريخ الطباعة	Receipt No.	14198659	رقم الإيصال
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“From ordinary  
to extraordinary”

ملحق الشركاء  
Partners

تفاصيل الرخصة / License Details

D&B D-U-N-S No. 869729889 License No. 233037 رقم الرخصة العالمي

اصحاب الرخصة / License Partners

Share / الحصة	Sr. No./مسلسل الشخص	Nationality / الجنسية	Name / الإسم
51.0000000%	954445	United Arab Emirates / الامارات	Aia Investments L.L.C / ايه اي ايه للاستثمار ش.ذ.م.م
49.0000000%	55952	Gibraltar / جبل طارق	كي.بي.كونفدنشيا ليمتد

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شهادة شهر قيد شركة في السجل التجاري  
Commercial Register

تفاصيل القيد / Register Details

Main Lice. Nr 233037 Register No. 44858 رقم القيد رقم الرخصة الأم

Company Name كيناريس بروجيكت سوليوشنس (ش.ذ.م.م)

KINNARPS PROJECT SOLUTIONS (L.L.C)

Legal Type Limited Liability Company(LLC) الشكل القانوني ذات مسئولية محدودة

Expiry Date 09/01/2023 تاريخ الإنتهاء Reg. Date 03/05/1995 تاريخ الإصدار

D&B D-U-N-S No. 869729889 الرقم العالمي

تفاصيل راس المال / Capital Details

Nominated 300,000 الإسمى المدفوع  
Paid 300,000 المدفوع  
No. of Shares 0 عدد الأسهم  
Currency UAE Dirhams العملة درهم اماراتي

عنوان الرخصة / License Address

مكتب رقم 12A04-12A05-12A06 ملك كيه بيه كونفيدنسيا ليمتد - برج خليفة

عنوان السجل التجاري / Commerce Address

مكتب رقم 12A04-12A05-12A06 ملك كيه بيه كونفيدنسيا ليمتد - برج خليفة

أنشطة السجل / Register Activities

Carpentry & wood Flooring Works أعمال النجارة و تركيب الأرضيات الخشبية  
Interior Decoration اعمال تنفيذ التصميم الداخلي  
False Ceiling & Light Partitions Installation تركيب الأسقف المعلقة و القواطع الخفيفة  
Carpets Trading تجارة السجاد  
Curtains & Upholstery Fabrics Trading تجارة اقمشة الستائر واقمشة التنجيد  
Home Furniture Trading تجارة الاثاث المنزلي  
Decoration Materials & Partitions Trading تجارة مواد الديكور والقواطع  
Metal Blinds Trading تجارة الستائر المعدنية العمودية  
Office Furniture Trading تجارة الاثاث المكتبي

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الفروع / Branches	
رقم الرخصة License No	الاسم التجاري Trade Name
743360	كيناريس بروجيكت سوليوشنس (ش.ذ.م.م) (فرع) KINNARPS PROJECT SOLUTIONS (L.L.C) (BRANCH)

بيانات التصريح / Permit Details				
رقم التصريح	164044	Permit Nr		
نوع التصريح	مستودع	Permit Type		
تاريخ الإصدار	20/08/2013	Issue Date	09/01/2023	تاريخ الإنتهاء
شرح	مستودع رقم 1 بالقوز	Description	Warehouse	
ملاحظات	للتخزين فقط	Remarks		

بيانات التصريح / Permit Details				
رقم التصريح	164045	Permit Nr		
نوع التصريح	مستودع	Permit Type		
تاريخ الإصدار	09/01/2014	Issue Date	09/01/2023	تاريخ الإنتهاء
شرح	مستودع رقم 2 بالقوز	Description	Warehouse	
ملاحظات	للتخزين فقط	Remarks		

بيانات التصريح / Permit Details				
رقم التصريح	199825	Permit Nr		
نوع التصريح	إعلانات إضافية على الواجهة	Permit Type		
تاريخ الإصدار	27/03/2014	Issue Date	09/01/2023	تاريخ الإنتهاء
شرح	كيناريس بروجيكت سوليوشنس (ش.ذ.م.م)	Description	Extra Sign Boards	
ملاحظات	اعلان اضافي بالاسم التجاري بجانب المدخل الرئيسي للمستودعات بشكل عمودي ضمن دليل الكاتب والشركات	Remarks		

رقم الإيصال 14198659 Receipt No. 30/12/2021 14:21 تاريخ الطباعة Print Date



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بيانات التصريح / Permit Details

Permit Nr	42670	رقم التصريح
Permit Type	إعلانات الاسماء التجارية	نوع التصريح
Expiry Date	09/01/2023	تاريخ الإصدار
Description	كيناريس بروجيكت سوليوشنس (ش.ذ.م.م) KINNARPS PROJECT SOLUTIONS (L.L.C)	شرح
Remarks	تثبت اللافتة على واجهة المستودع في القوز الصناعية	ملاحظات

شهادة تسجيل العضوية  
Membership Certificate

License no.	233037	رقم الرخصة	233037
Membership no.	29285	رقم العضوية	29285
Registration no.	44858	رقم السجل التجاري	44858
Trade Name	KINNARPS PROJECT SOLUTIONS (L.L.C)	الاسم التجاري	كيناريس بروجيكت سوليوشنس (ش.ذ.م.م)
Legal Status	Limited Liability Company(LLC)	الشكل القانوني	ذات مسؤولية محدودة
Activity	False Ceiling & Light Partitions Installation Carpets Trading Carpentry & wood Flooring Works Home Furniture Trading Decoration Materials & Partitions Trading Metal Blinds Trading Curtains & Upholstery Fabrics Trading Office Furniture Trading	نوع النشاط	تركيب الأسقف المعلقة و القواطع الخفيفة تجارة السجاد أعمال النجارة و تركيب الأرضيات الخشبية تجارة الاثاث المنزلي تجارة مواد الديكور والقواطع تجارة الستائر المعدنية العمودية تجارة اقمشة الستائر واقمشة التنجيد تجارة الاثاث المكتبي
Member Since	10/01/1994	تاريخ الإنتساب	10/01/1994
Date of Issue	10/01/1994	تاريخ الإصدار	10/01/1994
Expiry Date	09/01/2023	تاريخ الإنتهاء	09/01/2023

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Remarks

This certificate shall be invalid incase of any alteration without chamber's authorization

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غرفة تجارة وصناعة دبي  
Dubai Chamber of Commerce & Industry

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الملاحظات

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للتأكد من صحة بيانات الشهادة يرجى الرجوع إلى موقع الغرفة  
http://www.dubaichamber.ae/verify

# “Everywhere we go, we build long-lasting partnerships with our clients.”

We have a long-term relationships with many of our clients, and high percentage of our work is repeat business. All because we believe in commitment, honesty and transparency.



## شهادة تسجيل لضريبة القيمة المضافة في الامارات العربية المتحدة Certificate of Registration for Value Added Tax in the United Arab Emirates

The Federal Tax Authority certifies that the entity below is a registered person for Value Added Tax in the UAE  
تشهد الهيئة الاتحادية للضرائب أن الجهة التالية مسجلة لضريبة القيمة المضافة في الامارات العربية المتحدة

Full Arabic legal name	صواف التجارية ذ م م	الاسم القانوني الكامل باللغة العربية
Full English legal name	Kinnarps Project Solutions LLC	الاسم القانوني الكامل باللغة الانجليزية
Registered address	Damac Business Tower, Floor 12a, Al Abraj Street, Business Bay, Dubai, Dubai, United Arab Emirates, 111727, +97144238100	العنوان المسجل
Tax Registration Number	100236072300003	رقم التسجيل الضريبي
Effective Registration Date	01/01/2018	تاريخ التسجيل الفعلي
First VAT Return Period	01 Jan 2018 - 31 Mar 2018 and quarterly thereafter	فترة أول إقرار لضريبة القيمة المضافة
VAT Return due date	29 Apr 2018	تاريخ استحقاق إقرار ضريبة القيمة المضافة
Start and end dates of Tax periods:	1 Apr to 30 Jun, 1 Jul to 30 Sep, 1 Oct to 31 Dec, 1 Jan to 31 Mar	بداية ونهاية الفترات الضريبية

يرجى التأكد من صحة تفاصيل الشهادة. يجب إبلاغ الهيئة الاتحادية للضرائب في حال تغيير الاسس التي حصلت فيها على رقم التسجيل الضريبي الخاص بك.

Please check that the details on this certificate are correct. You must inform the Federal Tax Authority of any change on the basis of which you obtained your Tax Registration Number.



Issuing Date: 29/03/2018

تاريخ الإصدار

“We lead with  
optimism”

We guide our clients through their projects with positivity. Throughout the process we keep them motivated

KINNARPS PROJECT SOLUTIONS LLC, DUBAI

Directors' report

The Directors have pleasure in submitting their annual report and financial statements of the Company for the year ended December 31, 2018.

*Activities*

The principal activities of the Company continue to be trading in furniture and fittings, flooring, carpets and lighting items. It also undertakes furnishing and civil works on contractual basis.

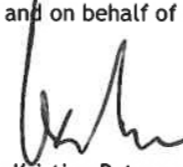
*Financial position*

During the year, the Company achieved a revenue of AED 165,544,744 (2017: AED 152,735,324). The net assets at the year end reached to AED 20,879,894 (2017: AED 19,954,660).

*Auditors*

A resolution to reappoint BDO Chartered Accountants & Advisors, as the auditors for the ensuing year, will be put to the members at the Annual General Meeting.

For and on behalf of the Board



Lars Kristian Petersson  
Chairman

March 19, 2019



The Directors have pleasure in submitting their annual report and financial statements of the Company for the year ended December 31, 2019.

*Activities*

The principal activities of the Company continue to be trading in furniture and fittings, flooring, carpets and lighting items. It also undertakes furnishing and civil works on contractual basis.

*Financial position*

During the year, the Company achieved a revenue of AED 204,071,780 (2018: AED 165,544,744). The net assets at the year end reached to AED 27,394,630 (2018: AED 20,879,894).

For and on behalf of the Board

Lars Kristian Petersson  
Chairman



March 18, 2020



The Directors have pleasure in submitting their annual report and financial statements of the Company for the year ended December 31, 2020.

*Activities*

The principal activities of the Company continue to be trading in furniture and fittings, flooring, carpets and lighting items. It also undertakes furnishing and civil works on contractual basis.

*Financial position*

During the year, the Company achieved a revenue of AED 198,124,605 (2019: AED 204,071,780). The net assets at the year end reached to AED 38,595,680 (2019: AED 27,394,630).

For and on behalf of the Board

Lars Kristian Petersson  
Chairman

March 8, 2021



# “KPS seeks to be more purposeful to help clients succeed.”

It's the more challenging projects that allows us to handover the keys and walkway with enhanced expertise.



**SCHEDULE**

<b>Policy Number</b>	P/01/CAR/2021/00124	
<b>Type</b>	Contractor's All Risks Including Third Party Liability – Annual Cover (Standard Munich Re / NGI Wordings)	
<b>Insured Name</b>	M/s. Kinnarps Project Solutions LLC (As contractors) and/or Principals (to be declared on each project) and/or their subcontractors and/or each their respective rights and interests.	
<b>Cover</b>	<p><b>Section I – Material Damage</b> Any unforeseen and sudden physical loss and/or damage to the insured items as mentioned below from any cause other than those specifically excluded.</p> <p><b>Section II – Third Party Liability</b> Indemnify against such sums which you will become legally to pay as damages consequent upon: Accidental death / bodily injury to or illness of third parties. Accidental loss or damage to property of third parties.</p> <p>Also, the company will indemnify you against: All costs and expenses of litigation recovered by any claimant from you. All costs and expenses incurred with written consent of the company.</p>	
<b>Title of Contract</b>	Interior Design and Fit out Works	
<b>Site / Location</b>	Anywhere within UAE (Excluding Works at offshore sites)	
<b>Period of insurance</b>	12 months from 25/12/2021 to 24/12/2022, subject to No known or reported losses as at 25/12/2021 (Maximum period of any one contract – 12 Months plus 12 months maintenance period thereafter.)	
<b>Est. No. of Contracts</b>	25 Number of contracts per year	
<b>Est. Annual Turnover</b>	AED 200,000,000/-	
<b>Sum Insured</b>	<p><b>Section I – Material Damage</b></p> <ul style="list-style-type: none"> <li>- Maximum value of any one contract</li> <li>- Contractors Plant &amp; Machinery/Equipment's</li> <li>- Principals Existing /Surrounding Properties</li> <li>- Temporary facilities</li> </ul>	<p><b>Sum Insured</b></p> <ul style="list-style-type: none"> <li>AED 25,000,000/-</li> <li>AED 238,431/-</li> <li>AED 5,000,000/-</li> <li>Not Insured</li> </ul>





**Section II - Third Party Liability**

AED 5,000,000/- (Combined Single Limit for Bodily Injury & Third-Party Property Damage) any one occurrence or series of accidents arising out of any one event.

**Deductible**

**Section 1 – Material Damage**

- AED 10,000/- each and every loss in respect of Earthquake, Volcanism, Tidal Wave, Collapse, Flood, Tsunami, Storm, Cyclone, Inundation, Landslide, Water Damage, Subsidence, Fire, theft, Designers Risk, Maintenance, Principals Existing/Surrounding properties.
- AED 5,000/- each and every loss in respect of all other losses.
- CPE/CPM - AED 2,000/- each and every loss

**Section II- Third Party Liability:**

- AED 5,000/- each and every loss in respect of third-party property damage
- 10% of the claim amount subject to minimum of AED 10,000/- each and every loss in respect of underground services, Vibration, removal or weakening of support.

**Conditions**

As per NGI Standard Contractors All Risks Wording:

- Strike Riot and Civil Commotion (Mre 001)
- Cross Liability (Mre 002)
- Extended Maintenance Period (Mre 004) – 12 Months per contract/project
- Overtime, Night Work and Express Freight (5% of the claim Amount) (Mre 006)
- Property in offsite storage (Limit: 20% of contract Value (or) AED 1,000,000/- whichever is lower - any one storage location) (MRE 013)
- Special Conditions concerning Underground Cables, Pipes & Other Facilities (Mre 102)
- Exclusion of loss or damage to crops, forests, and cultures (Mre 103)
- Warranty Concerning Construction materials (Mre 109)
- Safety Measures with respect to Flood & Inundation (Mre 110)
- Fire Fighting Facilities and Fire Safety on Construction Sites (Limit: AED 1,000,000/- per storage location (Mre 112)
- Inland Transit (Limit: 10% of contract Value (or) AED 1,000,000/- whichever is lower - per conveyance, within UAE only) (Mre 113)
- Designer's Risk (Mre 115)
- Existing property or Property belonging to or held in care, custody, or control of the insured – (Mre 119) (Limit: As mentioned above – Any one occurrence
- Vibration, Removal and Weakening of Support (AED 1,000,000/- any one occurrence) (Mre 120)
- Professional Fees Clause (Limit: 5% of the claim amount)
- Removal of Debris (Limit: 5% of the claim amount)
- Automatic Reinstatement of Sum Insured at additional premium to be agreed.
- Payment on Account Clause (75%, subject to recommendation of Loss Adjuster)
- Public Authorities Clause/Local Authorities Clause - 10% of any one claim



subject to a maximum of AED 1,000,000/- in the aggregate

- Dewatering Clause
- Run off Period Clause
- Fire Fighting Charges up to AED 100,000/- any one occurrence and in the aggregate
- Plans and Documents Clause (Limit AED.10,000/- any one occurrence and in the aggregate)
- Declaration Endorsement (Annual Declaration)
- Waiver of Subrogation against named Insured
- Local Jurisdiction Clause
- 72 Hours Clause - Storm, Tempest, Earthquake, Flood and Inundation perils only
- 30 days' Notice of Cancellation

**Exclusions**

- Excluding Consequential losses
- Excluding Pollution & Contamination
- Excluding Airside /Aviation /Airport Liability/ Damage to Aircrafts, Passengers, Luggage/Baggage, Cargo, Runway
- Excluding demolition of whatsoever nature (Other than Specified if any)
- Excluding pre-existing defects if any
- Excluding Aqua culture, Crops, Growing Trees, Livestock & Mining Risks
- Excluding offshore / Marina Works/ Canal Works/ Lake Works/ Wet Works/Blasting Works/Bridge and/or Tunnel Works
- Nuclear Energy Risks Exclusion Clause
- Political Risk Exclusion Clause
- Transmission and Distribution Lines Exclusion Clause
- Radioactive Contamination, Chemical, Biological, Bio-Chemical and Electromagnetic Weapons Exclusion Clause - CL370
- Biological and Chemical Materials Exclusion – NMA 2962
- War, Civil War, Terrorism and Sabotage Exclusion Clause
- Information Technology Clarification / Cyber Clause
- Industries Seepage, Pollution and Contamination Exclusion Clause N3 – 1685
- Total Asbestos Exclusion Clause
- Excluding Penalties and Liquidated damages
- Electronic Data Clarification Agreement
- Micro Organism Exclusion (MAP) – Absolute – 2791 MAP00001
- Sanctions and Limitations Exclusion Clause
- Excluding loss and / or damage and / or liability to contract materials and/or contract works of any other contractor/sub-contractor connected with the project and/or works being carried out along with this contract insured hereunder.
- Excluding loss or damage to scaffolding & formwork.
- Excluding Temporary Facilities, Porta Cabins, Site Offices and Its contents, Scaffoldings and Foam works
- Excluding Annual Maintenance Contracts
- Cyber Incident Exclusion Clause
- Cyber Absolute Exclusion Clause IUA 81
- Communicable Disease Endorsement (LMA 5394)
- Communicable disease Exclusion (LMA 5396)



**Warranties**

- Housekeeping warranty
- Warranted that adequate safety measures are in place and work area is cordoned off from general public access unless authorized.
- No Smoking warranty within construction and storage site and necessary instruction to that effect given to all staff and laborers.
- Warranted necessary fire detection/prevention and firefighting equipment as per the specifications of Civil Defence should be installed, commissioned and operational at the time of carrying out the work covered by this insurance.
- No cover for Projects started prior to commencement of the Policy.
- Warranted No known or reported loss or claims till 25/12/2021
- Premium Payment Warranty – 60 Days

**Minimum & Deposit premium**

AED 76,000.00 Plus 5% VAT = AED 79,800.00 adjustable on actual contract values executed for the policy period at the rate of 0.38‰ (per mille) Plus Flat AED 1,000/- Plus Vat 5% for CPE/CPM Plus AED 8,000/- Plus VAT 5% for Principals Existing & Surrounding Property  
**Total Premium at Inception = AED 85,000.00 Plus 5% VAT = 89,250.00**

This Policy incorporates the Schedule, Specification, Endorsement and General Conditions which shall be read together as one contract. Words and expressions to which specific meaning is given in any part of this Policy shall have the same meaning wherever they appear.

Date: December 16, 2021

For National General Insurance Company (P.J.S.C.)


Note: It is incumbent upon the insured to read this policy carefully and ensure that it conforms to his requirements. Any inaccuracy should be reported to the Company immediately.

**Certificate of Insurance**

We hereby certify and declare that the following coverage has been effected with us.

- Insured** : M/s. Kinnarps Project Solutions L.L.C and all parties with an insurable interest
- Address** : Level 12A, Damac Business Tower, P.O. Box: 111727, Dubai, UAE
- Period** : From: 01/09/2021 To: 31/08/2022
- Business Activities** : Engineering and Project Management
- Scope of Works** : Design and Construction Supervision
- Limits of Liability** : AED 25,000,000 for any one occurrence and in the aggregate plus one reinstatement.
- Estimated Fees** : AED 9,500,000
- Trigger** : Claims Made
- Retroactive Date** : 31<sup>st</sup> August 2010
- Policy No** : P/55/055/02/3021/21/005/00001/R01  
  
(Note: This Policy number is provisional and subject to change. The permanent number will be advised latter)
- Deductibles** : AED 50,000 each and every loss
- Conditions** : As per Munich Re Professional Indemnity wording for Architects and Engineers extended to cover:
  - Arbitration Clause
  - Cost Inclusive Clause
  - Change in Risk Clause
  - Waiver of subrogation against the named insured
  - Loss of documents-10% of limit of indemnity in the aggregate
  - 12 months extended reporting period (ERP) @ 75% of the policy premium

- Non-cancellation by the insurer / 15 days' notice of cancellation by the insured on pro-rata refund.
- PPW 60 days from inception
- Reinstatement clause
- Claims control clause
- VAT clause
- LSM Privacy notice
- Communicable Disease Exclusion

**Territorial Limits** : United Arab Emirates

**Choice of Law and Jurisdiction** : This Insurance shall be governed by and construed in accordance with the law of UAE and each party agrees to submit to the exclusive jurisdiction of United Arab Emirates

This certificate of insurance is issued as evidence that insurance has been arranged as detailed in the policy and does not purport to show full terms and conditions of coverage nor vary them in any way. The terms and conditions of the insurance policy shall prevail in the event of any inconsistency between this certificate of insurance and the policy.

Date: 25/08/2021



SIGNED FOR AND ON BEHALF OF  
Saudi Arabian Insurance Co. B.S.C. (C)

**WORKMEN COMPENSATION-SCHEDULE**

<b>Policy No.</b>	: P/01/WC/2022/00031
<b>Type</b>	: WORKMEN COMPENSATION
<b>Insured Name</b>	: M/S. KINNARPS PROJECT MANAGEMENT INTERIORS L.L.C. &/or KINNARPS PROJECT SOLUTIONS L.L.C. &/or KINNARPS PROJECT SOLUTIONS (L.L.C.) (Branch) &/or KINNARPS PROJECT SOLUTIONS (L.L.C.) - Sharjah Branch &/or KPS BUILDING CONTRACTING L.L.C. &/or Their Respective Rights & Interests
<b>Postal Address</b>	: PO Box 111727, DUBAUA UAE
<b>Insured's Business</b>	: Interior Fit out Works
<b>Period of Insurance</b>	: FROM : 17/02/2022 TO : 16/02/2023 (Both Days Inclusive)
<b>Law(s) and Limit</b>	: United Arab Emirates  Medical Expenses upto a limit of AED 25,000/- per Employee per work related accident and treatment is confined to U.A.E Government /Private Hospitals and/or clinics within UAE.  Actual Repatriation Expenses of mortal remains upto AED 15,000/- per person death due to work related accident.  Employer's Liability up to a limit of AED 3,673,500/- any one occurrence and in the aggregate during the policy period.
<b>Estimated Number of Employees</b>	: 150 Nos of Employees (As per list attached)
<b>Estimated Annual Wages</b>	: AED 27,051,396/-
<b>Territorial Limit</b>	: United Arab Emirates.
<b>Jurisdiction</b>	: United Arab Emirates.
<b>Premium</b>	: AED 54,103/-
<b>Clauses</b>	: <ul style="list-style-type: none"> <li>• Including Sunstroke/Hernia Extension</li> <li>• 30 Days Cancellation Clause</li> <li>• Defense costs within limits</li> <li>• 24 Hours Extension Endorsement</li> <li>• Addition and deletion at quarterly basis</li> <li>• Employee to Employee Clause</li> <li>• Employer's Liability Endorsement</li> </ul>
<b>Conditions</b>	: <ul style="list-style-type: none"> <li>• The Policy is As per U.A.E. Labour Law No.8 of 1980 and its current amendments.</li> <li>• Including Transportation of employees to and from work site to residence.</li> <li>• Minimum premium of AED 25/- for any additions during the currency of the policy</li> </ul>
<b>Exclusions</b>	: <ul style="list-style-type: none"> <li>• Excluding all claims arising from Asbestos &amp;/or its derivatives &amp;/or Toxic Moulds/ Electromagnetic Fields / Genetically modified organism/ Transmissible Spongiform Encephalopathy</li> <li>• Excluding divers and/or diving and/or underwater activities.</li> <li>• Excluding First day of Disability</li> <li>• Excluding hazardous activities and/or dangerous sports.</li> </ul>



- Excluding kidnap and ransom.
- Excluding Natural Death / Natural Diseases/Occupational diseases
- Excluding Offshore / Marine related risks/flight Risks.
- Excluding self inflicted injuries and/or suicide and/or injury sustained during any criminal activity.
- Nuclear Energy Risks Exclusion Clause
- Political Risks Exclusion Clause
- Sanction Limitation and Exclusion Clause
- Terrorism and Sabotage Exclusion Clause
- War and Civil War Exclusion
- Emerging Risk Exclusions
- Cyber Incident Exclusion Clause
- Excluding exterior Building cleaning
- Cyber Attack Exclusion Clause IUA 09-081
- Communicable disease exclusion LMA 5396
- IT Clarification Agreement/Cyber Exclusion Clause
- Premium payment warranty – 30 Days
- Warranted cover obtained for all employees under the sponsorship of insured

**Warranties**

This Policy incorporates the Schedule, Specification, Endorsement and General Conditions which shall be read together as one contract. Words and expressions to which specific meaning is given in any part of this Policy shall have the same meaning wherever they appear



Authorized Signatory

Date : February 08, 2022



Authorized Signatory

FOR NATIONAL GENERAL INSURANCE CO.(P.J.S.C.)

Note: It is incumbent upon the Insured to read this policy and report to the Company immediately. hat it conforms to his requirements. Any inaccuracy should be reported to the Company immediately.