



SIXINCH

**CONTRACTOR
PREQUALIFICATION
2018**

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1 General Information

1.1 Company Information

1.1.1 Name of Company

Six Inch Interior Decoration LLC

1.1.2 Date of Establishment

01 November 2013

1.1.3 Description of Company

Six Inch Interior Decoration LLC is a Turnkey contractor, established in 2013. We are the one-stop shop for all interior design, fit out and furnishing needs for all types of commercial projects.

1.1.4 Types of project

Hospitality, Restaurant, Retail, Schools, Office

1.1.5 Project size's capability

AED 1,000,000 to 10,000,000

1.1.6 Zone of deployment

United Arab Emirates only

1.1.7 Company Contact

Telephone: +9714 397 9090
Email Address: hello@6inch.ae

1.1.8 Registered Office Address

Al Jadaf, Plot DY 36, P.O 283833, Dubai, UAE

1.1.9 Contact Person

Name: Othmane Mekouar
Designation: Managing Partner
Telephone: +971 4 397 9090
Email: othmane@6inch.ae

1.2 Core trade services**1.2.1 In-house services & production****SERVICES**

Interior design
Joinery detailing
Construction detailing
MEP Engineering / drawings
Project management
Procurement

PRODUCTION

Fit out & joinery
Civil works
Ceiling and Partition
Gypsum & Painting
Screeding & Raised access
Furniture & Upholestry
Metal works
Signage & Acrylic works

1.2.2 Subcontracted services & production

Mechanical
Electrical

Plumbing
Stone & glass works

IT services
Firefighting

1.2.3 Company manpower assigned**SITE MANAGEMENT**

Project manager
Civil supervisor

DESIGN

Interior designer
Detailer
Engineer
Procurement coordinator
Site coordinator

PRODUCTION

Mason
Carpenter
Finisher
Painter
Installer
Labour

1.3 Organisation and Structure

1.3.1 Company Resources

Total Number of Staff: 48
Technical: 31
Administrative: 17

1.3.2 Authorised Signatory

Name of persons authorized to reply to queries.

Name: Othmane Mekouar

Designation: Managing Partner

Name: Paul Vittecoq

Designation: CFO

1.3.3 Management Personnel

Senior management and contract staff who are likely to be engaged on the project:

Nos.	Name	Position	Contact Number	Email Address
1	Othmane Mekouar	Managing Partner	0529235238	othmane@6inch.ae
2	Graham Kamara	Director of Operations	0589046616	graham@6inch.ae
3	Komal Kumar	Project Manager	0551517552	kumarg@6inch.ae
4	Eilene Sancha	HR Manager	0529235228	eilene@6inch.ae
5	Ronald Cupungco	Production Factory Director	0551241487	Ronald@6inch.ae
6	Ali Imran	Procurement Director	0527805456	ali@6inch.ae
7	Paul Vittecoq	CFO	0552000912	paul@6inch.ae

1.3.4 Key Personnel

Nos.	Name	Position	Contact Number	Email Address
1	John Carlo Samonte	Administrator	0527759824	jc@6inch.ae
2	Lester Umang	Architect	0526403966	lester@6inch.ae
3	Wilbert Salalila	Draftsman / Detailer	0529241258	wilbert@6inch.ae
4	Abigail Ramirez	Planner	0557250891	abby@6inch.ae
5	Amarjit Ram	HSE Officer	0569381442	gurpreet89@6inch.ae
6	Balwinder Singh	Site Supervisor	0503730655	Gurpreet88@6inch.ae
7	Alfred Orena	Snag Finisher	0529235227	alfred@6inch.ae

1.4 Licenses & Insurance

1.4.1 Certificates and Licenses

Included copies of current Certificates and Licenses:

- Company Trade License (annex, page 15)
- Engineering Profession certificate (annex, page 16)
- Environmental clearance (annex, page 17)
- Heart saver first aid CPR & AED course certificate (annex, page 20)
- Safe scaffolding erection & dismantling certificate (annex, page 21)
- Basic occupational health & safety certificate (annex, page 22)

1.4.2 Professional Memberships

Included copies of current Professional Memberships.

- ID for Society of Engineers (annex, page 23)
- ID/ Delegate Card for DCD (annex, page 24)

1.4.3 Insurances

Included copies of current Insurances

- Workmen Compensation (annex, page 25)
- Business Secure Policy (annex, page 37)

2 Quality & Safety

- 2.1 Quality Assurance**
Certified Quality Management System as per ISO 9001:2015
(annex, page 40)
- 2.2 Quality Statement**
Company quality statement
(annex, page 41)
- 2.3 Safety Statement**
Company safety statement
(annex, page 42)

3 Work Experience

3.1 Relevant Work Experience

Information about the relevant projects completed over the past five years:

Client name: **Izel Latin Restaurant**
Type of project: Restaurant
Scope of work: Fit out and MEP
Project location: Conrad Hotel
Dubai, U.A.E.
Project participation: 30%
Six Inch contractor value: AED 2,000,000.00
Commission date: 2013
Contract duration: 60 days

Client name: **Café Del Mar**
Type of project: Restaurant / Bar
Scope of work: Fit out and MEP
Project location: Meydan Beach Club
Dubai, U.A.E.
Project participation: 100%
Six Inch contractor value: AED 6,200,000.00
Commission date: 2013
Contract duration: 120 days

Client name: **Golden Gate Nursery**
Type of project: School / Nursery
Scope of work: Fit out and MEP
Project location: Umm Al Sherif Rd
Dubai, U.A.E.
Project participation: 100%
Six Inch contractor value: AED 1,800,000.00
Commission date: 2013
Contract duration: 90 days

Client name: **Confidential / NDA**
Type of project: Residential
Scope of work: Fit out and MEP
Project location: Umm Sherif
Dubai, U.A.E.
Project participation: 100%
Six Inch contractor value: AED 10,000,000.00
Commission date: 2013
Contract duration: 360 days

Client name: **Panasonic Avionics Corporation**
Type of project: Office
Scope of work: Fit out and MEP
Project location: New building near Dubai Airport Freezone
Dubai, U.A.E.
Project participation: 100%
Six Inch contractor value: AED 4,100,000.00
Commission date: 2013
Contract duration: 60 days

Client name: **LPL Group**
Type of project: Office
Scope of work: Fit out and MEP
Project location: Business Bay
Dubai, U.A.E.
Project participation: 100%
Six Inch contractor value: AED 2,300,000.00
Commission date: 2014
Contract duration: 100 days

Client name: **Confidential / NDA**
Type of project: Residential
Scope of work: Fit out and MEP
Project location: Villa Al Barari
Dubai, U.A.E.
Project participation: 100%
Six Inch contractor value: AED 6,000,000.00
Commission date: 2014
Contract duration: 280 days

Client name: **The Kontainer**
Type of project: Office
Scope of work: Fit out and MEP
Project location: Al Quoz
Dubai, U.A.E.
Project participation: 100%
Six Inch contractor value: AED 1,200,000.00
Commission date: 2015
Contract duration: 60 days

Client name: **The Hutch**
Type of project: Restaurant
Scope of work: Fit out and MEP
Project location: The Mall, JBR
Dubai, U.A.E.
Project participation: 100%
Six Inch contractor value: AED 2,200,000.00
Commission date: 2015
Contract duration: 90 days

Client name: **VII Club**
Type of project: Restaurant / Nightclub
Scope of work: Fit out and MEP
Project location: Conrad Hotel
Dubai, U.A.E.
Project participation: 40%
Six Inch contractor value: AED 1,700,000.00
Commission date: 2015
Contract duration: 90 days

Client name: **Zebra Square Gallery Showroom**
Type of project: Retail / Art gallery
Scope of work: Fit out and MEP
Project location: Al Quoz
Dubai, U.A.E.
Project participation: 100%
Six Inch contractor value: AED 1,700,000.00
Commission date: 2015
Contract duration: 90 days

Client name: **Stars and Bars**
Type of project: Restaurant / Nightclub
Scope of work: Fit out and MEP
Project location: Yas Island
Abu Dhabi, U.A.E.
Project participation: 100%
Six Inch contractor value: AED 3,500,000.00
Commission date: 2016
Contract duration: 50 days

Client name:	The Acai Spot
Type of project:	Restaurant
Scope of work:	Fit out and MEP
Project location:	The Gate, DIFC Dubai, U.A.E.
Project participation:	100%
Six Inch contractor value:	AED 500,000.00
Commission date:	2017
Contract duration:	50 days
Client name:	Gravity Calisthenics Gym
Type of project:	Commerical / Sports center
Scope of work:	Fit out and MEP
Project location:	Al Quoz Dubai, U.A.E.
Project participation:	100%
Six Inch contractor value:	AED 2,500,000.00
Commission date:	2017
Contract duration:	90 days
Client name:	1004 Mart, Mr. Chang Sup Shin
Type of project:	Retail / Supermarket
Scope of work:	Fit out
Project location:	P2-R04A, The Onyx Towers, Emaar Business Park Dubai, U.A.E.
Project participation:	100%
Six Inch contractor value:	AED 1,500,000.00
Commission date:	2017
Contract duration:	105 days from mobilization
Client name:	DITH MENA DMCC, Mr. Jordan Grogor
Type of project:	Office
Scope of work:	Fit out
Project location:	One JLT, 11 02-A Dubai, U.A.E.
Project participation:	100%
Six Inch contractor value:	AED 2,200,000.00
Commission date:	30 October 2017
Contract duration:	90 days starting from approval acceptance from concerned authorities 5 days of service and snags
Client name:	Al Tawfeeq Hospitality LLC
Type of project:	Restaurant
Scope of work:	Fit out
Project location:	Dubai Mall Unit, TDM – GS – 074- 1 Dubai, U.A.E.
Project participation:	100%
Six Inch contractor value:	AED 2,600,000.00
Commission date:	19 September 2017
Contract duration:	60 days starting from approval acceptance from

concerned authorities 5 days of service and snags

4 Subcontractors

A list of key/ major Subcontractors

MATERIAL

Laspinas
Blue Rhine
Danube Building Materials

MEP

Streamline
Gulf engineering
RR Building Contracting

IT

Technopro
Vector

FIREFIGHTING

Nafco
FIRECO
BMTS

GLASSWORKS

Al Taqwa Aluminium &
Glass Contracting LLC
Mirodec

STONEWORKS

Glaze
Al Fahad Marble

PRINTING

Brand me
Chocolate Advertising
Al Rawarn

5 Declaration

I am the undersigned, apply on behalf of the above company to be considered for inclusion on the list of approved specialized companies for the project.

I am submitting two (2) copies of each document giving the requested information about the organization, financial status, quality & safety and experience for your appraisal.

I understand that any contract subsequently entered into will be subjected to the laws and regulations applicable in the Emirates of Dubai and the United Arab Emirates.

I understand that the acceptance of this application is at the sole discretion of the Project Manager and Client.

I am the undersigned, declare that I am authorized to sign this document, on behalf of the company named herein and that the information provided is true and correct to the best of my knowledge.

I authorize and accept that the Project Manager and Client may verify such statements and other information in this questionnaire and further agree to furnish any additional information that may be required.

Company Name: Six Inch Interior Decoration LLC

Signature: _____

Name: Mr. Othmane Mekouar

Position: Managing Partner

6 Annexes

Please refer to following pages



رخصة تجارية Commercial License

تفاصيل الرخصة / License Details

License No.	745218	رقم الرخصة
Company Name	SIX INCH INTERIOR DECORATION L.L.C	اسم الشركة
Trade Name	SIX INCH INTERIOR DECORATION L.L.C	الإسم التجاري
Legal Type	Limited Liability Company(LLC)	الشكل القانوني
Expiry Date	31/10/2018	تاريخ الإصدار
D&B D-U-N-S® N	0	رقم الرخصة الام
Register No.	1197248	عضوية الغرفة
	تاريخ الإنتهاء	Issue Date
	الرقم العالمي	Main License No
	رقم السجل التجاري	DCCI No.
		01/11/2015
		745218
		259626

الأطراف / License Members

Share / الحصص	Role / الصفة	Nationality / الجنسية	Name / الإسم	No./رقم الشخص
	Manager / مدير	France / فرنسا	PAUL VITTECOQ / بول فيتكوك	592389
	Manager / مدير	Morocco / المغرب	OTHMANE MEKOUAR / عثمان مكار	592390

نشاط الرخصة التجارية / License Activities

Interior Decoration	اعمال تنفيذ التصميم الداخلي
---------------------	-----------------------------

العنوان / Address

Phone No	971-4-2579952	تليفون	P.O. Box	10237	صندوق بريد
Fax No	971-4-2579953	فاكس	Parcel ID	326-288	رقم القطعة
Mobile No	971-55-6688977	هاتف متحرك			مستودع رقم 36 ملك دبي للعقارات - جردبي - الجداف

الملاحظات / Remarks

Print Date 18/04/2018 9:07 تاريخ الطباعة Receipt No. رقم الإيصال

يمكنك الآن تجديد رخصتك التجارية من خلال الرسائل النصية القصيرة، أرسل رقم الرخصة إلى 6969 (دو/اتصالات) للحصول على اذن الدفع.
Now you can renew your trade license by sending a text message (SMS). Send your trade license number to 6969 (Du/ Etisalat) to receive payment voucher.



شهادة سجل مزاولة المهن الهندسية ENGINEERING PROFESSIONS PRACTICE CERTIFICATE

بيانات سجل مقاول

الإسم التجاري : سيكس إنش اعمال تنفيذ التصميم الداخلي (ش.ذ.م.م)

رقم الترخيص : 745218

تاريخ اصدار الرخصة : 01-11-2015
تاريخ انتهاء الرخصة : 31-10-2018
الأنشطة المسجلة وغير المصوح العمل بها لجميع المشاريع

الأنشطة المسجلة والمصوح العمل بها

اعمال تنفيذ التصميم الداخلي

اطراف الترخيص

- باول فيتيكوف
- عثمان مكوار
- باول فيتيكوف
- علي محمد عبدالله عبدالرحيم احمد
- عدنان محمد علي عبدالله
- عثمان مكوار
- مدير
- مدير
- شريك
- شريك
- شريك
- شريك

الحداف	المنطقة
326-288	رقم الأرض
043979090	الهاتف
042579953	فاكس
othmane@6inch.ae	البريد الالكتروني

ملاحظات السجل :

إجمالي عدد الأنشطة - 1

تاريخ الطاعة : 15-06-2018
إي تغيير في إشراف مزاولة المهنة قد يؤدي إلى إيقاف الرخصة في سجلات البلدية



مجلس لجنة قيد وترخيص
مزاولة مهنة الاستشارات الهندسية والمقاولين
إدارة المباني



Environment Department
Environmental Planning and Studies Section

إدارة البيئة
قسم الدراسات والتخطيط البيئي

تصريح بيئي
Environmental Clearance
رقم 6671 / 2018

E-Service Request No. CIP-18-00184

Date Issued: 08 April 2018

Issued to	: SIX INCH INTERIOR DECORATION (LLC)
Location and Plot Number	: Warehouse No. 36, Al Jadaf area / Plot No. 326 – 288
Company Activity & category	: Interior decoration (carpentry works) / Category (C)
License Number	: 745218
<ul style="list-style-type: none">This EC has been issued in accordance with the "Federal Law No. 24 of 1999 for the Protection and Development of the Environment" and its Implementing Rules and Regulations.Failure to comply thereof or with any of the attached conditions shall result to the cancelation of this EC and/or take legal actions as per Environmental Laws and Regulations in Emirate of Dubai.	
Recipient Details:	
Name	:
Mobile Number	:
Signature	:
Date	:

اسم الشركة المصرح لها	: سيكس إنش اعمال تنفيذ التصميم الداخلي (ش.ذ.م.م)
الموقع	: مستودع رقم.36، منطقة الجداف / رقم الأرض. 326 – 288
نشاط الشركة/الفئة	: أعمال تنفيذ التصميم الداخلي (أعمال نجارة) / فئة (ج)
رقم الرخصة	: 745218
<ul style="list-style-type: none">صدر هذا التصريح البيئي وفقاً "للقانون الاتحادي رقم (24) لسنة 1999 بشأن حماية البيئة وتنميتها" والأنظمة البيئية المنفذة له .إن عدم الالتزام بمواد القانون المذكور، أو بأية من الاشتراطات المرفقة، قد يؤدي إلى إلغاء هذا التصريح مع اتخاذ الإجراءات القانونية وفقاً للقوانين والتشريعات البيئية المعمول بها في الإمارة.	
بيانات المستلم:	
الاسم	:
الهاتف المتحرك	:
التوقيع	:
التاريخ	:



رئيس قسم الدراسات والتخطيط البيئي

Head of Environmental Planning and Studies Section

لمزيد من المعلومات يرجى التواصل مع قسم الدراسات والتخطيط البيئي - هاتف: 04 606 6757

For more information please contact Environmental Planning and Studies Section – Tel: 04 606 6757

#إسعادكم... غايتنا
#Creating_Happiness

800900
للخدمات والعمليات والعمليات
For Operations & Computer & Maintenance
www.dfm.gov.ae

رؤيتنا: بناء مدينة سعيدة ومستدامة

Our Vision: Developing a happy and sustainable city



Facebook/DubaiMunicipality



Twitter/DMunicipality



Instagram/dubaimunicipality



Youtube/DubaiMunicipalityUAE

CLEARANCE CONDITIONS

General Conditions

1. The company should only undertake the specified activities (with painting works) in the same Location / Plot number mentioned in this Environmental Clearance (EC) . Prior approval shall be secured from Environmental Planning and Studies Section (EPSS) for any Expansion, or alteration of company activities & facilities and/or modification of the license (name, location, activities).
2. The company should allow access and assist the authorized representatives of DM-Environment Department in carrying out inspections, incident investigations, taking of pictures; and in obtaining relevant information on sources of emission, or waste and waste discharges at the project site at anytime.

Environmental Conditions

3. The company activities shall not cause any adverse impact to the environment, and result to any complaints from the public and its adjacent communities. In the event of environmental pollution exceedance, and/or complaints, immediate response and monitoring shall be conducted to verify its compliance with the prescribed standards and to determine the necessary corrective actions to be undertaken.
4. The spray Paint Booth and all other air emission sources from machineries, process equipment, and activities generating fugitive emissions (like fumes, fine dust, etc.) shall be provided with adequate air emission control facilities; and all discharges to the air environment “through chimneys” shall be as prescribed in Annex (1) Maximum Allowable Emission Limits of Air Pollutants Emitted From Stationary Sources of the UAE Cabinet Decree No. (12) of 2006 Regarding of Regulation Concerning Protection of Air from Pollution; to include but not limited to the following limits.

Substance	Maximum Allowable Emission Limits (mg/Nm ³)
VOC	20
TSP	150

5. An annual emission inventory report based on the attached format shall be submitted to EPSS. The first submission shall be six (6) months from the date of this Clearance, to the highlighted email address mentioned in the attached format including the test results of the sampling from DAC – accredited laboratory.
6. Noise levels shall not exceed the allowable limits as prescribed under the UAE Cabinet Decree No. (12) of 2006.
7. All chemicals to be used for the buildings' maintenance, cooling system, firefighting among others; shall have zero ozone depletion potential (ODP) or low global warming potential (GWP) and in accordance with the DM Green Building Regulations and Specifications.



8. Storage of dangerous goods shall have necessary permits from EPSS. Application shall be through the DM Environment Department ONLINE Storage of Dangerous Goods (SDG) E-service requirements..
9. Any type of waste generated from the company activities, (liquid & solid) classified as hazardous shall be segregated, collected, transported and to be disposed of properly according to DM- Waste Management Department requirement .

For changing Company Name, this Clearance will Cancel the EPSS Environmental Clearance No. 4524/2016 previously issued to The White Label Wood & Decor Manufacturing LLC dated 31 May 2016.

The Environmental Planning and Studies Section (EPSS) reserves the right to cancel this Clearance for any infringement of the applicable Federal and Local Regulations within the Emirate or any of the conditions of this Clearance.





THE PERFECT HELP

Certificate of Completion

This certificate is granted to:

GURPREET SINGH

For successfully completing the American Heart Association 2015 Guidelines
Heartsaver First Aid CPR & AED Course
Given this 27th October 2017 at The Perfect Help Training Center ,Al Quoz Industrial Area 3,
Dubai, United Arab Emirates



This is only a Certificate of Attendance. Further Requirements needs to be completed in order to received an official AHA Wallet Card



Rhegel Ramos Aliting
Training Site Coordinator
Life Support Instructor

This Establishment and program is Authorize by DCAS under permit no. T130007

Certificate of Training

This is to certify that
GURPREET SINGH

(Emirates ID No: 784-1989-7908738-8)

Has attended and successfully completed the training course on
Safe Scaffolding Erection & Dismantling

at

6 Inch Interior Fit out

Topics Covered to: Safe erection & dismantling, Types, Risk Assessment, PPE's, Safe Code of Practice.
The course was supported by Theoretical Presentation, Practical and Question and Answer Session.

Issued date: 16 November 2017

Expiry date: 15 November 2018



United Registrar of Systems

URS Certification Services is accredited by Dubai Accreditation Centre (D-AC) -IB 101, the internationally recognized United Kingdom Accreditation Service (UKAS) UK, and also approved by Dubai, Sharjah & Abu Dhabi Municipality. URS-Training Division Approved by Highfield-UK, Dubai Corporation for Ambulance Services (DCAS)

Certificate of Training



United Registrar of Systems

This is to certify that

GURPREET SINGH

(Emirates ID No: 784-1989-7908738-8)

Has attended and successfully completed the training course on

Basic Occupational Health & Safety

at

6 Inch Interior Fit out

Topics Covered to: Safe Code of practice, Hazard Identification & Risk Assessment, Proper Usage of PPE, Emergency Preparedness.

The course was supported by Theoretical Presentation, Practical and Question and Answer Session.

Issued date: 16 November 2017

Expiry date: 15 November 2018



National Association of Safety
NASP
Professionals



URS Certification Services is accredited by Dubai Accreditation Centre (D-AC) –IB 101, the internationally recognized United Kingdom Accreditation Service (UKAS) UK, and also approved by Dubai, Sharjah & Abu Dhabi Municipality. URS-Training Division. Approved by Highfield-UK, Dubai Corporation for Ambulance Services (DCAS)

المجتمعة المهندسين الإماراتية
SOCIETY of ENGINEERS UAE



Lester Umang
Bachelor
Architecture
Affiliated Member
Graduation Year: 2012

لستر أومانج
بكالوريوس
عمارة
عضو منتسب
سنة التخرج

2017/ 49107
Exp. 01/11/2018

نحو أفضل الممارسات الهندسية بدولة الإمارات
Towards Best Engineering practices In the U.A.E.

Delegate Card

بطاقة مندوب

DCDS0000306202

رقم البطاقة:

SIX INCH INTERIOR DECORATION L.L.C

اسم الشركة:

LESTER RAYMUNDO UMANG

اسم المندوب:

مندوب

المسمى الوظيفي:

28/03/2018

تاريخ الإصدار:

28/03/2019

تاريخ الانتهاء:



* البطاقة ملك للإدارة العامة للدفاع المدني/ دبي

* عند فقدانها يرجى تبليغ خدمة العملاء للإدارة العامة للدفاع المدني/ دبي

* البطاقة ملك للإدارة العامة للدفاع المدني/ دبي

أو أقرب مركز إطفاء أو الاتصال برقم 997

* Card belongs to the Directorate General of Dubai Civil Defence

* If loss, please notify to the Directorate General of Dubai Civil Defence

* If found, please deliver to the nearest police, DCD or fire Station

or call 997



رجوع



البطاقة السابقة



طباعة البطاقات



البطاقة التالية

Insurance House P.S.C

Incorporated in Abu Dhabi
Subject to the provisions of
Federal Law No. (6) for the year 2007
Commercial Licence No. 1200435
Paid up Capital: AED 120,000,000



دار التأمين
INSURANCE HOUSE
P.S.C - ٥٥٥

التأمين ش.م.ع

مست. في أبوظبي

بمعة لأحكام القانون الاتحادي رقم (6) لسنة 2007

الرخصة التجارية 1200435

المال المدفوع 120,000,000 درهم إماراتي

Dubai

SCHEDULE

POLICY NUMBER	: DP/02/5006/17/00337
POLICY TYPE	: Workmens Compensation/Employers Liability- Annual
NAME OF INSURED	: M/S Six Inch Interiors Decoration LLC
ADDRESS	: Dubai, U.A.E.
NUMBER AND DESCRIPTION OF EMPLOYEES / LABOURERS	: (20) Employees / Labourers of the insured (as per list attached) engaged in their Works Activities.
LAW (S)	: In accordance with UAE Labour Law force on the date on which this policy is signed.
TERRITORIAL LIMITS	: U.A.E. Onshore only
PERIOD OF INSURANCE	: Twelve (12) Months From 20/07/2017 To 19/07/2018 (Both days inclusive)
ESTIMATED WAGES / SALARIES FOR THE PERIOD	: AED 1,203,600/- (Basic)
PREMIUM	: As Agreed
PLACE OR PLACES OF EMPLOYMENT AND DESCRIPTION OF WORK	: Whilst on Duty at the services of the Insured at their premises or any other site of work (Excluding Offshore) within U.A.E.

The following endorsements/clauses/exclusions/special conditions/warranties are forming part of this Policy :
DP/02/5006/17/00337

* Arbitration Clause No.1

Any disputes or differences arising out of or in connection with this Policy shall be referred to arbitration to be conclusively settled in accordance with the applicable arbitration procedures of Abu Dhabi Commercial Conciliation and Arbitration Centre (the "Center") through an arbitral tribunal comprising of one (1) arbitrator or three (3) arbitrators to be appointed and summoned up in accordance with the rules and procedures provided in the Center's Procedural Regulations.

The place of arbitration shall be the city of Abu Dhabi and the arbitration proceedings shall be conducted in the Arabic language including the arbitration award rendered by the arbitral tribunal.

The arbitration award shall be final and binding on both parties and shall not be subject to any appeal. Any monetary award shall be made payable in UAE Dirhams. The arbitral award shall include all costs and expenses incurred by the prevailing party, including its reasonable attorney fees.

* Repatriation Expenses Clause following death or medical advice due to major injury - Limit AED 10,000/- Per Person

It is hereby declared and agreed that this Policy is extended to cover repatriation expenses of person, in the event of accidental death of the Insured's Employee/Labour arising out of and in the course of Employment only up to a limit of AED 10,000/- per person per occurrence.

Subject otherwise to the terms, conditions and limitations of the Policy.

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P.O. Box 129921, Abu Dhabi, U.A.E; Tel: +971 (2) 4934 444; Fax: +971 (2) 4934 400

www.insurancehouse.ae



Insurance House P.S.C
Incorporated in Abu Dhabi
Subject to the provisions of
Federal Law No. (6) for the year 2007
Commercial Licence No. 1200435
Paid up Capital: AED 120,000,000



التأمين ش.م.ع.
مست. بنة أبو ظبي
معة لأحكام القانون الاتحادي رقم (6) لسنة 2007
الرخصة التجارية 1200435
المال المدفوع 120,000,000 درهم إماراتي

CERTIFICATE OF INSURANCE

Date: 26th July, 2018

Insured	: M/S Six Inch Interiors Decoration LLC Dubai, U.A.E.
Policy type	: Workmens Compensation/Employers Liability- Annual
Cover	: In Accordance with UAE Labour Law in force on the date on which this policy is signed
Policy Number	: DP/02/5006/17/00337
Policy period	: Twelve (12) Months From 20/07/2017 To 19/07/2018 (Both days inclusive)
Territorial Limit	: U.A.E.

This is to certify that employees / labourers of the Insured are covered under our Workmen Compensation and Employer's Liability Policy No. DP/02/5006/17/00337 with Employer Liability Limit - AED 1,000,000/- any one occurrence and in the aggregate, which is valid till 19/07/2018, and renewable at the request of the Insured.

This is further to certify that the insurance premium due on the above policy has been debited to the account of the Insured with us and for the purpose of effectiveness of the cover granted, said premium can be considered as paid.



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مست في أبوظبي

نمعة لأحكام القانون الاتحادي رقم (6) لسنة 2007

الرخصة التجارية 1200435

المال المدفوع 120,000,000 درهم إماراتي

Waiver of Subrogation:

The insurers agree to waive any rights of subrogation they may have against (M/s. DIFC) its employees servants, agents, representatives, associates and subsidiaries in respect of liability covered hereto.

Additional Insured:

(M/s. DIFC), are deemed to be an Additional Insured in their capacity as Principal for any claim brought against them by the employees of the Insured named in the schedule, such claims being otherwise indemnifiable under the terms of this policy. The Principal shall observe and be subject to the terms conditions and limitations of this policy and the inclusion of this extension shall not increase the limit of Insurer's liability hereunder.

The above policy is operative subject to terms and conditions contained therein



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شعبة لأحكام القانون الاتحادي رقم (6) لسنة 2007

الترخيص التجارية 1200435

ر المال المدفوع 120,000,000 درهم إماراتي

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Additional Insured:

(M/s. DIFC), are deemed to be an Additional Insured in their capacity as Principal for any claim brought against them by the employees of the Insured named in the schedule, such claims being otherwise indemnifiable under the terms of this policy. The Principal shall observe and be subject to the terms conditions and limitations of this policy and the inclusion of this extension shall not increase the limit of Insurer's liability hereunder.

Cross Liability Clause

Each of the parties comprising the insured shall for the purpose of this section be considered as separate or distinct entity and the word "the insured" shall be considered as applying to each party in the said parties and the insurers agree to waive all rights of subrogation which insurers may have against any of the aforesaid parties arising out of any occurrence in respect of which a claim is made hereunder provided always that the liability of the insurers shall not exceed the limit of indemnity.

Notice of Cancellation / Alteration - 30 days

The Insurer cannot cancel, terminate or materially alter the above mentioned policy without first having given (M/s. DIFC) and the lenders thirty (30) days prior written notice or such other period as may be required by Insurers of such risk of an intention to cancel or terminate and in the case of non-payment of the premium an opportunity for (M/s. DIFC) or the lenders to pay the premium.

The above policy is operative subject to terms and conditions contained therein

FOR AND ON BEHALF OF
INSURANCE HOUSE P.S.C.

دار التامين
INSURANCE HOUSE
م.ب. 129921، أبوظبي
الهيئة العامة للتأمينات
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معة لأحكام القانون الاتحادي رقم (6) لسنة 2007
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المال المدفوع 120,000,000 درهم إماراتي

Continuation of Policy : DP/02/5006/17/00337

* Excluding Natural Death or Disease and 1st Day of Disablement

* Medical Expenses necessitated by work accidents Limit AED 10,000/- per person per accident and the treatment confined to UAE Gov't & Private Hospitals / Clinics

It is hereby declared and agreed that this policy is extended to cover Medical Expenses following work related accident up to a limit of AED 10,000/- per person per accident and that the treatment is confined to U.A.E. Government and Private Hospitals and/or Clinics

* Employers Liability - AED 1,000,000/- any one occurrence and in the aggregate.

Notwithstanding anything contained herein to the contrary, it is hereby understood and agreed that if at any time during the period of insurance any employee of the Insured, as detailed in the Policy schedule, shall sustain personal injury or death by accident arising out of and in the course of this employment by the Insured in the occupation stated and if the Insured shall be liable to pay compensation for such injury or death at Common Law/Shariah Law then subject to the terms, exceptions and conditions contained in the Policy or endorsed thereon the Company will indemnify the Insured against all sums for which the Insured shall be legally liable to pay in accordance to Judgments delivered by a Court of competent jurisdiction in the United Arab Emirates and will in addition be responsible for all costs and expenses incurred with their consent in defending any claim for such compensation.

Maximum indemnity during the policy period under this clause shall be limited to an overall amount of AED 1,000,000/- inclusive of legal and other expenses per event regardless of number of employees involved.

Further it is hereby noted and agreed that the indemnity available per Condition-11 of this Policy shall not apply to: -

- Compensation for damages in respect of Judgments delivered or obtained otherwise than by a Court of competent Jurisdiction within the United Arab Emirates;
- Costs and expenses of litigation recovered by an original claimant from the Company which are not incurred in and recoverable in the United Arab Emirates.

Subject otherwise to the same terms, conditions and limitations of the Workmen's Compensation Policy.

* The risk of Transportation of employees to and from place of work by land conveyance includes vehicle owned by employees

This Policy is extended to cover the employees / labourers of the Insured whilst transported in the Insured's own vehicles and/or private vehicles to and from site of work provided they follow with normal and direct route.

It is hereby understood and agreed that this Policy shall not provide any indemnity in respect of 'workmen' carried in any motorized vehicle as passengers unless they are seated well within the vehicle's cabin and provided such vehicle has a valid approval from the concerned Road Traffic Authority for the carriage of passengers.

Warranted the number of workmen carried does not exceed the seating capacity approved by the said Road Traffic Authority.

* Sanction and Embargoes Clause

This Insurance Agreement excludes coverage related to any business, including but not limited to this insurance and the fulfillment of any obligation there under, to the extent it would violate any applicable sanction law or regulations of the UN Security Council and /or the EU and/or any other applicable national sanction law or regulations

* Endorsement Covering Hernia, Sun/Heat Stroke



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Notwithstanding anything contained herein to the contrary it is hereby understood and agreed that the indemnity provided by this policy shall also apply to liabilities arising from or attributable to "Hernia or Sun/Heatstroke", provided the employees exposed to Sun/Heat wear appropriate head covers and that Hernia is sudden and accidental. For this purpose of this endorsement the term heatstroke shall mean hyperthermia or sunstroke or any debilitating effect whether traumatic or gradual in effect, directly or indirectly caused by exposure to extreme temperature.

* Employee to Employee Liability

The term "Insured" shall include:

At the request of the Insured and director, partner or employee of the Insured in respect of liability for which the insured would have been entitled to claim under this insurance, if the claim had been made against the insured in his respective capacity as such.

Provided such a person has complied with and/ or fulfilled all the conditions and requirements of this policy as if he/ they were the insured.

Subject otherwise to the terms, conditions and exclusions of this policy

* Value Added Tax "Vat" Clause

It is hereby declared and agreed that if Value Added Tax (VAT) is applicable on the insurance premium and other charges payable/paid in relation to this insurance policy retrospectively from inception or prospectively from the date of implementation of VAT, the Insurer reserves its right to collect the same from the Insured in line with the impending VAT laws and regulations as implemented in the UAE.

* 24 Hours Non-work related Personal Accident Extension

The policy is hereby extended to cover Death, Permanent Total Disability & Permanent Partial Disability arising out of any accidents within UAE on 24 Hour basis. Coverage is limited to accidents arising out of violent, accidental, external and visible means and excludes natural death/death due to diseases. Benefits payable shall be as per the scale of benefits of UAE Labour Law currently in force. The maximum benefit payable under this extension is limited to AED 250,000 any one accident and in annual aggregate.

This Extension does not cover against accidental death or disablement directly or indirectly wholly or partially proximately or remotely occasioned or caused by or contributed to by or traceable to or arising out of or in connection with:

- a) Suicide or attempted suicide (whether felonious or not), intentional self injury, use of any drug, intoxication, deliberate exposure to exceptional danger (except in an attempt to save human life) or whilst the Insured is in a state of insanity.
- b) Whilst the Insured is engaged in any criminal or illegal activities
- c) Any kind of diseases or bodily injury which may result in rupture or hernia (including hernia nuclei pulposi), lesion of varicose veins or tissues affected, sunstroke, bacterial infections (except pyogenic infections which occur through an accidental cut or wound) medical or surgical treatment (except such as may be necessary solely by injuries covered by this policy and performed within the time provided therein).
- d) Duelling, fighting, boxing, winters ports, polo playing, water skiing, underwater fishing, motorcycling, hunting, racing on horseback or on wheels, mountaineering necessitating the use of ropes or guides.
- e) Earthquake, volcanic eruption, tidal wave, nuclear reaction.
- f) War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), mutiny, riot, civil

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commotion, civil war, rebellion, revolution, insurrection, military or usurped power, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of such conditions or the use of any fire weapon or instrument employing atomic fission or radio-active force whether in time of peace or war. This exclusion shall not be affected by any endorsement which does not specifically refer to it, in part or in toto.

g) While the Insured is serving in the armed forces of any country or international authority whether in peace or war.

* Automatic addition of new employees during the currency of the policy subject to notification of the same within 45 days from the date of joining and adjustment of the premium accordingly

* Seepage, Pollution, Contamination Clause

This insurance Contract does not cover:

1. Loss of, damage to, or loss of use of property directly or indirectly caused by seepage, pollution or contamination, provided also that this paragraph shall not apply to loss of or physical damage to or destruction of tangible property or loss of use of such property damaged or destroyed, where such seepage, pollution or contamination is a consequence of an otherwise identifiable sudden, unintended and unexpected happening covered under this insurance contract.
2. The cost of removing, nullifying or cleaning -up seepage, pollution or contamination substances unless the seepage, pollution or contamination is a consequence of an otherwise identifiable sudden, unintended and unexpected happening covered under this insurance contract.
3. Fines, penalties, punitive or exemplary damages.

* Political Risks Exclusion Clause

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:

1. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power:
or
2. Any act of terrorism

For the purpose of this endorsement an act of terrorism means an act including but not limited to the use of force or violence and/or the threat thereof, of any persons or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological, or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public in fear.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to (1) and/or (2) above.

If the Insurer allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance, the burden of proving the contrary shall be upon the assured

* War and Civil War Exclusion Clause

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Continuation of Policy : DP/02/5006/17/00337

Notwithstanding anything to the contrary contained herein this Policy does not cover loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

* Asbestos Exclusion

It is hereby understood and agreed that this contract shall not apply to and does not cover any actual or alleged liability whatsoever for any claim or claims in respect of loss directly or indirectly arising out of, resulting from or in consequence of asbestos, in whatever form or quantity.

This clause shall not extend this Insurance to Cover any liability which would not have been covered by this certificate had this clause not been attached.

* Toxic Mould Exclusion

This insurance does not apply to:

a. "Bodily injury" or "property damage" which would not have occurred, in whole or in part, but for the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of, any "fungi" or bacteria on or within a building or structure, including its contents, regardless of whether any other cause, event, material or product contributed concurrently or in any sequence to such injury or DAMAGE.

b. Any loss, cost or expense arising out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to, or assessing the effects of, "fungi" or bacteria, by any insured or by any other person or entity.

This exclusion does not apply to any "fungi" or bacteria that are on, or are contained in, any goods or product intended for consumption.

For the purpose of this clause, "Fungi" means any type or form of fungus, including mold or mildew and any mycotoxins, spores, scents or byproducts produced or released by fungi regardless of any other cause, event, material, product and/or building component that contributed concurrently or in any sequence to that injury or damage.

Such loss is excluded regardless of any other cause or event contributing concurrently or in any sequence to the loss.

* Emerging Risks Exclusion (EMF, GMO, TSE, Moisture related liabilities)

This Insurance does not cover liability for loss or losses arising directly or indirectly from:

EMF (Electro Magnetic Fields)

Non-ionic radiation including but not limited to Electro Magnetic Fields and/or Electro Magnetic Interference.

GMO (Genetically Modified Organisms)

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Organisms or micro-organisms of cells, or the organisms or micro-organisms, cells or cell organelles, from which they have been derived, which have been subject to a genetic engineering process which resulted in their genetic change and shall also mean and include every biological or molecular unit with self-replication potential, from which they have been derived, which has been subject to a genetic engineering process which resulted in its genetic change.

In the event that the definition of GMO under the applicable laws and/or official regulations relating to genetic engineering or modification in any State, territory or jurisdiction in which a claim is made is wider than the foregoing then such wider definition shall be incorporated into this definition in addition to the foregoing.

TSE (Transmissible Spongiform Encephalopathy)

Transmissible Spongiform Encephalopathy (TSE) including but not limited to Bovine Spongiform Encephalopathy (BSE) or new Variant Creutzfeld-Jakob Disease (vCJD).

Moisture

Moisture-related damage.

For the purpose of this exclusion, moisture-related damage shall mean:

Fungus/fungi, including but not limited to, mold, mildew, mushrooms, yeast, biocontaminates or any substance produced by, or arising out of, or emanating therefrom and shall also mean and include rot, decay, corrosion, or other gradual deterioration, delamination, adhesive or cohesive failure, weakening or deformation of wood products or other material caused by continuous and/or prolonged and/or repeated contact with water or moisture. This definition applies even if the water and/or moisture also contains chemical element other than water.

* Radioactive Contamination, Chemical, Biological, Bio-Chemical and Electromagnetic Weapons Exclusion Clause

This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith

1. In no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from

1.1 ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel

1.2 the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof

1.3 any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter

1.4 the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes on the insured premises. This inclusion shall not apply to property, facilities or plants coming under the scope of NMA 1975a.

1.5 any chemical, biological, bio-chemical, or electromagnetic weapon.

1.6 the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, computer virus or process or any other electronic system.



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* IT Clarification Agreement

Property damage covered under this Agreement shall mean physical damage to the substance of property.

Physical damage to the substance of property shall not include damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure.

Consequently, the following are excluded from this Agreement:

A. Loss of or damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure, and any business interruption losses resulting from such loss or damage. Notwithstanding this exclusion, loss of or damage to data or software which is the direct consequence of insured physical damage to the substance of property shall be covered.

B. Loss or damage resulting from impairment in the function, availability, range of use or accessibility of data, software or computer programs, and any business interruption losses resulting from such loss or damage

* Electronic Data Exclusion

Notwithstanding any provision to the contrary within this INSURANCE Agreement or any endorsement thereto, it is understood and agreed as follows:

(a) This INSURANCE does not insure loss, damage, destruction, distortion, erasure, corruption or

Alteration of: ELECTRONIC DATA from any cause whatsoever (including but not limited to COMPUTER VIRUS) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

ELECTRONIC DATA means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

COMPUTER VIRUS means a set of corrupting, harmful or otherwise unauthorized instructions or code including a set of maliciously introduced unauthorized instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. COMPUTER VIRUS includes but is not limited to 'Trojan Horses', 'worms' and 'time or logic bombs'.

(b) However, in the event that a peril listed below results from any of the matters described in paragraph (a) above, this INSURANCE, subject to all terms, conditions and exclusions of the original Policy, will cover physical damage to property insured by the original Policy directly caused by such listed peril.

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Listed Perils Fire, Explosion

This clause shall not extend this Insurance to cover any liability which would not have been covered by this Policy had this clause not been attached.

* Premium Payment Warranty: As Agreed

* Nuclear Energy Risks Exclusion Clause 1994 NMA 1975A

This Policy shall exclude Nuclear Energy Risks as defined hereunder:

For all purposes of this Policy, Nuclear Energy Risks shall mean all first party and / or third party insurance or insurance (other than Workers' Compensation and Employers' Liability) in respect of:

I) a) All Property on the site of a nuclear power station &

b) Nuclear Reactors, reactor buildings and plant and equipment therein on any site other than a nuclear power station.

II) All Property, on any site (including but not limited to the sites referred to in I) above) used or having been used for:

a) the generation of nuclear energy or

b) the Production, Use or Storage of Nuclear Material.

III) Any other Property eligible for insurance by the relevant local Nuclear Insurance Pool and / or Association but only to the extent of the requirements of that local Pool and / or Association.

IV) The supply of goods and services to any of the sites, described in I) to III), above unless such insurance or insurance shall exclude the perils of irradiation and contamination by Nuclear Material.

Except as mentioned below, Nuclear Energy Risks shall not include:

i) Any insurance in respect of the construction or erection or installation or replacement or repair or maintenance or decommissioning of Property as described in I) to III) above (including contractors' plant and equipment).

ii) Any Machinery Breakdown or other Engineering insurance or insurance not coming within the scope of (I) above.

Provided always that such insurance shall exclude the perils of irradiation and contamination by Nuclear Material.

However, the above exemption shall not extend to:

1) The provision of any insurance whatsoever in respect of:

a) Nuclear Material,

b) Any Property in the High Radioactivity Zone or Area of any Nuclear Installation as from the introduction of Nuclear Material or - for reactor installations - as from fuel loading or first criticality where so agreed with the relevant local Nuclear Insurance Pool and / or Association.

2) The provision of any insurance for the perils mentioned below:

fire, lightning, explosion,

earthquake,

aircraft and other aerial devices or articles dropped there from,

irradiation and radioactive contamination,

any other peril insured by the relevant local Nuclear Insurance Pool and / or Association,

in respect of any other Property not specified in 1) above which directly involves the production, use or storage of Nuclear Material as from the introduction of Nuclear Material into such Property.



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دار التأمين
INSURANCE HOUSE
P.S.C - م.م.ع

التأمين ش.م.ع

ست.ب. أبو ظبي

سعة لأحكام القانون الاتحادي رقم (6) لسنة 2007
الرخصة التجارية 1200435
المال المدفوع 120,000,000 درهم إماراتي

Continuation of Policy : DP/02/5006/17/00337

Definitions

"Nuclear Material" means:

nuclear fuel, other than natural uranium and depleted uranium, capable of producing energy by a self-sustaining chain process of nuclear fission outside a Nuclear Reactor, either alone or in combination with some other material, and

ii) Radioactive Products or Waste.

"Radioactive Products or Waste" means

Any radioactive material produced in, or any material made radioactive by exposure to the radiation incidental to the production or utilization of nuclear fuel, but does not include adioisotopes which have reached the final stage of fabrication so as to be usable for any scientific, medical, agricultural, commercial or industrial purpose.

"Nuclear Installation" means:

i) Any Nuclear Reactor,

"Nuclear Reactor" means any structure containing nuclear fuel in such an arrangement that a self-sustaining chain process of nuclear fission can occur therein without an additional source of neutrons.

"Production, Use or Storage of Nuclear Material" means the production, manufacture, enrichment, conditioning, processing, reprocessing, use, storage, handling and disposal of Nuclear Material.

"Property" shall mean all land, buildings, structures, plant, equipment, vehicles, contents (including but not limited to liquids and gases) and all materials of whatever description whether fixed or not.

"High Radioactivity Zone or Area" means:

i) for nuclear power stations and Nuclear Reactors, the vessel or structure which immediately contains the core (including its supports and shrouding) and all the contents thereof, the fuel elements, the control rods and the irradiated fuel store, and

ii) for non-reactor Nuclear Installations, any area where the level of radioactivity requires the provision of a biological shield.

This clause shall not extend this Insurance to cover any liability which would not have been covered by this Policy had this clause not been attached.

DATE: Jul 20, 2017

دار التأمين
INSURANCE HOUSE
P.S.C.
SIGNED FOR AND ON BEHALF OF
INSURANCE HOUSE P.S.C.



POLICY SCHEDULE - BUSINESS SECURE

NAME OF INSURED	SIX INCH INTERIOR DECORATION LLC	POLICY NUMBER	13/FS/40387/0/0
ADDRESS	Dubai UAE UNITED ARAB EMIRATES	DATE OF ISSUE	27/02/2017
		ACCOUNT NO	1650977/0
		BUSINESS CODE	3534 / 8249
		TOTAL PREMIUM AED	3,099.00
PERIOD OF INSURANCE : FROM 25/02/2017 TO 24/02/2018 (BOTH DAYS INCLUSIVE and any subsequent period for which the Insured shall pay and the Company shall accept a renewal / additional premium)			

Sum Insured / LOI (AED)

Insured's Activities

INTERIOR DECORATION

Territorial Limit

UNITED ARAB EMIRATES JURISDICTION: UNITED ARAB EMIRATES

Situation of Business PremisesPO BOX. 10237, OFFICE NO 36, DUBAI REAL ESTATE BUILDING, AL JADAF STREET, BUR
DUBAI C/O OTHMAN MEKOUAR TEL NO 04-3979090 / 052-923-5238**Standard Covers****Section 1A Business Contents & Stock**

Section 1a Business Contents (Wider) : Contents (excluding stocks) 250,000

Section 1a Business Contents - Portable : Portable Equipments - AED 25,000 subject to maximum value of any one mobile phone limited to AED 2,500 and single equipment limited to AED 7,000 unless otherwise declared, list to be provided.

Rent - 10% of the Contents sum insured

Section 1b Business Contents - Glass : Glass - AED 30,000

Locks & Keys - AED 2,500

Employee's Personal Effects - AED 1,000 per person for upto a max number of 25 employees

Documents & Business Books - AED 2,500

Samples - 5% of the Contents SI

Patterns, Models, Moulds And Maps : Patterns, Models, Moulds and Maps - AED 2,500

Computer System Records : Computer system records - AED 2,500

Debris Removal - 5% of the contents SI

Section 1b - Business Contents -Expediting Exps : Expediting Expense - 10% of the Contents

Sum Insured

Section 1b - Business Contents-Capital Additions : Capital Additions - 10% of the contents Sum Insured

ICOW - AED 50,000 within the maximum indemnity period of 12 months

Section 2A Money

Money in Transit - AED 10,000

On premises out of safe or strongroom during business hours- AED 10,000

In Locked Safe or Strongroom - AED 10,000

POLICY SCHEDULE - BUSINESS SECURE

Sum Insured / LOI (AED)

In Private Dwelling - AED 2,500

Robbery Assault AED 25,000 per person and AED 100,000 in aggregate

Section 2b- Money - Damage To Safe : Damage to Safe - AED 5,000

Section 3A Legal Liability to Employees

Workmen's Compensation

Laws Applicable - as per the UAE Labour Law

Employers Indemnity under Shariah Law and/or Common Law - AED 2,500,000 in aggregate

Section 3a Legal Liability To Employees (Eaw) : Estimated Annual Wages - AED 1,000,000 for a maximum of 10 employees

Section 3a - Legal Liability To Emp - Med Exps : Medical Expenses - AED 10,000 per employee

Section 3b Legal Liability To Emp (Rep Exps) : Repatriation Expenses AED 10,000 per employee

Section 4A Third Party LiabilityPublic Liability AED 2,500,000 any one occurrence and AED 5,000,000 in aggregate
(Premises Risks only)

Tenants Liability AED 250,000 in aggregate

First Aid Extension : First Aid Extension AED 1000 per person and AED 10,000 in aggregate

Section 5 Business Interruption

Section 2a Business Interruption - Gross Profit : Gross Profit (Indemnity Period 12 Months) - AED 50,000

Section 6 Fidelity Guarantee

EMPLOYEES COVERED UNDER FIDELITY GUARANTEE BENEFITS.

1. OTHMAN MEKOUAR

Section 3 Fidelity Guarantee-Limit Any 1 Person : Limit any one person AED 25,000 and AED 50,000 in aggregate. No of employees: 10

Section 3 Fidelity Guarantee-Auditors Fee : Auditors Fee - 5% of claim amount

Section 7 Personal Accident

EMPLOYEES COVERED UNDER PERSONAL ACCIDENT BENEFITS.

1. OTHMAN MEKOUAR

Section 4 Personal Accident - Death : AED. 25,000 per person and AED. 50,000 in aggregate upto maximum 10 nos of Employees

Section 4 Personal Accident-Prmnt Total Disblmnt : Permanent Total Disablement

Section 4 Personal Accident-Prmnt Partial Disbmt : Permanent Partial Disablement

Section 8 Electronic Equipments

Section 5 Computer Breakdown-Mat Damage : Material Damage - Limit up to AED 25,000

Section 5 Computer Breakdown-Ext Data Media : External Data Media - Limit upto AED. 25,000

Section 5 Computer Breakdown - Icow : Increased cost of working - Limit upto AED. 25,000 (indemnity period: 12 months)

Excess



POLICY SCHEDULE - BUSINESS SECURE

Sum Insured / LOI (AED)

1. Portable Equipments - AED 500 for mobile phones and AED 750 for others
2. Others - As per attached Terms and Conditions in the policy

Memoranda

All other Terms and Conditions as per the attached Policy Wordings

"Cover in respect of Portable and Mobile Equipments is worldwide and will be subject to additional warranties/exclusions as specified in the Policy wordings"

Signed on behalf of the company on : February , 27 , 2017



ATTORNEY(S)



CERTIFICATE

*This is to Certify that the
Quality Management System
of*

Six Inch Interior Decoration LLC

Al Jadaf, Plot DY 36, P.O. Box 10237, Dubai, United Arab Emirates

has been independently assessed and is compliant
with the requirements of

ISO 9001:2015

This Certificate is applicable to the following product or service ranges:
Interior Decoration

:: Certificate No :: AE81488A

Date of initial registration	22 December 2017
Date of this Certificate	22 December 2017
Surveillance audit on or before	17 December 2018
Recertification Due / Certificate expiry	21 December 2020

This Certificate is property of LMS Certifications and remains valid
subject to satisfactory surveillance audits.

Director



ACCREDITED
Management
Systems
Certification Body
MSCB 132



LMS Certifications Private Limited

1 Anand Dhaam, Opp. to Kukrail Picnic Spot Gate, Farid Nagar, Lucknow - 226015, India
Phone : +91-9554645464 | Mobile : +91-9839960011
Fax : +91-8957101005 | Email: info@lmscert.com | Visit :- www.lmscert.com

For queries and updated information concerning the present certificate mail to info@lmscert.com

This Certificate is the property of LMS Certification Private Limited and shall be returned
immediately when demanded.



LMS/F 199Q/17/REV02

Quality Policy Statement

Six Inch Interior Decoration LLC, is committed to delight customers by providing superior engineering products with timely deliveries & operational excellence.

This we shall achieve by:-

- Ensuring continual improvement in our processes & operations.
- Providing growth oriented work environment to our employees.
- Complying with applicable legal & statutory requirements.
- Establishing & maintaining symbiotic relationship with stake holders.
- Focused on a healthy culture throughout the organization.

This policy shall be reviewed annually for ongoing suitability and to identify if there are changes required in processes, procedures or legislation-driven amendments.

I urge all the employees to comply with this policy: it is for your personal benefit, your team's effectiveness, your business unit's furtherance and, overall, will ensure the company's future success.

Signature

Date: 01 October 2017

Name: **Mr. Othmane Mekouar**

Designation: **Managing Partner**



Health Safety & Environment Policy Statement

Six Inch Interior Decoration LLC, Health Safety Environment philosophy is to manage all work activities using a strategic Environment and Health Safety process instituted on basis of management commitment, personal accountability and internationally recognized standards. The health, safety and security of our own employees and of third parties as well as the environmental protection shall have absolute priority and thus take precedence over economic success or productivity.

Our core objectives are simple: zero accidents, zero incidents, nil impact on the environment and complete client satisfaction.

To achieve this, the managers & all key personnel shall:

- Ensure Zero accidents, incidents or occupational harm by identifying hazards and assessing risks.
- Build and maintain a positive environment focused on a healthy culture throughout the organization.
- Treat the environmental aspects of any work activity with equal value to commercial and quality aspects.
- Comply with applicable HSE laws and regulations pertaining to the country of operation.
- Ensure that all senior management have the prime responsibility for health and safety and they demonstrate this obligation through their actions.
- Ensure that all employees will co-operate with the safety function, observe health and safety rules and take all necessary steps to guard their own and all others health, safety and wellbeing.
- Encourage Safety dialogues, HSE toolbox's with all employees and assure a proactive communications strategy.
- Encourage the reporting of unsafe acts & conditions and the actions to improve performance.
- Do their best to minimize the environmental impact of our activities by preventing pollution and minimizing waste.
- Provide adequate resources and training to ensure work is carried out safely and professionally.
- Investigate all events where injuries, damage to property or the environment has occurred including all near miss incidents where there was high potential to cause injury or damage.
- Ensure that actions are taken to correct and prevent similar events being repeated and those conclusions and recommendations are communicated in the timely manner.

All people working within the company have an obligation to follow these principles fully. By doing so, we create a working culture that continuously strives to improve environmental performance and a working environment where harm is reduced to a level, which is as low as reasonably practical.

This policy shall be reviewed annually for ongoing suitability and to identify if there are changes required in processes, procedures or legislation-driven amendments. I urge all the employees to comply with this policy: it is for your personal benefit, your team's effectiveness, your business unit's furtherance and, overall, will ensure the company's future success.

Signature
Name: **Mr. Othmane Mekouar**



Date: 01 October 2017
Designation: **Managing Partner**