KAFCO INSURANCE COVERAGE REQUIREMENTS

Insurance coverage requirements for all third-party vehicles, tankers, operators, and personnel engaged under this contract shall be as follows:

1. Motor Insurance
Comprehensive Motor Insurance Policy (including Third Party Liability) covering all vehicles and tankers used under the contract.

2. Third-Party Liability Insurance
Third-Party Liability Insurance with a minimum limit of USD 1,000,000 per occurrence — unlimited number of occurrences — covering bodily injury, death, and property damage arising out of the Contractor's operations, including transportation, loading, unloading, and related activities, whether within or outside KAFCO premises.

3. Property Damage Insurance
Insurance to cover damage to KAFCO's existing and surrounding property with a minimum limit of KWD 1,000,000 any one occurrence.

4. Workmen's Compensation Insurance
Workmen's Compensation Insurance Policy covering all employees, drivers, and workers engaged in the Contractor's operations in accordance with Kuwait Labor Law, including during transportation, loading, unloading, and all work-related activities.

5. Employer's Liability Insurance
Employer's Liability Insurance with a minimum limit of USD 100,000 per occurrence — unlimited number of occurrences.

POLICY ENDORSEMENTS & CONDITIONS

- All policies shall be effective from the date of contract award and remain valid throughout the contract period.
- Policies shall be endorsed with Waiver of Subrogation in favor of KAFCO and/or its representatives.
- Policies shall be endorsed with Cross Liability Clause.
- Kuwait Aviation Fuelling Company (KAFCO) shall be included as Principal / Additional Insured.
- Policies shall cover all operations under the contract.

APPROVED KUWAITI INSURANCE COMPANIES

1. Al Ahleia Insurance Company
2. Gulf Insurance Group (GIG)
3. Kuwait Insurance Company
4. Warba Insurance Company
5. Bahrain Kuwait Insurance Company (BKIC)
6. Wethaq Takaful Insurance Company
7. First Takaful Insurance Company