



Tenet Sompso Insurance Pte. Ltd.

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Website: www.tenetsompo.com.sg • Co. Reg. No.: 198905490E • GST Reg. No.: M200903196

SCHEDULE

COPY

ACCOUNT CODE : 1189301 (MASTER: C000171)		CLASS : WORK INJURY COMPENSATION	
INSURED : PENTA-OCEAN CONSTRUCTION CO LTD AS MAIN CONTRACTOR		POLICY NO : SH-WCI-0000469-00000-2014-09	
ADDRESS : 1 KIM SENG PROMENADE #11-03 GREAT WORLD CITY EAST TOWER SINGAPORE 237994		REPLACING POLICY NO : --	
OCCUPATION/ BUSINESS : CONTRACTOR		PERIOD OF INSURANCE : 08/09/2014 TO 07/01/2018 PLUS 12 MONTHS DEFECTS LIABILITY	
INDUSTRY CODE : 06		PREMIUM : SGD 1,213,709.40	
PLACES OF EMPLOYMENT : REFER TO APPENDIX 1 ATTACHED			
NUMBER OF EMPLOYEES	CATEGORIES OF EMPLOYEES IN INSURED'S EMPLOYMENT	TOTAL SALARIES WAGES AND OTHER EARNINGS OF WHICH THE PREMIUM IS BASED	SUBJECT TO WARRANTY / ENDORSEMENT
	ON ALL EMPLOYEES IN CONNECTION WITH THE ABOVE MENTIONED PROJECT	SGD 232,200,000.00	--
	TOTAL PAYROLL	SGD 232,200,000.00	
LIMIT OF LIABILITY AT COMMON LAW : SGD 10,000,000.00 ANY ONE CLAIM OR SERIES OF CLAIMS ARISING OUT OF ONE EVENT.			
SUBJECT TO THE FOLLOWING CLAUSES/ENDORSEMENTS/WARRANTIES ATTACHED: - REFER TO APPENDIX 1 ATTACHED			
SIGNED AT SINGAPORE ON 18/09/2014 FOR AND ON BEHALF OF THE COMPANY  AUTHORISED SIGNATURE			
USER ID: UWJULIETP			

NOTE: ALL PREMIUMS ARE SUBJECTED TO PREVAILING RELEVANT GOVERNMENT TAXES AND DUTIES.



APPENDIX 1

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POLICY NO :

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PLACES OF EMPLOYMENT :

PROPOSED DEVELOPMENT OF AN INTEGRATED REGIONAL HOSPITAL, A COMMUNITY HOSPITAL AND SPECIALIST OUTPATIENT CLINICS ON LOT 02466A MK21 AT SENGKANG EAST WAY/SENGKANG EAST ROAD/ANCHORVALE STREET, SINGAPORE AND ANYWHERE IN SINGAPORE AND ANYWHERE IN ACCORDANCE WITH THE PROVISIONS OF THE WORK INJURY COMPENSATION ACT

CLAUSES/ENDORSEMENTS/WARRANTIES APPLICABLE TO THIS POLICY :

1. AUTOMATIC EXTENSION CLAUSE
2. MEMORANDUM 1 - DELETION OF EXCEPTIONS (2) & (3)
3. MEMORANDUM 2
4. MEMORANDUM 3
5. NON-CANCELLATION CLAUSE
6. NUCLEAR ENERGY LIABILITY EXCLUSION
7. POLITICAL RISKS EXCLUSION
8. PRIMARY INSURANCE
9. TRAVELLING TO AND FRO RESIDENCE/WORK/MEAL BREAK (Sub-limit : SGD20,000.00 PER PERSON AND SGD200,000.00 IN THE AGGREGATE)
10. WAIVER OF SUBROGATION CLAUSE

REFER TO APPENDIX ATTACHED.





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ADDITIONAL CLAUSES/ENDORSEMENTS/WARRANTIES SUBSTITUTING THE PRINTED WORDINGS AND TO BE ATTACHED TO AND FORMING PART OF THIS POLICY.

AUTOMATIC EXTENSION CLAUSE

Notwithstanding the dates specified in the Schedule, this policy is extended automatically for the first month after expiry date at Nil Additional Premium. Any further period required by the Insured for the completion of the works shall be notified to the Company two weeks in advance and shall be subject to the additional premium and terms applied by the Company.

MEMORANDUM 1 - DELETION OF EXCEPTIONS (2) & (3)

It is hereby declared and noted that Exceptions (2) & (3) of this Policy are deemed deleted.

MEMORANDUM 2

It is hereby declared and noted that the Insured Name under this Policy is read as follows :-

INSURED NAME : - THE GOVERNMENT OF THE REPUBLIC OF SINGAPORE C/O MINISTRY OF HEALTH AS PRINCIPAL AND/OR ;
- THE LAND TRANSPORT AUTHORITY AS PRINCIPAL AND/OR ;
- PENTA-OCEAN CONSTRUCTION CO LTD AS THE MAIN CONTRACTOR AND/OR;
- ALL CONTRACTORS, SUB-CONTRACTORS & NOMINATED SUB-CONTRACTORS OF EVERY TIER AND/OR;
- CONSULTANTS, ENGINEERS, SUPPLIERS, VENDORS OF ANY TIER ENGAGED TO PROVIDE GOODS AND SERVICE IN CONNECTION WITH THE INSURED PROJECT IN RESPECT OF THEIR ON-SITE ACTIVITIES ONLY AND/OR
- PROJECT MANAGER AND/OR ANY OTHER COMPANY, FIRM OR PERSON INCLUDING ITS DIRECTORS, OFFICERS, EMPLOYEES, AGENTS WITH WHOM THE PRINCIPAL AND/OR THE MAIN CONTRACTOR HAVE ENTERED INTO AGREEMENT AND/OR CONTRACT IN RELATION TO THIS PROJECT FOR THEIR ON-SITE ACTIVITIES ONLY

EACH FOR THEIR RESPECTIVE RIGHTS AND INTERESTS

MEMORANDUM 3

It is hereby declared and agreed that the Avoidance of Certain Terms and Rights of Recovery Clause in the policy shall not apply to Principal.

NON-CANCELLATION CLAUSE

The Insurance Company undertakes to obtain the principal's consent prior to their cancellation of the Policy if instructions have been received for the cancellation of the Policy and also to advise the Principal immediately of any other material changes which are proposed to be made in terms of the Insurance.

NUCLEAR ENERGY LIABILITY EXCLUSION

It is agreed that this policy does not apply to bodily injury or property damage directly or indirectly resulting from the hazardous properties of nuclear material as used in this exclusion:

- 1) "Hazardous properties" include radioactive, toxic or explosive properties,
- 2) "Nuclear material" means source material, special nuclear material or by-product material,
- 3) "Property damage" includes all forms of radioactive contamination of property.

POLITICAL RISKS EXCLUSION

This insurance does not cover loss or damage occasioned directly or indirectly by or through or in consequence of any of the following occurrences namely:

- (i) permanent or temporary dispossession resulting from confiscation nationalisation commandeering or requisition by any lawfully constituted authority
- (ii) permanent or temporary dispossession of any building resulting from the unlawful occupation of such building by any person

provided that the Company is not relieved of any liability to the Insured in respect of physical damage to the Property Insured occurring before dispossession or during temporary dispossession which is otherwise covered by this Policy



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(iii) the destruction of property by order of any public authority

In any action suit or other proceeding where the Company alleges that by reason of the provisions above any loss destruction or damage is not covered by this insurance the burden of proving that such loss destruction or damage is covered shall be upon the Insured.

PRIMARY INSURANCE

If at the time of any loss, damage or occurrence giving rise to a claim under this Policy and there was other policy(ies) effected jointly or severally by the Employer, the insurance afforded hereunder shall be primary to, and receive no contribution from, such other insurance.

TRAVELLING TO AND FROM RESIDENCE/WORK/MEAL BREAK (Sub-limit : SGD20,000.00 PER PERSON AND SGD200,000.00 IN THE AGGREGATE)

It is hereby declared and agreed that this insurance shall only apply to an event happening to an employee arising out of and in the course of his employment when occurring on any working day whilst the employee:

1) is travelling (excluding travelling by motorcycle or any two-wheelers) between his place of residence and place of employment and any other place for the purpose of his employment (including mealbreak) provided always that such travelling is restricted to within Singapore only.

Provided that any such event giving rise to a claim under this Policy is not incurred during or after any substantial interruption or deviation from the journey made for a reason unconnected with his employment which would ordinarily have materially added to the risk of injury.

Subject otherwise to the terms, exceptions and conditions of this Policy.

WAIVER OF SUBROGATION CLAUSE

In the event of a claim arising out of this Policy, the Company agreed to waive all rights of subrogation or action which they may have or acquire against any of the parties comprising the "Insured" stated in the schedule of this Policy.

