

Commercial Lines Schedule

			
Insured:	Vila Santorini Lda - Sociedade Unipessoal, Lda	Policy Number:	COMA3418224
Postal Address:	19 de Outubro Inhambane Province Vilanculos Moçambique	Version:	1
		Effective Date:	01/11/2025
		Anniversary Date:	31/10/2026 (date inclusive)
Inception of new Policy			
Period of Insurance	: (a) From 01/11/2025 to 31/10/2026 both dates inclusive (b) Any subsequent period for which the company may accept or agree to accept payment for the renewal of the policy.		
Situation of Premises	: Premises stated in each section owned or occupied or used by the insured for the purposes of The Business all situated in the Republic of Mozambique		
The Business	: Lodge		
Branch	: Corporate		
Agent / Broker	: Cullen Corretora de Seguros - Sociedade Unipessoal		
This policy is renewable on an annual basis and the premium is payable annually.			
Date: 31/10/2025	Signed:  on behalf of the Company Signed: Insured		

Premium Schedule and Index of Cover

Policy Number:	COMA3418224	Section	Premium Schedule
Version Number	1	Print Date	31/10/2025
Effective From	01/11/2025	Effective To	31/10/2026 (date inclusive)

Policy Sections Available	Taken	Annual Premium	Additional / Refund Premium
Public Liability	Yes	MT 49 483.57	MT 49 483.57
Total		MT 49 483.57	MT 49 483.57
Admin Fee		MT 9 896.71	MT 9 896.71
Sobre Taxa		MT 890.70	MT 890.70
Stamp Duty		MT 2 969.01	MT 2 969.01
Total Premium		MT 63 240.00	MT 63 240.00

PREMIUM PAYMENT			
Fraction 1.	MT 63 240.00	Date	01/11/2025

EFFECTIVENESS OF THE CONTRACT AND CONSEQUENCE OF THE FAILURE OF PAYMENT OF THE PREMIUM	
1.	The effective cover of risk only occurs from moment the premium or faction is paid
2.	Failure to pay the subsequent annuity premium or the first instalment thereof shall prohibit the renewal of the contract and failure to pay any fraction of the premium in the course of an annuity shall result in the automatic and immediate termination of the contract with effect from the date on which the payment of that instalment was due.

Public Liability Section

Policy Number:	COMA3418224	Section	2720315
Version Number	1	Print Date	31/10/2025
Effective From	01/11/2025	Effective To	31/10/2026 (date inclusive)
Policy Attributes:			
Companies Affected by Vandalism Campaign	No		
Description	General and Tenants		
Premises	Vilankulo Inhambane Moçambique		
Cover Items			Sum Insured / Limit of Indemnity
Limit of indemnity			MT 63 240 000.00
Deductibles			
10% of claim, minimum MZN 30,000.00 each and every claim			

Memo / Warranties / Extensions / Exclusions / Terms & Conditions / Remarks:

PAYMENT OF PREMIUM

Full premium for the period of cover is due and payable on or before the inception date or renewal date as the case may be, and remains the sole responsibility of the insured to ensure that the premium is timeously paid. The COMPANY shall not be obliged to accept premium tendered to it after inception date or renewal date as the case may be but may do so upon such terms that at its sole discretion may determine.

This policy is an annual contract for which the COMPANY can accept premium payment in instalments by prior arrangement. The COMPANY reserves the right to deduct full annual premium in respect of subject matter on which a claim has been or is to be paid.

APPLICABLE WARRANTIES

1. Guarantee of the exercise of the activity of the insured at the level of the national territory;
2. Maximum period of 2 years after the occurrence of the claim for claim purposes.

Extensions

Work Away MT 300,000

Tools of Trade - INCL.

Acts or omissions of employees of security firms

Legal Defence costs MT 300,000

Wrongful arrest and defamation: MT 300,000

(Wrongful arrest and defamation limited to annual aggregate of : MT 900,000