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ELECTRIC AND ELECTRONICS EQUIPMENT ALL RISKS INSURANCE

INSURED :
 CUSTOMER N° :
 ADDRESS :
 CONTRACT N° :
 RISKS INSURED :
 EFFECT DATE :
 EXPARY DATE :
 SUM INSURED :

NET PREMIUM	FEES	VAT	TOTAL PREMIUM
Rwf	Rwf	Rwf	Rwf

PARTICULAR CLAUSES

By the present policy **PRIME INSURANCE Ltd** undertakes to **indemnify the insured <Insert name>** any damage, which may arise to All risks insurance Covering loss or damage caused by Fire, Lightning & Full Explosion, Earthquake & Volcanic Eruption, Storm, Tempest, Flood, Windstorm, Hurricane, Cyclone & Tornado, Riot & Strike, Malicious damage, internal water damage (Bursting or overflowing of water tanks, apparatus or pipes), impact (aircraft, vehicle, animal), bush fire, subsidence and spontaneous combustion, theft, electrical and electronic damage. According the attached list. The policy is governed by the following terms and conditions:

Art. 1. ITEMS INSURED

N°	DESCRIPTION OF THE RISK	Perils/Risks Covered	SUM INSURED FRW	NET PREMIUM FRW	EXCESS / DEDUCTIBLE S
1		All risks insurance Covering loss or damage caused by Fire, Lightning & Full Explosion, Earthquake & Volcanic Eruption, Storm, Tempest, Flood, Windstorm, Hurricane, Cyclone & Tornado, Riot & Strike, Malicious damage, internal water damage (Bursting or overflowing of water tanks, apparatus or pipes), impact (aircraft, vehicle, animal), bush fire, subsidence and spontaneous combustion, theft, electrical and electronic damage.			
NET PREMIUM FRW					
ADMIN. FEES					
VAT					
TOTAL PREMIUM					

Art.2. COVERS

Are guaranteed by the IT Equipment Insurance, losses due to the following causes:

by All risks insurance Covering loss or damage caused by Fire, Lightning & Full Explosion, Earthquake & Volcanic Eruption, Storm, Tempest, Flood, Windstorm, Hurricane, Cyclone & Tornado, Riot & Strike, Malicious damage, internal water damage (Bursting or overflowing of water tanks, apparatus or pipes), impact (aircraft, vehicle,

animal), bush fire, subsidence and spontaneous combustion, theft, electrical and electronic damage

Limits of guarantee

The assured sum is fixed by the insured and under its responsibility. This one might be, for each object, constantly equal to the value of replacement.

Art.3. General Exclusions

Are always excluded damages or losses caused by:

- Wear and tear as a consequence of ordinary use or operation as well as corrosion and continuous operations influences,
- War or warlike operations and civil commotion of any kind,
- Wilful acts or wilful negligence on the part of the insured or of his representatives,
- Faults or defects for which a third party (supplier) is responsible either by law or under contract losses covered by warranty),
- Aesthetic defects, as scratches on painted, polished surfaces,
- Consequential loss and liability of all kinds,
- Civil war, insurrection, rebellion, revolution, usurpation of power, confiscation, requisition, destruction on command of the governments or all other public authorities: it is up to the insurers to prove that disaster results from one of these facts;
- Normal usury
- Direct or indirect effects of explosion, release of heat, irradiation coming from the transmutation of core of atom or the radioactivity as well as the disasters due to the effects of radiation caused by the artificial acceleration of the particles including those due to the atomic weapons;
 - Theft outside the premises and without forcible and violent entry or exit is excluded.
 - Negligence is excluded.

Art.4. Special exclusions

- Theft caused by riots or popular movements, acts of terrorism or sabotage made as party of actions concerted of terrorism or sabotage;
- Theft caused by the employees of the insured, personnel of guarding, except if these thefts are perpetrated apart from the hours of service of work, with effraction of the systems of closing of the buildings containing the assured goods and under reserves that felt sorry for was deposited by the tenants, subtenants and other occupants authorised by the insured;
- Theft of the goods hereafter, objects deposited outside of the store in particular in the halls or in the entry of the store, the courses and gardens.

In the event of disaster, the insured must:

- Inform local police or public authority in the twelve hours which follow the moment when it was informed of the theft or the attempt at theft;
- Declare the disaster to the insurer as soon as he knows that the happened and at the latest in the twenty- four hours;
- Provide to the police and to the insurer at statement, certified sincere and signed by him, of the destroyed or damaged goods or which disappeared;
- Lend his assistance to the police and to the insurer in order to facilitate the search of the criminals and the recovery of the stolen objects or values
- Deposit a complaint to the public prosecutor's floor;

In the event of recovery of the stolen objects, the insured must inform the insurer by registered letter immediately.

If recovery takes place;

- Before the payment of the indemnity, the insured begins again possession of the aforesaid goods then the insurer will pay allowance corresponding to possibly undergone deterioration and expenses that the insured could expose usefully and / or with the agreement of the insurer for the recovery of these goods;
- After the payment of indemnity, the insured will be able to choose either the recovery, or for the renunciation by the insured, the goods will become the property of the insurer.

In the event of recovery, the payment will be revised by giving a report on the goods taken again for the value at the day of recovery and the insured will pay to the insurer the excess of indemnity that he would have received.

Then he has suddenly known that someone holds the stolen good, he must inform the insurer in the eight days by registered letter.

Art.5. Recommendations and safety measures

On pain of penalty of non-insurance, the following safety measures must be scrupulously respected:

- The existence of maintenance agreement or servicing hardware must be guarantee once the manufacture is warranty expires. The possible interventions on the guaranteed hardware must be carried out according to standards envisaged by the manufacturer as well as the various providers,
- It is requested from the insured to install all the safety equipment's envisaged in a whole of processing of information, namely:
 1. to set up system of control of the access to the hardware and equipment assured to avoid acts ill will;
 2. to carry out a periodic de –dusting of rooms and places and prohibition to smoke
 3. the insured must install a power supply regulated with power generating unit with automatic lighting and inverters in a number and with sufficient capacity;
 4. it must carry out permanent evacuation of papers listing (waste) and to make the storage of papers outside of the room;

Art.6. the proportional rule

If it results from the estimates that the value of the assured goods exceeds, at the day of the disaster, the guarantee sum, the insured is regarded as remainder its own insurer for the excess and supports consequently, a portion proportional of the damage.

Art.7. Period of insurance

The present policy subscribed for a period of 365 days. At the expiry date, it will be extended after agreement between the parties.

Art.8. Obligation of the Insured

The insured must inform the Insurer of each equipment purchased or those given away or sold as soon as it reaches the offices of the Insured.

The insured must provide a list of IT equipment with serial numbers within 30days after signature of the contract by both parties.

Art.9. Subrogation

Once we have accepted any part of your claim under this policy, we may assume your legal right of recovery. You must, at our expense, fully co-operate in the enforcement of this right by us.

Art.10. Cancellation

This Policy may be cancelled at any time at the request of the Insured in which case the Insurer will retain a premium calculated on pro rata basis for the time this Policy has been in force and provided no claim has arisen during the current Period of Insurance. This Policy may also be cancelled at the option of the Insurer on fourteen (14) days' notice being given in writing to the Insured, in which case the Insurer shall be liable to return a proportionate part of the premium for the unexpired term of the Policy from the date of such cancellation.

Done at Kigali,/...../20

For the Insured,

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For the Insurer,

PRIME INSURANCE LTD

Property insurance - Terms and conditions

. Definitions

The "**Insurer**" or the "**Company**" means "Prime Insurance Ltd"

The "**Insured**" or "**Policyholder**" means the MASS DESIGN STUDIO as specified in the Policy schedule

The "**beneficiary**" means the party/person to whom the insurer will pay any claim related to the insured person(s). See specific section B of the Policy schedule. In case the beneficiary doesn't legally exist at the time of claims settlement, any claim will be paid to the estate of the policyholder.

"**Insurance**", "**insurance policy**" or "agreement" means the full agreement between the insurer and the insured, including both the policy schedule as well as the terms and conditions

"**Policy schedule**" means the additional document, duly signed by all parties, outlining the confirmation of the cover, Confirmation of the policy personal details and Confirmation of the acceptance of the terms and conditions.

"**Terms and conditions**" means this document

"**Insured items**" means the items covered by the insurance as specified in the policy schedule, including, where applicable, the propertie(s)/building(s) and/or the content/belongings.

"**Risks covered**" means the circumstances where the insurer will cover the insured for any damage to the insured items

"**Personal details**" or "personal data" means the description of all the items of the insurance, as outlined in section

of the policy schedule

"**Date of validity**" or "**period of insurance**" means the date during which the insured is covered by his insurance

ii. Obligations of the insurer and risks covered

The insurer hereby agrees within the jurisdiction of Rwanda to indemnify the Insured, subject to the terms, exclusions and conditions contained in the policy schedule and the terms and conditions below. The Company insures the policyholder for the risks as outlined in the policy schedule. These risks covered apply only if the number and name set against them appear in the relevant section of the insured Policy schedule. Their definition is as follows: **Fire** (1a) - Loss of or damage to the insured items by accidental fire **Lightning** (1b) - Loss of or damage to the items insured by fire or otherwise directly caused by lightning.

Explosion (1c) - Loss of or damage to the insured items directly caused by explosion, but excluding loss or damage to boilers, economizers, or other vessels, machinery or apparatus in which the pressure is used or their contents resulting from their explosion.

Internal water damage (2) - Water damage can originate by different sources such as broken dishwasher hose, washing machine overflow, dishwasher leakage, broken pipes, clogged toilet, leaking roof, moisture behind walls, foundation cracks, plumbing leaks and slab leaks. Losses linked to floods and bad weather (snow, rain, floods) as well as indirect damages or costs associated with damage and process of water damage restoration are excluded.

Glass damage (3) - Damage of the glass (e.g., windows) of the insured items

Liability to neighbours' properties (4) - Damage caused to immediate neighbours' properties caused by the a risk covering your items insured.

Earthquake (5) - Loss of or damage to the insured items directly caused by earthquake

Storm (6) - Loss of or damage to the insured items directly caused by a violent disturbance of the atmosphere with strong winds and usually rain, thunder, lightning, or snow

Vandalism (7) - Loss of or damage to the insured items directly caused by damage caused by a malicious and deliberate act from third-parties.

Theft linked to a covered event (9.2) - Loss of or damage of insured items directly caused by theft, linked to another risk covered by the policy.

Theft in any case (9.1/9.3) - Loss of or damage of insured items directly caused by burglary. This excludes, any type of negligence, carelessness and complicity of any sort.

Car damage (11) - Destruction or damage (other than by fire) of or to the insured items directly caused by impact of any road vehicle, not belonging to or under the control of the insured or any person in the Insured's employment or immediate relatives circle, including family members.

Airplane damage (12) - Damage arising from aircraft and other aerial devices and/or articles dropped there from.

III. Exclusions

This Company is expressly declared to be free from liability for loss or damage to insured items in the following circumstances: **Abnormal conditions** - Any loss or damage happening during the existence of abnormal conditions (whether physical or otherwise) which are occasioned by or through or in consequence, directly or indirectly, of any of the said occurrence shall be deemed to be loss or damage which is not covered by this insurance, except to the

extent that the Insured shall prove that such loss or damage happened independently of the existence of such abnormal conditions.

Bush fire - Through or in consequence of burning of forests, bush, prairie, pampas or jungle and the clearing of lands by fire (except such clearing by or on behalf of the insured).

Consultant fees - Architects', surveyors' and consulting engineers' fees exceeding 3% and debris removal expenses exceeding 1% of claim amount.

Deductible - The policy schedule outlines the first amount of each and every claim that shall be borne by the insured. This can vary for the different risks/type of claim.

Electrical damage - Loss or damage by fire to the property insured arising from or occasioned by over-running, excessive pressure, short circuiting, arcing, self-heating, or leakage of electricity, including all loss or damage by lighting to the property insured, , subject to the terms and conditions of this policy, but it is expressly understood that no liability exists under this policy for loss of or damage to any electrical machine, apparatus or any portion of the electrical installation unless caused by fire or lightning

Electrical data recognition- Loss, damage, cost, claim or expense, whether preventative, remedial or otherwise, directly or indirectly arising out of or relating to the calculation, comparison, differentiation, sequencing or processing of data involving any date change, including leap year calculations by any computer system, hardware, programme or software and/or any microchip, integrated circuit or similar device in computer equipment or non-computer equipment, whether the property of the insured or not; or any change, alteration or modification involving any date change, including leap year calculations, to any such computer system, hardware, programme or software or any microchip, integrated circuit or similar device in computer equipment or non-computer equipment, whether the property of the insured or not.

Hazardous goods - It is hereby agreed that a small quantity of Hazardous goods (subject to such limitation or prohibition as may be imposed by Warranty or otherwise herein or by Official Regulations) may be stored in the building above described, but it is nevertheless warranted by the Insured that during the currency of this Policy the value of such permitted Hazardous Goods shall not exceed 5 per cent of all goods stored therein. See appendix A for the list of hazardous goods.

Inspection - In case the Policy schedule explicitly mentions the requirement for an inspection of the insured items, the policy is not considered valid before this inspection has been completed and reported to the Company. Any damage arising before the completion of this inspection is therefore not covered.

Loss of earning - Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever; business interruption and loss; Loss or damage resulting from total or partial cessation of work or the retarding or interruption or cessation of any process or operation; Loss or damage occasioned by permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority; Loss or damage occasioned by permanent or temporary dispossession of any building resulting from the unlawful occupation by any person of such building; Loss or damage directly or indirectly caused by arising from or in consequence of or contributed to by nuclear weapons material

Malicious act/damage - loss of or damage to the insured items directly caused by the malicious act of any person (whether or not such act is committed in the course of a disturbance of the public peace); voluntary damage, fraud or dishonesty caused by family members, relatives, employee or domestic servant.

Nuclear activity - This insurance does not cover loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to by ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel..

Political disruption and war - War, invasion, act of foreign enemy, hostilities or warlike operations (whether civil war, war be declared or not), temporary permanent or dispossession resulting from

confiscation, commandeering or requisition by any lawfully constituted authority, Mutiny, civil commotion assuming the proportions of or amounting to a popular or military uprising, insurrection, rebellion, revolution, military or usurped power, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege;

Pollution/contamination - Loss arising from pollution or or dumped contamination and any liability in connection with disposed waste materials or substances.

Pre-existing damage or ongoing events - Any previous damage to the insured items and/or caused by events already happening at the time of issuing the policy and prior to the first date of validity of the policy as outlined in the Policy schedule.

Rent receivable or payable - The Company will not be answerable for payment of the aforesaid Rent.

Special conditions - Fire due to own fermentation, natural heating or spontaneous combustion of stocks; burning by order of any public authority; explosion of boilers or steam generating vessels and machinery subject to centrifugal force by its own explosion or implosion; pressure waves generated by aircraft, total or partial cessation of work/retarding/interruption of any process or operations arising out of riot, strike, malicious damage; burglary, housebreaking, theft, larceny in any malicious act; Impact damage by rail/road vehicle or animal belonging to the insured or employee or any occupier of the premises; Normal cracking, settlement, bedding down, upheaval of land/structures, coastal or river erosion, defective design, workmanship or use of defective materials; Destruction or damage caused by forest fire; any consequential losses.

Special items - Unless otherwise expressly stated in the Policy schedule, the insurance does not cover goods held in trust or on commission, bullion or unset precious stones, any curiosity or work of art, manuscripts, plans, drawings or designs, patterns, models, securities, obligations, cash, documents of any kind, stamps, coined or paper money, cheques, books of accounts, other business books computer systems records or explosives. In particular, jewelry is excluded from any cover or liability by the insured.

Terrorism - Any act of terrorism declared by any authorized governmental official to be or to involve terrorism, terrorist activity or acts of terrorism; or includes, involves, or is associated with the use or threatened use of force, violence or harm against any person, tangible or intangible property, the environment, or any natural resources, where the act or threatened act is intended, in whole or in part, to: promote or further any political, ideological, philosophical, racial, ethnic, social or religious cause or objective of the perpetrator or any organization, association or group affiliated with the perpetrator; influence, disrupt or interfere with any government related operations, activities or policies; Intimidate, coerce or frighten the general public or any segment of the general public; or disrupt or interfere with a national economy or any segment of a national economy. Includes, involves, or is associated with, in whole or in part, any of the following activities, or the threat thereof hijacking or sabotage of any form of transportation or conveyance, including but not limited to spacecraft, satellite, aircraft, train, vessel, or motor vehicle; Hostage taking or kidnapping. The use of any biological, chemical, radioactive, or nuclear agent, material, device or weapon; The use of any bomb, incendiary device, explosive or firearm; The interference with or disruption of basic public or commercial services and systems, including but not limited to the following services or systems: electricity, natural gas, power, postal, communications, telecommunications, information, public transportation, water, fuel, sewer or

waste disposal; The injuring or assassination of any elected or appointed government official or any government employee; The seizure, blockage, interference with, disruption of, or damage to any government buildings, institutions, functions, events, tangible or intangible property or other assets; or the seizure, blockage, interference with, disruption of, or damage to tunnels, roads, streets, highways, or other places of public transportation or conveyance.

This list of exclusions is not exhaustive and does include any other risk not explicitly mentioned in the risks covered section of this document.

IV. Obligations of the insured

Accurate description - The insured must describe the risk accurately to the Company at the moment of underwriting the policy. The policy schedule outlines the risk and disclosures given by the policyholder and on which the Company relies to provide insurance. If there be any material misdescription of any of the property and/or belongings hereby insured or of any building or place in which such property is contained, or any misrepresentation as to any fact material to be known for estimating the risk, or any omission to state such fact, the Company shall not be liable upon this Policy so far as it relates to property affected by any such misdescription, misrepresentation or omission.

Under insurance - If the property hereby insured shall at the breaking out of any insured risk or cover, be collectively of greater value than the sum insured thereon, then the Insured shall be considered as being his own insurer for the difference, and shall bear a ratable proportion of the loss accordingly. Every item, if more than one, of the Policy shall be separately subject to this Condition.

Average clause 85% - It is hereby agreed that Insured value must not be less than 85% of actual value of property. If at time of loss, it is found that the Sum Insured is less than 85% of Replacement (reinstatement) value, the indemnity shall be prorated as follows: [(Amount of loss x Insured Value)/Reinstating value].

Alteration or change of the insured risk and risk profile - The insured has the obligation to inform the Company of any change on the insured items and/or the risk profile of the insured items. The information needs to be made in writing, prior to the alteration/change of happening. This is also valid in case of that such fall or displacement is of the whole or a substantial or important part of such building or impairs the usefulness of such building or any part thereof or leaves such building or any part thereof or any property contained therein subject to increased risk of fire or is otherwise material. In the following circumstances the insurance ceases to attach as regards the property affected unless the Insured, before the occurrence of any loss or damage, obtains the sanction of the Company signified by endorsement upon the Policy, by or on behalf of the Company. This includes trade or manufacture carried on be altered, or if the nature of the occupation of or other circumstances affecting the building insured or containing the Insured property be changed in such a way as to increase the risk of loss or damage by fire or if the building insured or containing the insured property become unoccupied and so remain for a period of more than 30 days and/or if the property insured be removed to any building or place other than that in which it is herein stated to be insured and/or if the interest in the property insured pass from the Insured otherwise than by will or operation of law

Full premium payment - The insured has the obligation to pay the full premium as outlined in the Policy schedule, latest on the first day of validity of the policy. No payment in respect of any premium shall be deemed to be payment to the Company unless a printed form of receipt for the same signed by an Official or duly appointed Agent of the Company should have been

given to the Insured or the insured has a valid proof of bank or mobile money provider transfer. The insured has to keep this proof of payment for the entire validity of the policy.

Safe and Books Clause - Warranted that the Insured keeps and during the whole of the currency of this Policy shall keep a complete set of Books, Accounts and Stock Sheets or Stock Books showing a true and accurate record of all business transactions, and stock in hand, and that such books, Accounts and Stock Sheets or Stock Books shall be locked in a fireproof safe or removed to another building at night, and at all times when the premises are not actually open for business. This Warranty applies separately to each and every business or branch business. Transfers of goods from one premises to another shall be a business transaction within the meaning of this Warranty. It is further Warranted that said safe shall not contain explosive or other hazardous commodities.

Claims process - On the happening of any loss or damage the Insured shall forthwith give notice thereof to the Company, and shall within 15 days after the loss or damage or such further time as the Company may in writing allow in that behalf, deliver to the Company a claim in writing for the loss and damage containing as particulars an account as may be reasonably practicable of all the several articles or items of property damaged or destroyed and of the amount of the loss or damage thereto respectively, having regard to their value at the time of the loss or damage, not including profit of any kind. The Insured shall also at all times at his own expense produce, procure and give to the Company all such further particulars, plans, specifications, books, vouchers, invoices, duplicate or copies thereof, documents, proofs and information with respect to the claim and the origin and the cause of the fire and the circumstances under which the loss or damage occurred, and any matter touching the liability or the amount of the liability of the Company as may be reasonably required by or on behalf of the Company together with a declaration on oath or in other legal form of the truth of the claim and of any matters connected therewith. No claim under this Policy shall be payable unless the terms of this condition have been complied with.

Fraud - If the claim be in any respect fraudulent, or if any false declaration be made or used in support thereof, or if any fraudulent means or devices are used by the Insured or any one acting on his behalf to obtain any benefit under this Policy; or if the loss or damage be occasioned by the willful act, or with the connivance of the Insured; or if the claim be made and rejected and an action or suit be not commenced within three months after such rejection, or within three months after the arbitrator or arbitrators or umpire shall have made their award, all benefit under this Policy shall be forfeited.

v. **Rights of the insurer**

Accessibility by the insurer - On the happening of any loss or damage to any of the property insured by this Policy, the Company may enter and take and keep possession of the building or premises where the loss or damage has happened; Take possession of or required to be delivered to it any property of the Insured in the building or on the premises at the time of the loss or damage; Keep possession of any such property and examine, sort, arrange, remove, or otherwise deal with the same; Sell any such property or dispose of the same for account of whom it may concern. The powers conferred by this Condition shall be exercisable by the Company at any time until notice in writing is given by the Insured that he makes no claim under the Policy or, if any claim is made, until such claim is finally determined or withdrawn, and the Company shall not by any act done in the exercise or purported exercise of its powers hereunder, incur any liability to the Insured or diminish its right to rely upon any of the Conditions of this Policy in

answer to any claim. If the Insured or any person on his behalf shall not comply with the requirements of the Company, or shall hinder or obstruct the Company in the exercise of its powers hereunder, all benefit under this Policy shall be forfeited. The Insured shall not in any case be entitled to abandon any property to the Company whether taken possession of by the Company or not.

Subrogation - The Insured shall, at the expense of the Company, do, and concur in doing, and permit to be done, all such act and things as may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which the company shall be or would become entitled or subrogated, upon its paying for or making good any loss or damage under this Policy, whether such acts and things shall be or become necessary or required before or after his indemnification by the Company.

Other insurance - The Insured shall give notice to the Company of any insurance or insurances already effected or which may subsequently be effected, covering any of the property hereby insured, and unless such notice be given and the particulars of such insurance or insurances be stated in or endorsed on this Policy by or on behalf of the Company before the occurrence of any loss or damage, all benefit under this Policy shall be forfeited.

VI. Modifications of your policy

Validity and expiry - This policy is valid during the period outlined in the Policy schedule. In no case whatever shall the Company be liable for any loss or damage after the expiration.

Renewal - This policy will be renewed upon agreement from both parties. Any renewal will require a separate documentation and new Policy schedule.

Amendment and update - The insured has to communicate to the company of any change of the information contained in the policy schedule before the change materializing. Amendment can be made via our call center, the branch or your preferred distributor. Any modification of the police schedule or the terms and conditions is only valid upon documented and signed approval by both parties. Should the insured require any modification, he should directly reach out to the company.

Cancellation - This insurance may be terminated at any time at the request of the Insured, in which case the Company will retain the customary short period rate for the time the Policy has been in force. This insurance may also at any time be terminated at the option of the Company, on a thirty (30) days' notice to that effect being given to the Insured, in which case the Company shall be liable to repay on demand a ratable proportion of the premium for the unexpired term from the date of cancellation.

VII. Legal framework

Jurisdiction - This contract shall be governed by and construed in all respects in accordance with the laws of the Republic of Rwanda. **Contractual basis** - It is hereby declared and agreed that the insured not having completed the insurer's formal printed proposal form for this class of business but having proposed to the insurance by means of a risk note (referred in the schedule) wherever the within policy makes reference to proposal and/or declaration these terms shall be deemed to include the terms agreed on at the time or making quotations for the said class of business.

In the event of conflict in terms between the Broker's Risk Note and the agreed terms the latter shall prevail.

Subject otherwise to the terms provisos conditions and exclusions of the policy.

Dispute - Any dispute or difference between the Parties arising out of, or in connection with, or resulting from this policy, its application or interpretation shall in the first instance be settled amicably. Where such dispute or difference cannot be so settled within thirty (30) days from the date a notice of the dispute was brought to the attention of the Party, it shall be referred to the Rwandan competent court.

Appendix A - List of hazardous goods: Acetylene (liquid), Barium Sulphide, Benzene, Benzoline, Bisulphide of Carbon, Bitumen, Brimstone (sulphur), Calcium Carbide, Calcium Sulphide, Camphine, Camphor, Candles, Cartridges, Celluloid and Xylonite and other similar substances, Charcoal (powdered), Chlorate of Potash, Chloride of Lime, Chloride of Soda, Cinematography films, Coconut and other vegetable oils, Coir, Coir Yarn, Copper sulphide, Copra Cake, Copra Meal, Cordite, Cotton, whether in fully pressed bales or otherwise, Crackers, Explosives of any kind, Fireworks, Lampblack, Lime, Matches of any kind, Mungo, Naphtha, Nitrate of Soda, Nitric Acid, Nitro-Glycerine, Oil and /or paints, Paraffin, Percussion Caps, Petrol, Petroleum and/or its liquid products, Phosphorus, Picric Acid, Pitch, Potash, Potassium Sulphide, Rags, Resin, Rock Oil, Rockets, Saltpetre, Shoddy, Spirits of any kind not in bottles, Stearine, Straw, Sulphur Dyes, Sulphuric Acid, Tallow (manufactured and unmanufactured), Tar and/or Tarred Ropes and/or Tarred Canvas, Turpentine.

Done at Kigali, 08 April 2022

Done at Kigali,/...../20

For the Insured,

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For the Insurer,

PRIME INSURANCE LTD