
PUBLIC LIABILITY INSURANCE

SCHEDULE

Policy No.	PL000510
Coverage	Public Liability
Insured	SOULHOUSE GROUP PTE. LTD.
ACRA/UEN	202327626H
Correspondence Address	38 MAXWELL ROAD, #02-01, AIR VIEW BUILDING, Singapore 069116
Intermediary	EAZY PTE. LTD.
Business	General Cleaning Services (Including cleaning of public areas, office, factories and household cleaning) except online marketplaces
Location of Risk(s)/Premises	38 MAXWELL ROAD, #02-01, AIR VIEW BUILDING, Singapore 069116
Occupancy	Office

Period of Insurance	22 January 2026 to 21 January 2027 (both dates inclusive)
Limit of Liability	S\$ 1,000,000.00 Any One Occurrence / Unlimited Any One Period
Estimated Annual Turnover	Up to S\$ 3,000,000.00
Geographical Limits	At the Insured's premises and anywhere in Singapore in connection with the Insured's business
Jurisdiction	Singapore and Policy shall be governed by the laws of the Republic of Singapore
Excess	<ul style="list-style-type: none"> • S\$ 1,000 each and every claim • 10% of loss subjected to a minimum of S\$3,500 each and every loss in respect of water damage, collapse, subsidence & landslip

Signature of Authorised Representative	 <hr style="border-top: 1px dashed black;"/>
Clauses	<ul style="list-style-type: none"> - Memo A - Plant & Machinery - Alterations and Repairs - Car Park Liability - Contingent Liability for Non-Owned and Hired Autos - Defective Sanitary Arrangement - Demonstration, Exhibition and Promotion - Employees' or Guests' Effects (Excluding Money) - First Aid Facilities - Food and Drinks (Limit:S\$50,000.00 per occurrence and in the aggregate) - Indemnity to Directors and Executives - Loading and Unloading of Vehicles - Neon/Advertising Signs - Non Contribution Clause - Sanction Limitation and Exclusion Clause
Major Exclusions	<ul style="list-style-type: none"> - Communicable Disease Endorsement LMA 5396

Clauses

Memo A

It is hereby declared and agreed that the Policy excludes claims arising out of or in connection with:

- Care, custody and control
- Diving and/or underwater activities
- All works at height exceeding 30 feet from ground level
- Products completed operations liability
- Products liability
- Aviation liability

All other terms and conditions remain unchanged.

EPLBA022 Plant & Machinery

This **Policy** extends to indemnify the **Insured's** legal liability for claims in respect of bodily injury or damage to property arising directly or indirectly out of or caused by or in connection with any plant and machinery in the physical or legal control of the **Insured** or used in work undertaken by or on behalf of the **Insured**. However, should such plant and machinery be specifically insured under any other policy for third party liability insurance, the **Company** will not indemnify the **Insured** nor be called upon to contribute under this **Policy** for any liability attributed to the use of such plant and machinery.

EPLBA0002 Alterations and Repairs

Workmen are allowed in or any premises referred to in this **Policy**, carrying out alterations and repairs without prejudice to the terms of this **Policy**.

EPLBA0003 Car Park Liability

This **Policy** is extended to cover the legal liability of the **Insured** in respect of loss or damage to vehicles under the control of the **Insured** or the **Insured's** parking attendants whilst in the car park of the **Insured**. Provided always that :- (a) the **Company** shall not be liable for any such loss or damage insofar as such loss or damage is covered by any other insurance; (b) the liability of the **Company** under this **Endorsement** and **Policy** in respect of any such loss or damage of any bodily injury or damage to property shall not in any case exceed the limit of indemnity specified in this **Policy**.

EPLBA0005 Contingent Liability for Non-Owned and Hired Autos

The **Company** will indemnify the **Insured** in respect of accidental injury to any person and/or accidental loss of or damage to property arising out of the use of any motor vehicle not the property of or provided by the **Insured** and being used for the purpose of the **Business**.

Provided that this extension shall not apply to:

1. damage to any such vehicle or to property conveyed;
2. injury or damage caused while the **Insured** is driving such vehicle;
3. liability which is insured or would but for the existence of this **Policy** be insured under any other policy or policies; or
4. Arising outside Singapore.

EPLBA0008 Defective Sanitary Arrangement

The **Company** extend to cover the **Insured's** legal liability in respect of accidental bodily injury to any person or accidental damage to property caused by defective sanitary arrangements, provided that the sanitary pipes are checked by a competent person at regular intervals.

EPLBA0009 Demonstration, Exhibition and Promotion

This **Policy** extends to cover the **Insured's** legal liability in respect of accidental bodily injury to any person or accidental loss or damage to property happening whilst the **Insured** is holding a demonstration and/or exhibition and/or promotion anywhere in Singapore.

EPLBA010 Employees' or Guests' Effects (Excluding Money)

This **Policy** extends to cover the legal liability of the **Insured** for loss of or damage to the clothing and/or personal effects of the **Insured's** employees or guests, the amount of indemnity under this extension shall be limited to S\$250.00 in respect of any one accident.

EPLBA013 First Aid Facilities

This **Policy** extends to cover the legal liability of the **Insured** arising out of provision by the **Insured** of first aid facilities but excluding any act of negligence, omission or neglect of any duly qualified member of the medical profession or any employee or voluntary worker of any hospital or ambulance organization.

EPLBA014 Food and Drinks (Limit:S\$50,000.00 per occurrence and in the aggregate)

This **Policy** extends to include liability in respect of accidental injury directly caused by or arising from anything harmful or defective in food or drink sold or supplied by the **Insured** or from poisoning of any kind caused by foreign or deleterious matter in food or drink sold or supplied by the **Insured** in the **Business** at the situation named in the **Schedule**.

Provided that:

- (1) For the purposes of this extension the word “injury” wherever used in this extension shall be deemed to include illness.
- (2) The liability of the **Company** shall not exceed the amount specified in the **Schedule** of the **Policy** as the limit of indemnity.
- (3) The **Insured** shall at all times take every possible precaution to prevent the sale of articles of food or drinks which are not in good condition and to ensure that the same are free from contamination and fit for human consumption.

EPLBA015 Indemnity to Directors and Executives

If any claim is made upon any director and/or executive of the **Insured** and the claim is such that if made upon the **Insured** and the **Insured** would be entitled to indemnity under this **Policy**, the **Company** will in the terms of and subject to the limitations of this **Policy** indemnify the said director and/or executive of the **Insured** in respect of such claim. Provided that: -

- (a) any director and/or executive is not entitled to indemnity under any other policy or policies;
- (b) the extension by this **Endorsement** shall not apply to or include liability in respect of injury to any person under a contract of service or apprenticeship with the director and/or executive where the injury arises out of or in the course of such person’s employment or service with the director and/or executive;
- (c) such director and/or executive shall as though he were the **Insured**, observe, fulfill and be subject to the terms, exceptions, limits and conditions of this **Policy** so far as they can apply; or
- (d) the extension by this **Endorsement** shall not operate to increase the **Company’s** liability as set forth in the **Schedule** under the heading of limit of indemnity beyond the amount or amounts for which the **Company** would be liable if this **Policy** were not so extended.

EPLBA018 Loading and Unloading of Vehicles

This **Policy** is extended to cover the legal liability of the **Insured** in respect of any bodily injury or loss of or damage to property caused by or arising from beyond the limits of any carriageway or thoroughfare in connection with: -

(a) the bringing of the load of such vehicle for loading; or

(b) the taking away of the load from such vehicle after unloading by any person other than the driver or attendant of such vehicle;

Provided always that the liability of the **Company** under this **Policy** and **Endorsement** in respect of any bodily injury or loss of or damage to property shall not in any way exceed the limit of indemnity specified in this **Policy**.

EPLBA019 Neon/Advertising Signs

It is hereby declared and agreed that this **Policy** is extended to cover the legal liability of the **Insured** arising out of accidents caused by or through the neon/advertising signs installation on the property of the **Insured**. Warranted that the **Insured** shall comply with all statutory enactments bye-laws and regulations and shall at all times ensure that the neon/advertising signs installations are kept in a proper state of repair and if any defect is discovered, the **Insured** shall make good such defect and shall take such additional precautions for the prevention of accident as the circumstances may require and no alteration in the position of the signs shall be made without the prior consent of the **Company**. So far as is reasonably practicable, no alteration or repair shall without the consent of the **Company**, be made to the said neon/advertising signs after any accident has occurred until the **Company** had an opportunity of inspecting the same.

Provided always that the liability of the **Company** under this **Policy** and **Endorsement** in respect of any bodily injury or loss of or damage to property shall not in any way exceed the limit of indemnity specified in this **Policy**.

Non Contribution Clause

The indemnity provided under this Policy does not cover any loss, destruction, damage or liability which is insured by or would, but for the existence of this Policy, be insured by any other policy or Public policies, except in respect of any excess beyond the amount which would have been payable under such other policy or policies had this Policy not been effected.

Sanction Limitation and Exclusion Clause

This Policy shall not be deemed to provide cover and the Company shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Company to any sanction, prohibition or restriction under United Nations Resolutions or the Trade or Economic Sanctions, Laws or Regulations of the European Union, Japan , United Kingdom or United States of America.

Special Exclusions

Communicable Disease Endorsement LMA 5396

1. Notwithstanding any provision to the contrary within this policy, this policy does not cover all actual or alleged loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.
2. For the purposes of this endorsement, loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test for a Communicable Disease.
3. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
 - 3.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
 - 3.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
 - 3.3. the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress, damage to human health, human welfare or property damage.