Redbridge.
Insurance Company, Ltd.
rated B++ by AM Best

Redbridge Insurance Company, Ltd.
St James House, 2nd Street, Holetown
St. James, Barbados

December 17, 2025

Designated Underwriting Agency
Kay International AMEA Limited
Emirates Financial Towers – North Tower Suite 2104
P.O. Box 507123
Dubai, United Arab Emirates

Subject: Designated Underwriting Agent – Facultative & Treaty Reinsurance Binding Capacity

We hereby confirm the following:

Kay International AMEA Limited has been appointed as the Underwriting Agent of **Redbridge Insurance Company, Ltd.** capacity for risks emanating from the following countries:

Algeria, Angola, Armenia, Azerbaijan, Bahrain, Bangladesh, Benin, Bhutan, Brunei, Cambodia, Cameroon, China, Egypt, Ethiopia, Gabon, Georgia, Ghana, Hong Kong, India, Indonesia, Ivory Coast, Japan, Jordan, Kenya, Kuwait, Kyrgyzstan, Laos, Lebanon, Macao, Malaysia, Maldives, Mauritius, Mongolia, Morocco, Mozambique, Myanmar, Nepal, Nigeria, Oman, Pakistan, Papua New Guinea, Philippines, Qatar, Republic of Congo, Republic Democratic of Congo (RDC), Rwanda, Saudi Arabia, Senegal, Seychelles, Singapore, South Africa, Sri Lanka, South Korea, Taiwan, Tajikistan, Tanzania, Thailand, Timor-Leste, Togo, Tunisia, Türkiye, Turkmenistan, Uganda, United Arab Emirates, Uzbekistan, Vietnam.

Kay International AMEA Limited is authorized to market and **Redbridge Insurance Company, Ltd.** capacity and bind risks on its behalf.

Agreement Summary:

Reinsurance Cover/Class for Facultative Risks: All business associated with the following classes:

1. **Property All Risk including:**
   - **a.** Business Interruption when written in conjunction with property policy.
   - **b.** Machinery Breakdown when written in conjunction with property policy.

2. **Engineering Risks including:**
   - **a.** Construction All Risks (CAR) and Third-Party Liability including Mid-Term projects.
   - **b.** Erection All Risks (EAR) and Third-Party Liability including Mid-Term projects.
   - **c.** Contractor's Plant and Machinery in conjunction with the project
   - **d.** Contractor's Plant and Machinery on standalone basis

3. **Energy including:**
   - **a.** All Risks of Sudden and Accidental Physical Loss or Damage and Business Interruption including Machinery Breakdown.

4. **Professional Indemnity**
   - **a.** Annual Professional Indemnity
   - **b.** Single Project Professional Indemnity
   - **c.** Errors and Omissions

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5. Marine Hull

Reinsurance Cover/Class for Treaty Risks:

Proportional & Non-Proportional (Risk & CAT) Treaties in respect of the Reinsured's account which is classified by the Reinsured as:

- Property
- Engineering
- Miscellaneous Accident including General Third-Party Liability
- Energy
- Marine Hull
- Marine Cargo
- Aviation
- Motor
- Financial Lines
- Casualty

Capacity:

a- **Capacity for Facultative Risks:**
Up to USD 25,000,000 or equivalent currency on any 1 risk on top location sum Insured basis for proportional placements and on the layer limit for non-proportional placements.

b- **Capacity for Treaty Risks:**
Up to USD 8,500,000 or equivalent currency on any 1 treaty for proportional and non-proportional placements.

Period of the Agreement: From 31st December 2025 to 31st December 2026.

Geographic Territory:

Algeria, Angola, Armenia, Azerbaijan, Bahrain, Bangladesh, Benin, Bhutan, Brunei, Cambodia, Cameroon, China, Egypt, Ethiopia, Gabon, Georgia, Ghana, Hong Kong, India, Indonesia, Ivory Coast, Japan, Jordan, Kenya, Kuwait, Kyrgyzstan, Laos, Lebanon, Macao, Malaysia, Maldives, Mauritius, Mongolia, Morocco, Mozambique, Myanmar, Nepal, Nigeria, Oman, Pakistan, Papua New Guinea, Philippines, Qatar, Republic of Congo, Republic Democratic of Congo (RDC), Rwanda, Saudi Arabia, Senegal, Seychelles, Singapore, South Africa, Sri Lanka, South Korea, Taiwan, Tajikistan, Tanzania, Thailand, Timor-Leste, Togo, Tunisia, Türkiye, Turkmenistan, Uganda, United Arab Emirates, Uzbekistan, Vietnam.

Conditions: All terms, clauses, and conditions as original or as agreed meeting **Redbridge Insurance Company, Ltd.** Underwriting Guideline and Risk Selection Criteria.

Security: 100%: **Redbridge Insurance Company, Ltd.**
St James House, 2nd Street, Holetown, St. James, Barbados

Authorized Signatory (and stamp)

REDBRIDGE INSURANCE
Redbridge.
COMPANY LTD, BARBADOS