

Summary of Insurance

The following pages contain a brief description of individual insurance but it should not be treated as a replacement for the relevant policy documents, nor should it be treated as fully describing the insurance contracts. Each policy should be carefully read, in particular, the description in the policy of the coverage thereby provided as well as the exclusions and policy conditions.

Class Public Liability

Ref Number 2015541-20190-PLI-IH

Insured Ocean First Container Storage Ltd

Period of Insurance From 1st September, 2019 to 31st August, 2020

(Both dates inclusive)

Business Nature Container Self-Storage (Open Yard)

Insured Location Location: STT3784, Tsing Ko Road, Tsing Yi, N.T.

Location: STT3787, Tsing Ko Toad, Tsing Yi, N.Y.

Limit of Indemnity To indemnify the Insured for all sums which the Insured shall become legally liable

to pay consequent upon

1. accidental death or bodily injury including illness of Third Parties or

2. accidental loss of or damage to any property of Third Parties happening during the Period of Insurance and in connection with or arising out of the Insured's Business

within risk location only.

For each location

HKD 10,000,000.00 any one Occurrence

Unlimited any one Period of Insurance

Excess HKD 10,000 or 10% Third Party Property Damage caused by water

HKD 10,000 for each and every other loss (including TPPD & TBBI each)

Condition / Warranty Participants to Participants Exclusion Clause

Infectious Disease Exclusion Clause Products Liability Exclusion Clause Professional Liability Exclusion Clause

Privacy Ordinance

Remarks Dangerous Goods, Flammable Goods, Corrosive Goods, Illegal Goods are forbidden

Other Terms and Condition as per renewal insurer's wordings