



شركة نجم عويفية الوطنية للبترو  
AWAIFIAH STAR LOCAL OIL COMPANY

ASLOC

## MEDICAL & INSURANCE POLICY

### Policy Statement

The Company is committed to safeguarding the health and well-being of its employees by providing appropriate medical support and insurance coverage in accordance with applicable laws, contractual obligations, and project requirements.

Medical and insurance provisions are intended to manage occupational risk and employee welfare and shall be applied strictly in accordance with approved policies and insurance arrangements.

### Scope

This Policy applies to:

- All employees and assigned personnel;
- All Company operations, projects, and site assignments;
- All activities conducted on client-controlled sites, including oil and gas projects governed by client requirements.

Compliance with this Policy is mandatory.

### Medical Coverage

#### General Medical Coverage

- The Company shall arrange medical insurance coverage for eligible employees in accordance with applicable law and Company arrangements;
- Coverage shall be subject to the terms, conditions, limits, and exclusions of the applicable insurance policy;
- The Company does not guarantee coverage beyond the approved insurance policy limits.

#### Emergency Medical Treatment

- Emergency medical treatment shall be provided in cases of serious illness or injury;
- Emergency treatment may be provided at government or designated medical facilities as determined by the Company;
- Any treatment beyond emergency care shall be subject to insurance approval and medical advice.



## Work-Related Injury & Occupational Illness

- Injuries or illnesses arising out of and in the course of employment shall be managed in accordance with applicable law and insurance coverage;
- Employees must immediately report all work-related injuries, illnesses, or incidents to their supervisor;
- Failure to report incidents promptly may affect eligibility for insurance coverage or benefits.

## Medical Fitness & Assessments

The Company reserves the right to:

- Require medical examinations prior to employment or site deployment;
- Require periodic medical fitness assessments where operationally necessary;
- Restrict or suspend duties if an employee is deemed medically unfit for assigned work.

Medical fitness is a condition of site access and continued employment in certain roles.

## Non-Work-Related Medical Conditions

- Non-work-related illnesses or conditions shall be managed in accordance with insurance coverage and applicable law;
- The Company shall not be responsible for elective treatments, pre-existing conditions, or treatments excluded under the insurance policy;
- Extended absence due to non-work-related medical conditions may be managed in accordance with Company leave and attendance requirements.

## Medical Costs & Limitations

- Medical expenses shall be covered only to the extent approved by the applicable insurance policy;
- Any costs not covered by insurance shall be the responsibility of the employee unless otherwise required by law;
- The Company shall not be liable for medical expenses incurred without prior approval, except in emergency situations.



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## Client & Site Medical Requirements

Where employees are assigned to client-controlled sites:

- Client medical and fitness requirements shall apply;
- Site medical facilities, clinics, or emergency arrangements may be used as required;
- Client decisions regarding medical fitness or site access shall be final.

This includes sites governed by Petroleum Development Oman or similar operators.

## Employee Responsibilities

Employees shall:

- Disclose relevant medical conditions that may affect safety or fitness for work;
- Follow medical advice and treatment plans;
- Comply with Company and client medical requirements;
- Use medical facilities responsibly and honestly.

Misuse or falsification of medical information may result in disciplinary action.

## Confidentiality of Medical Information

- Medical information shall be treated as confidential;
- Disclosure shall be limited to authorised personnel and only where necessary for operational, legal, or insurance purposes;
- Confidentiality obligations shall be maintained in accordance with applicable laws.

## Non-Compliance & Discipline

Failure to comply with this Policy may result in:

- Restriction of duties or site access;
- Disciplinary action;
- Termination of employment in cases of serious or repeated non-compliance.

## Legal & Insurance Alignment

This Policy is implemented in accordance with:

- Applicable labour and insurance laws of the Sultanate of Oman;
- Approved insurance policies and coverage arrangements;
- Contractual obligations and client medical requirements.



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## Policy Review

This Policy shall be reviewed periodically to ensure continued suitability and alignment with legal, contractual, and operational requirements.

Approved by:  
Managing Director