

POLICY RENEWAL ADVICE

Agency: NORTHTRIDGE INSURANCE BROKERS LIMITED

Class: Domestic Package

The Insured	ASHOCK BHANDARY & SAPNA BHANDARY	Premium K.Shs.
Address	BANK OF BARODA LTD	Basic 37,000
Pin No:	P.O.Box 69812-00400, NAIROBI	E\quake 7,000
Business		44,000
Policy No.	OIC/DP/03/11125/10	ITL 88
Renewal No.	OLG/R/03/551083/10	PCF 110
Period of Insurance	From 24 - Oct - 2023 To 24 - Oct - 2024	44,198

Perils Covered	Sum Insured	Situation
As Per Policy	See Below	LR NO.209/107/2 AND 209/107/5, ROYAL RESIDENCY ,2ND PARKLANDS, NAIROBI.

Section	Sum Insured Shs.
Section A Building	ON 6 RESIDENTIAL BUILDINGS.
Section B Contents	KShs.40,000,000/-
Section C All Risks	Not Covered
Section D Work Injury Benefits Insurance	Not Covered
Section E Owner's Liability	Work Injury Benefits Insurance
Section F Occupier's Liability	Owners Liability
	KShs.500,000/-
	Occupiers Liability
	KShs.500,000/-

Excess

Subject to the attached Clauses/Warranties/Endorsements

- ADJOINING BUILDING
- ALTERATION/AMENDMENT CLAUSE(DP)
- ALTERATIONS AND REPAIRS CLAUSE
- ARCHITECTS QUANTITY SURVEYORS
- BUSH FIRE CLAUSE
- CANCELLATION (30 DAYS)
- CAPITAL ADDITIONS CLAUSE
- CASH & CARRY PREMIUM WARRANTY
- CONSULTING ENGINEERS FEES
- DESIGNATION OF PROPERTY CLAUSE
- EARTHQUAKE ENDORSEMENT
- EXCESS CLAUSE - EARTHQUAKE EXTENSION
- FIRE BRIGADE CLAUSE
- INSURANCE PREMIUM FINANCE WARRANTY
- LIEN CLAUSE
- LOSS PAYEE CLAUSE
- MALICIOUS DAMAGE ENDT.(F)
- MISDESCRIPTION CLAUSE
- MORTGAGE CLAUSE
- NOTICE OF CANCELLATION CLAUSE/ NON CANCELLATION CLAUSE
- P.M.O.W - I
- PUBLIC AUTHORITIES CLAUSE