



Crescent Business Centre, 7th Floor,
Parklands Road, Parklands.
P.O.Box 39459 Nairobi 00623, Kenya
Tel. 254-709896000

POLICY RENEWAL ADVICE

Agency: MIK INSURANCE BROKERS LIMITED

Class : Fire Consequential Loss

Insured	MUTINDWA ENTERPRISES LTD.	Premium KShs.
Address	P.O. Box 54-60200 MERU KENYA	Basic 96,856
Pin No.		E\quake 13,880
Business	M/V DEALER	110,736
Policy No	OIC/FCL/04/21799/11	ITL 221
Renewal No.	OLG/R/04/55561/11	PCF 277
Period of Insurance	From 02 - Nov - 2023 To 02 - Nov - 2024	Total 111,234

Perils Covered MD,BF,EQ EXCESS, EQ (F&S), SP.PERILS	Sum Insured K.Shs. 55,368,000/-	Situation NTIMA/IGOKI/5302, MERU-MAUA RD, MERU
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Risks Covered	1. Net Profit	Sh.	
	2. Standing Charges	Sh.	
	3. Wages to unskilled labour for weeks	Sh.	
	4. Auditor's fees incurred for preparing a claim	Sh.	
	5. REDUCTION IN TURNOVER	Sh.	20,000,000/-
	8. GROSS ANNUAL WAGES	Sh.	22,368,000/-
	7. REDUCTION GROSS ANNUAL PROFIT	Sh.	10,000,000/-
	6. PROFESSIONAL FEES	Sh.	3,000,000/-
	Total	Sh.	<u><u>55,368,000/-</u></u>

Subject to the attached Clauses/Warranties/Endorsements

- 1 ALL OTHER CONTENTS CLAUSE
- 1 85% AVERAGE CLAUSE
- 2 ACCUMULATION OF STOCK CLAUSE
- 2 ALTERATIONS AND REPAIRS CLAUSE
- 3 ALTERNATIVE TRADING CLAUSE
- 3 CANCELLATION (30 DAYS)
- 4 BUSH FIRE CLAUSE
- 4 CASH & CARRY PREMIUM WARRANTY
- 5 CANCELLATION (30 DAYS)
- 5 ELECTRICAL CLAUSE 1
- 6 FIRE BRIGADE CLAUSE
- 6 CASH & CARRY PREMIUM WARRANTY
- 7 CUSTOMERS AND SUPPLIERS EXTENSION
- 7 INSURANCE PREMIUM FINANCE WARRANTY
- 8 DENIAL OF ACCESS CLAUSE
- 8 INTERNAL REMOVAL CLAUSE
- 9 DEPARTMENTAL CLAUSE
- 9 MISDESCRIPTION CLAUSE
- 10 EXCESS CLAUSE - EARTHQUAKE EXTENSION
- 10 P.M.O.W - I
- 11 SAFE AND BOOKS CLAUSE
- 11 FIRE AND EXPLOSION
- 12 SPECIAL PERILS ENDORSEMENT
- 12 INCREASE IN COST OF WORKING
- 13 TEMPORARY REMOVAL CLAUSE
- 13 INSURANCE PREMIUM FINANCE WARRANTY
- 14 MALICIOUS DAMAGE ENDT.(F)
- 15 MISDESCRIPTION CLAUSE
- 16 P.M.O.W - I
- 17 R&S
- 18 REINSTATEMENT VALUE CLAUSE
- 19 SAFE AND BOOKS CLAUSE
- 20 SALVAGE SALE CLAUSE
- 21 SPECIAL PERILS ENDORSEMENT
- 22 STANDARD EXPLOSION ENDORSEMENT

Signed at Nairobi this 6th day of November - 2023

TWAI THAKA

Attorney