

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

POLICY RENEWAL ADVICE

UNIVERSAL INSURANCE BROKERS LIMITED Agency: Class: **Domestic Package**

The Insured	MR. ANAND & MEGHANA DAVE M-ORIENTAL BANK LTD		Premium K.Shs.
Address	P.O.Box 43407-00100, NAIROBI	Basic	84,932
Pin No:	TBA	E\quake	25,068 110,000
Business		ITL	220
Policy No.	OIC/DP/03/175568/01	PCF	275
Renewal No.	OLG/R/03/185192/01		110,495
Period of Insurance	From 31 - Jan - 2024 To 31 - Jan - 2025		

Perils Covered	Sum Insured	Situation
As Per Policy	See Below	PLOT NO. LR 209/8000/107, THIGIRI LANE NEW MUTHAIGA

Section Sum Imsured Shs. Section A Building ON BUILDINGS INCLUDING OUTHOUSES, LANDLORD KShs.100,000,000/-FIXTURES AND FITTINGS INCLUDING

GATES, FENCES (ELECTRICAL) AND BOUNDARY

WALLS.

Section B Contents Not Covered Section C All Risks Not Covered Section D Work Injury Benefits Insurance Not Covered Section E Owner's Liability **OWNERS LIABILITY** KShs.5,000,000/-Not Covered Section F Occupier's Liability

Excess

Subject to the attached Clauses/Warranties/Endorsements

- 1 ADJOINING BUILDING
- 2 ALTERATIONS AND REPAIRS CLAUSE
- 3 APPRAISEMENT
- 4 BREACH OF WARRANTIES
- 5 BUSH FIRE CLAUSE
- 6 CAPITAL ADDITIONS CLAUSE
- 7 CASH & CARRY PREMIUM WARRANTY
- 8 CONSULTING ENGINEERS FEES
- 9 COST OF DEMOLITION
- 10 DEFINITION OF BUILDINGS
- 11 DESIGNATION OF PROPERTY CLAUSE
- 12 ELECTRICAL CLAUSE 1
- 13 FIRE AND EXPLOSION
- 14 FIRE BRIGADE CLAUSE
- 15 INSURANCE PREMIUM FINANCE WARRANTY
- 16 INTERNAL REMOVAL CLAUSE
- 17 LIEN CLAUSE
- 18 MALICIOUS DAMAGE ENDT.(F)
- 19 MISDESCRIPTION CLAUSE
- 20 MORTGAGE CLAUSE

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21 MUNICIPAL PLANS SCRUTINY FEE	
22 P.M.O.W - I	
23 PUBLIC AUTHORITIES CLAUSE	
24 REASONABLE DUE CARE CLAUSE	
25 REINSTATEMENT OF LOSS CLAUSE	
26 REINSTATEMENT VALUE CLAUSE	
27 TENANTS CLAUSE	
28 TERRORISM AND POLITICAL RISK FIRE	
26 TENNONOMIAND FOLIMONTINE	