



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

SCHEDULE

Class of Policy: Industrial All Risk

Agent BTB INSURANCE BROKERS LIMITED

Policy No. :OLG/IAR/04/21230/01

The Insured : EQUIP AGENCIES LIMITED

K.Shs

Address : P.O.Box 18093 - 00500 NAIROBI KENYA

Basic 3,446,552.00

Pin No : P000597708D

E/Quake 0.00

Business : PROPERTY MANAEMENT

MANAGEMENT

3,446,552.00

Policy No. : OLG/IAR/04/21230/01

ITL 6,893.00

Renewal No.:

PCF 8,616.00

Period of Insurance :

Stamp duty 40.00

From : 01 - Jan - 2024

3,462,101.00

To 16 00 Hrs on : 01 - Jan - 2025

F.A.P. 0.00

Description of Perils Insured:

Total Sum Insured

Situation

As per policy

K.Shs 1,676,136,724

NAIROBI - KENYA(AS PER THE SCHEDULE)

Item Description

Sum Insured K.Shs

SECTION A - MATERIAL DAMAGE

Item 1

K.Shs 60,000,000

ON A BUILDING THE PROPERTY OF THE INSURED SITUATE PLOT NO LR 4149-50-51 DAKAR ROAD , INDUSTRIAL AREA NAIROBI

Item 2

K.Shs 10,000,000

ON BOUNDARY WALL SITUATE PLOT NO LR 4149-50-51 DAKAR ROAD INDUSTRIAL ,AREA NAIROBI

Item 3

K.Shs 5,000,000

N REMOVAL OF DEBRIS PLOT NO LR 4149-50-51 DAKAR ROAD INDUSTRIAL AREA NAIROBI

Item 4

K.Shs 100,000,000

ON STOCK IN TRADE THE PROPERTY OF THE INSURED SITUATE PIOT NO LR .4149-50-51 DAKAR ROAD INDUSTRIAL AREA NAIROBI

Item 5

K.Shs 60,000,000

ON A BUILDING SITUATE LR 209/8755 PATE ROAD

Item 6

K.Shs 15,000,000

ON BOUNDARY WALL SITUATE LR 209/8755 PATE ROAD INDUSTRIAL AREA NAIROBI

Item 7

K.Shs 10,000,000

ON REMOVAL OF DEBRIS SITUATE LR NO 209/8755 PATE ROAD INDUSTRIAL AREA NAIROBI

Item 8

K.Shs 80,000,000

ON STOCK IN TRADE THE PROPERTY OF THE INSURED SITUATE LR NO. 209/8755 PATE ROAD INDUSTRIAL AREA NAIROBI

Item 9

K.Shs 45,000,000

ON A BUILDING SITUATE LR NO 209/4535 GARAGE ROA

Item 10

K.Shs 15,000,000

ON BOUNDARY WALL SITUATE LR NO 209/4535 GARAGE ROAD

Item 11

K.Shs 5,000,000

ON BOUNDARY WALL SITUATE LR NO 209/4535 GARAGE ROAD

Item 12

K.Shs 170,000,000

ON STOCK IN TRADE SITUATE LR PLOT NO 209/4535 GARAGE ROAD

Item 13

K.Shs 12,536,724

ON STOCK IN TRADE SITUATE LR PLOT NO 209/4535 GARAGE ROAD

Item 14

K.Shs 50,000,000

ON BUILDING SITUATE LR NO MN/VI/3075 CHANGAMWE MOMBASA

Item 15

K.Shs 15,000,000

ON BOUNDARY WALL SITUATE LR NO MN/VI/3075 CHANGAMWE MOMBASA

Item 16	K.Shs 5,000,000
ON REMOVAL OF DEBRIS LR NO MN/VI/3075 CHANGAMWE MOMBASA	
Item 17	K.Shs 60,000,000
ON STOCK IN TRADE LR NO MN/VI/3075 CHANGAMWE ROAD MOMBASA	
Item 18	K.Shs 50,000,000
ON BUILDING SITUATE LR 209/3479 DAR-ES-SALAAM ROAD INTERTRACTOR BUILDING	
Item 19	K.Shs 20,000,000
ON BOUNDARY WALL LR NO 209/3479 DAR-ES-SALAAM ROAD NAIROBI INTERTRACTOR BUILDING	
Item 20	K.Shs 10,000,000
ON REMOVAL OF DEBRIS LR NO 209/3479 DAR -ES-SALAAM ROAD NAIROBI INTERTRACTOR BUILDING	
Item 21	K.Shs 800,000
ON RENT RECEIVABLE LR NO 209/3479 DAR -ES-SALAAM ROAD NAIROBI INTERTRACTOR BUILDING	
Item 22	K.Shs 50,000,000
ON STOCK IN TRADE WHILST SITUATE LR NO 209/9719 GODOWN NO 5 MONBASA ROAD (LEASE)	
Item 23	K.Shs 5,000,000
ON BOUNDARY WALL LR 209/9277 MOMBASA ROAD (LEASE)	
Item 24	K.Shs 5,000,000
ON REMOVAL OF DEBRIS LR NO 209/9277 MOMBASA ROAD NAIROBI	
Item 25	K.Shs 150,000,000
ON STOCK IN TRADE SITUATE LR NO 209/9277 MOMBASA ROAD NAIROBI	
Item 26	K.Shs 23,000,000
ON GOODS HELD IN TRUST LR NO 209/9277 MOMBASA ROAD NAIROBI	
Item 27	K.Shs 205,000,000
ON BUILDING SITUATE LR 2/210 GIIGIL (LEASE)	
Item 28	K.Shs 10,000,000
ON BOUNDARY WALL LR 2/210 GILGIL (LEASE)	
Item 29	K.Shs 10,000,000
ON REMOVAL OF DEBRIS LR NO 2/210 GILGIL (LEASE)	
Item 30	K.Shs 150,000,000
ON BUILDING LR NO 28 KAMPALA ROAD INDUSTRIAL AREA NAIROBI - COLAS (LEASE)	
Item 31	K.Shs 20,000,000
ON BOUNDARY WALL SITUATE LR NO 28 KAMPALA ROAD INDUSTRIAL AREA NAIROBI COLAS (LEASE)	
Item 32	K.Shs 10,000,000
ON REMOVAL OF DEBRIS LR NO 28 KAMPALA ROAD NAIROBI COLAS (LEASE)	
Item 33	K.Shs 20,000,000
ON STOCK IN TRADE SITUATE LR 209/3477 DAR - ES-SALAAM ROAD INDUSTRIAL AREA NAIROBI (LEASE) GAP 34	
Item 34	K.Shs 4,800,000
ON RENT PAYABLE	
Item 35	K.Shs 100,000,000
ON BUILDING LR NO 8/47 CPC ELDORET	
Item 36	K.Shs 20,000,000
ON BOUNDARY LR NO 8/47 ELDORET	
Item 37	K.Shs 10,000,000
ON REMOVAL OF DEBRIL LR 8/47 ELDORET	
Item 38	K.Shs 85,000,000
ON STOCK IN TRADE SITUATE LR 8/47 ELDORET	

Exclusions & Remarks:

Goods in the Open Limit - Kshs. 5,000,000/-
 Earchquake Excess Clause: 2% of sum insured per Location Max kes. 5,000,000/-
 Branded good clause 9: Contract price

EXCESS:

10% of each and every loss minimum Kshs. 2,000,000/-
 Earchquake Excess Clause: 2% of sum insured per Location Max kes. 5,000,000/-
 Burglary First Loss Sum Insured: Kshs. 20,000,000/-

Section A and B Clauses:

72 HOURS CLAUSE, 85% AVERAGE CLAUSE, ADJOINING BUILDING, ALL OTHER CONTENTS CLAUSE, ALTERATIONS AND REPAIRS CLAUSE, AUTOMATIC ADDITION, BREACH OF CONDITIONS, BREACH OF WARRANTIES, BUSH FIRE CLAUSE, CANCELLATION (30 DAYS), CAPITAL ADDITIONS CLAUSE, CASH & CARRY PREMIUM WARRANTY, CLAIMS PREPARATION, CONSULTING ENGINEERS FEES, DESIGNATION OF PROPERTY CLAUSE, ELECTRICAL CLAUSE 1, EXCESS CLAUSE - EARTHQUAKE EXTENSION, FIRE BRIGADE CLAUSE, INSURANCE PREMIUM FINANCE WARRANTY, JURISDICTION CLAUSE, L.T.A., MALICIOUS DAMAGE ENDT.(F), MISDESCRIPTION CLAUSE, P.M.O.W - I, PREMIUM PAYMENT CLAUSE, PUBLIC AUTHORITIES CLAUSE, R&S, REASONABLE DUE CARE CLAUSE, REMOVAL OF DEBRIS CLAUSE, RENT PAYABLE, RENT RECEIVABLE CLAUSE, RIOT AND STRIKE ENDORSEMENT(F), SAFE AND BOOKS CLAUSE, STANDARD EXPLOSION ENDORSEMENT, TENANTS CLAUSE

- Delete Premium payment -
 - Delete Jurisdiction clause -

- Separate to indicate under clauses -
 - Contract Price
 - Branded goods clause

Excesses
 - Theft Excess: 10% of each & every loss minimum Kshs. 500,000/-

- Material damage & all others: 10% of each & every loss minimum Kshs. 1,000,000/-

It is hereby agreed and understood that the premium payable under this policy shall be in instalments and shall fall due to the following dates:-

1ST - 30% - On inception of the policy i.e. 4th July, 1997
2ND - 23% - After 1 year - 1st July, 1998
3RD - 23% - After 2 years - 1st July, 1999
4TH - 24% - After 3 years - 1st July, 2000

*Delete Premium Payment
warranty*

P.M.O.W - I

Warranted that during the currency of this policy no Mineral Oil, Mineral Spirit, or Liquid Fuel (Vegetable or Mineral and by whatever name known) giving off inflammable vapour below 100 degrees Fahrenheit (such as Petrol, Naptha, Benzine, Gasoline or the like) be stored, deposited or kept in any building referred to in this policy or in any building or buildings communicating therewith, and that no more than 60 gallons in all or such maximum quantity as is permitted by the Rules of the Local Authority, whichever is the less, of Mineral Oil and/or Liquid Fuel giving off inflamable vapour not below 100 degrees Fahrenheit but below 150 degrees Fahrenheit (such as Paraffin or the like) be stored, deposited or kept in any building referred to in this policy and in any buildings communication therewith.

85% AVERAGE CLAUSE

The sum insured under Section A of this policy is declared to be subject to 85% Condition of Average, then if such sum shall at the breaking out of any fire or at the commencement of any destruction of or damage to the property by any other peril hereby insured against, be less than 85% of the value of the property insured in that amount the insured shall be considered as being his own insurer for the difference between the sum insured and the full value of the property insured at the time of such fire or at the commencement of such destruction or damage and shall bear a rateable share of the loss accordingly.

72 HOURS CLAUSE

All damage occuring within 72 (seventy two) consecutive hours of an earthquake and arising solely from seismic activity is deemed to be one event for the purpose of determining Insurers' liability.

RIOT AND STRIKE ENDORSEMENT(F)

Endorsement No. EXTENDING THE INSURANCE
under policy No. of
the
in the name of *Insured Equip*

It is hereby agreed and declared that notwithstanding anything in the within written policy contained to the contrary this insurance under this policy shall extend to cover Riot and Strike damage which for the purpose of this endorsement shall mean (subject always to the Special Conditions hereinafter contained) Loss of or damage to the property insured directly caused by:

1. The act of any person taking part together with others in any disturbance of the public peace (whether in connection with a strike or lock-out or not) not being an occurrence mentioned in Condition 6 of the Special Conditions hereof.
2. The action of any lawfully constituted authority in suppressing or attempting to suppress any such disturbance or minimizing the consequences of such disturbance.
3. The wilful act of any striker or locked-out worker done in furtherance or a strike or in resistance to a lock-out.
4. The action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimizing the consequences of any such act.

SPECIAL CONDITIONS

For the purpose of this Endorsement but not otherwise there shall be substituted for the respectively numbered conditions of the Policy the following:

CONDITION 5.

(i) This insurance does not cover:

(a) Loss of earnings, loss by delay, loss of market or other consequential