

**Policy Excess:** The insured shall be responsible for the first Ksh. 5,000/= of each and every claim, excluding claims for funeral expenses.

This policy is subject to the following Endorsements/Clauses:

1. Reinstatement Clause (optional)

CANCELLATION (30 DAYS), CASH & CARRY PREMIUM WARRANTY, FUNERAL EXPENSES, INSURANCE PREMIUM FINANCE WARRANTY, JURISDICTION CLAUSE, TRANSPORTATION OF WORKERS

**Remarks :**

DEATH	8 YEARS EARNING MAX STATUTORY LIMIT
PTD	8 YEARS EARNING MAX STATUTORY LIMIT
TTD	WEEKLY EARNINGS LIMITED TO 52WEEKS

FUNERAL EXPENSES	KSHS.30,000/-
MEDICAL EXPENSES	KSHS.100,000/-

EXCESS:KSHS.5,000/- OF EACH AND EVERY CLAIM

OCCUPATIONAL RISKS ONLY  
POLITICAL VIOLENCE AND TERRORISM RISKS EXCLUSION CLAUSE

BASIC PREMIUM	ITL	PCF	STAMP DUTY	FUTURE ANNUAL PREMIUM
KShs 107,806	KShs 216	KShs 270	KShs 40	KShs 107,806

Subject to adjustment in the terms of Condition 8

Prepared by DMUTETI Approved by \_\_\_\_\_

Signed at Occidental Ins. Co. Ltd. on 05-12-2023

\_\_\_\_\_  
ATTORNEY

## SCHEDULE

**COMPANY** OCCIDENTAL INSURANCE COMPANY LIMITED

**POLICY NO.** OIC/WIB/11/571126/12

**INSURED** NDOTIE GENERAL CONTRACTORS

**ADDRESS** P.O. Box 80100 , KENYA

**Pin No.** P051224605P

**Nature of Trade** CONTRACTOR

**Applicable Law(s):** The Work Injury Benefits Act, 2007

**Agency** IHAN INSURANCE AGENCY

**Account No.**

### PERIOD OF INSURANCE

- a) FROM 04-12-2023 TO 03-12-2024  
both dates inclusive
- b) Any subsequent period for which the Insured shall pay and the Company shall agree to accept a renewal premium
- c) Each renewal of this policy shall be a separate Period of Insurance

**NEXT RENEWAL DATE** 03-12-2024

**GEOGRAPHICAL AREA:** Kenya Only

### LIMITS OF COMPANY'S LIABILITY:

- (a) Any one person Kshs. 10,000,000/=
- (b) Any one occurrence Kshs. 25,000,000/=
- (c) Any one year Kshs. 50,000,000/=

**This policy without exception will be subject to submission of current total payroll as on date of commencement of cover and inclusion of all employees of the insured with current salary/wages as provided under the WIB Act,2007**

### SCHEDULE OF EMPLOYEES

<u>Name / Number of Employees</u>	<u>Occupation of Employees</u>	<u>Estimated Annual Salaries / Wages and Other Earnings on which Premium is Based</u>	<u>Applicable Endorsements &amp; Warranties</u>
5	FUNDIS	720,000.00	
5	CASUALS	396,000.00	

### BENEFITS

<u>COVERAGE</u>	<u>COMPENSATION- PER EMPLOYEE</u>
<b>A) Death:</b>	96 months earnings subject to the maximum amounts set out under the limit of liability above
<b>B) Permanent Total Disablement:</b>	Percentages as set out in the First Schedule of Work Injury Benefits Act, 2007 subject to the maximum amounts set out under the limit of liability above
<b>C) Temporary Total/ Partial Disablement:</b>	As per the Work Injury Benefits Act, 2007 subject to a maximum of twelve months earnings
<b>D) Medical Expenses:</b>	Actual expenses incurred but limited to Kshs. 100,000/= per employee
<b>E). Funeral Expenses:</b>	Kshs. 30,000/= per deceased employee