



RISK / DEBIT NOTE				
INSURED NAME	JAY RAJ ENTERPRISES LTD/ I&M BANK LTD P.O. BOX 9128 - 00300 NAIROBI			
CLASS OF POLICY	FIRE & ALLIED PERILS			POLICY NO. OIC/E/04/10041/12
PERIOD	19TH DECEMBER, 2023	TO	19TH DECEMBER, 2024	
SUMMARY OF COVER	Indemnify the insured against loss or damage or destruction to property as a result of fire and related perils			<u>Sum Insured</u>
INTEREST & SUM INSURED	<p>On a Building of First Class Construction including Boundary Walls, Electrical installations, CCTV and Leasehold Improvements occupied as a GODOWN NO. 8 & 9. & any other items/ property not specifically mentioned</p> <p>2). Annual Rent Receivable</p> <p style="text-align: right;">TOTAL S.I WITHOUT VAT</p> <p style="text-align: right;">TOTAL S.I WITH VAT 16%</p>			<p>32,000,000.00 ✓</p> <p>4,800,000.00 ✓</p> <p>36,800,000.00 ✓</p> <p>42,688,000.00</p>
LOCATION	<p>Gilgil Industrial Park, Gilgil Road, Industrial Area, LR/No. 209/20024 Godown No. 8 & 9 ✓</p>			
PERILS COVERED	<p>Special perils endorsement A-H</p> <p>Fire & Lightning</p> <p>Earthquake (fire and shock)</p> <p>Riot, strike and civil commotion</p> <p>Malicious damage</p> <p>Bush fire</p> <p>Standard explosion</p> <p>Aircraft and other aerial devices</p> <p>Impact damage</p> <p>subterranean fire</p> <p>Storm of tempest including hurricane, cyclone, tornado, typhoon, hail or snow</p> <p>Rain water damage</p> <p>Flood</p> <p>Overflowing of guttering and down pipes</p> <p>Bursting or overflowing of water tanks, apparatus and pipes</p>			
Date	Type of Risk		Premium Policy Charge	See next page
	FIRE & ALLIED PERILS		TOTAL	

POLICY RENEWAL ADVICE

Agency: D & G INSURANCE BROKERS LIMITED

Class : Fire

Insured	JAY RAJ ENTERPRISES LIMITED I & M BANK LTD	Premium
Pin No:		K.Shs
Address	P.O. Box 9128 - 00300 NAIROBI KENYA	Basic 111,165.00
Business	GODOWN	E\quake 9,225.00
Policy No	OIC/F/04/10041/12	120,390.00
Document Ref. No:		ITL 241.00
Renewal No.	OLG/R/04/55730/12	PCF 301.00
Period of Insurance	From 19 - Dec - 2023 To 19 - Dec - 2024	Total 120,932.00

Perils Covered	Sum Insured	Situation
b/fire, m/damage, s/perils, s/explosion, s/combustion, earthquake fire and shock, f.brigade, Lien clause, Mortgage clause, Loss payee clause, ipf, cash and carry,	K.Shs 36,800,000/-	GILGIL INDUSTRIAL PARK, GILGIL ROAD, INDUSTRIAL AREA, PLOT NO. LR. NO. 209/20024, GODOWN NO. 8 AND 9

Item No.1

ANNUAL RENT RECEIVABLE

K.Shs 4,800,000/-

Item No.2

ON BUILDING OF FIRST CLASS CONSTRUCTION INCLUDING BOUNDARY WALLS, ELECTRICAL INSTALLATIONS, CCTV AND LEASEHOLD IMPROVEMENTS OCCUPIED AS GODOWN NO. 8 AND 9

K.Shs 32,000,000/-

to any other item/property not specifically mentioned

Total

K.Shs 36,800,000/-

All other contents limit-Kes 100,000/-

Excess: 2% of sum insured Max Ksh 5,000,000/-

Subject to the attached Clauses/Warranties/Endorsements

- 1 72 HOURS CLAUSE
- 2 85% AVERAGE CLAUSE
- 3 ALL OTHER CONTENTS CLAUSE
- 4 ALTERATION/AMENDMENT CLAUSE
- 5 ALTERATIONS AND REPAIRS CLAUSE
- 6 ARCHITECTS QUANTITY SURVEYORS
- 7 BUSH FIRE CLAUSE
- 8 CAPITAL ADDITIONS CLAUSE
- 9 CASH & CARRY PREMIUM WARRANTY
- 10 CONSULTING ENGINEERS FEES
- 11 DESIGNATION OF PROPERTY CLAUSE
- 12 EARTHQUAKE ENDORSEMENT
- 13 EXCESS CLAUSE - EARTHQUAKE EXTENSION
- 14 FIRE AND SPECIAL PERILS EXTENSION
- 15 FIRE BRIGADE CLAUSE
- 16 FIRE REINSTATEMENT VALUE
- 17 INSURANCE PREMIUM FINANCE WARRANTY
- 18 LIEN CLAUSE
- 19 LOSS PAYEE CLAUSE
- 20 MALICIOUS DAMAGE ENDT.(F)
- 21 MISDESCRIPTION CLAUSE
- 22 MORTGAGEE CLAUSE
- 23 NOTICE OF CANCELLATION CLAUSE/ NON CANCELLATION CLAUSE
- 24 PREMIUM PAYMENT WARRANTY
- 25 PUBLIC AUTHORITIES CLAUSE
- 26 PUBLIC UTILITIES