

RENEWAL SCHEDULE

Class:	FIRE AND ALLIED PERILS	Policy No.	ZHO/FIR4/0076/000/01
Agency:	UNICORN INSURANCE BROKERS LIMITED		

Class Code: FIR-004-R4
Insured: FOAM MATTRESS LTD
Address : P.O.BOX 230
KISUMU
Occupation: FOAM MANUFACTURERS
PIN NO: P000627032R
Tel:
Email: accounts@unicorninsurance.com

Currency: Kenyan Shilling(Ksh)

Basic Premium	5,163,000
Earthquake	
Sub Total	5,163,000
ITL	10,326
PCF	12,908
Total	5,186,234
F.A.P.	5,163,000

Period Of Insurance:

(a) **From** 01/01/2022 **To** 01/01/2023

(b) and any subsequent period for which you shall pay and we accept a renewal premium

Renewal Date: 02/01/2023

Location 1		
	Description of the Property Insured	Sum Insured (Ksh)
1	ON BUILDING OF FIRST CLASS CONSTRUCTION THE PROPERTY OF THE INSURED CONSISTING OF GODOWNS AND OFFICE BLOCKS INCLUDING SHEDS AND WALLS A) LR NO. KISUMU/KORANDO/4190 @ KSHs.60,000,000 B) LR NO. KISUMU/KORANDO/4191 @ KSHs.60,000,000 C) LR NO. KISUMU/KORANDO/4189 @ KSHs.75,000,000 D) LR NO. KISUMU/KORANDO/4188 @ KSHs.50,000,000	245,000,000
2	ON PLANT AND MACHINERY INCLUDING FOAM MACHINES AND ACCESSORIES WOVEN FABRIC, WOVEN BAGS, PVC PIPES PLANT, EVA SHOES PLANT, QUILT MACHINE, PLASTIC RECYCLING MACHINES	100,000,000
3	ON ELECTRICAL ITEMS, CONTROL PANEL/GENERATOR	15,000,000
4	ON STOCK IN TRADE CONSISTING OF (A) TECTILE MATERIAL,POLYTHENE MATERIAL, SEWING MATERIALS AND THE LIKE - 50,000,000 B)ON GOODS IN PROGRESS - KSHs.10,000,000 C)ON FINISHED GOODS - 18,000,000 D)ON ADDITIVES/CHEMICALS IN DRUMS AND OTHER PACKAGES - KSHs.120,000,000 E)ON STOCK OF FOAM BLOCKS CURED/SEMI CURED - KSHs.23,000,000 F)ON PAPER FOR FOAMING - KSHs.4,000,000	205,000,000
5	ON SPARE PARTS	3,000,000
6	ON NEW LADDER BERG FOAMING MACHINE ON PLOT NO.4191	115,000,000
7	ON ALARM/ELECTRIC FENCE ACTIVATING DEVICES AND ACCESSORIES/CCTV	2,000,000
8	ON OFFICE EQUIPMENT, COMPUTERS AND THE LIKES	3,000,000
9	ON AUTOMATIC SECURITY ALARM SYSTEM AND ACCESSORIES	400,000
Total Sum Insured:		688,400,000

Earthquake Excess: 2% of sum insured per location, Maximum Kshs. 5,000,000

Excess: (Ksh) 0

Remarks

Applicable Clause/Warranties:

1. BREACH OF WARRANTIES

20. MALICIOUS DAMAGE ENDT.(F)

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|---|------------------------------------|
| 2. ADJOINING BUILDING | 21. MISDESCRIPTION CLAUSE |
| 3. DEFINITION OF BUILDINGS | 22. MORTGAGE CLAUSE |
| 4. BUSH FIRE CLAUSE | 23. MUNICIPAL PLANS SCRUTINY FEE |
| 5. EARTHQUAKE, FIRE AND SHOCK END | 24. OTHER TENANTS CLAUSE |
| 6. EXCESS CLAUSE - EARTHQUAKE
EXTENSION | 25. P.M.O.W - I |
| 7. CASH AND CARRY PREMIUM WARRANTY | 26. PAYMENT ON ACCOUNT CLAUSE |
| 8. INSURANCE PREMIUM FINANCE
WARRANTY-chris clause | 27. PUBLIC UTILITIES |
| 9. ARCHITECTS QUANTITY SURVEYORS | 28. PUBLIC AUTHORITIES CLAUSE |
| 10. CONSULTING ENGINEERS FEES | 29. REINSTATEMENT OF LOSS CLAUSE |
| 11. COST OF RE-ERECTION CLAUSE | 30. REINSTATEMENT VALUE CLAUSE |
| 12. INTERNAL REMOVAL CLAUSE | 31. RIOT AND STRIKE ENDORSEMENT(F) |
| 13. ELECTRICAL CLAUSE (III) | 32. SAFE AND BOOKS CLAUSE |
| 14. FIRE BRIGADE CLAUSE | 33. SPECIAL PERILS ENDORSEMENT |
| 15. ALTERATIONS AND REPAIRS CLAUSE | 34. SPONTANEOUS COMBUSTION |
| 16. COST OF DEMOLITION AND CLEARING | 35. STANDARD EXPLOSION ENDORSEMENT |
| 17. CAPITAL ADDITIONS CLAUSE | 36. TEMPORARY REMOVAL CLAUSE |
| 18. ALL OTHER CONTENTS CLAUSE | 37. TENANTS CLAUSE |
| 19. LIEN CLAUSE | |

DATE OF SIGNATURE OF PROPOSAL FORM AND DECLARATION: 01-01-2022

PREPARED BY: AN

Approval By: ANYOIKE

Signed at HEAD OFFICE ON : 30/04/2022

For: **OCCIDENTAL INSURANCE COMPANY LIMITED**

Signature

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Address :	P.O.BOX 230 KISUMU
Occupation:	FOAM MANUFACTURERS
PIN NO:	P000627032R
Tel:	
Email:	accounts@unicorninsurance.com

Currency: Kenyan Shilling(Ksh)

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Earthquake	
Sub Total	5,163,000
ITL	10,326
PCF	12,908
Total	5,186,234
F.A.P.	5,163,000

Period Of Insurance:

(a) **From 01/01/2023 To 01/01/2024**

(b) and any subsequent period for which you shall pay and we accept a renewal premium

Renewal Date: 02/01/2024

Location 1	PLOT NOSLR 4188,4189,4190&4191 KORANDO SUB-LOCATION.KISUMU. PLOT NOSLR 4188,4189,4190&4191 KORANDO SUB-LOCATION.KISUMU.	
	Description of the Property Insured	Sum Insured (Ksh)
1	ON BUILDING OF FIRST CLASS CONSTRUCTION THE PROPERTY OF THE ISNURED CONSISTING OF GODOWNS	245,000,000

	AND OFFICE BLOCKS INCLUDING SHEDS AND WALLS A) LR NO. KISUMU/KORANDO/4190 @ KShs.60,000,000 B) LR NO. KISUMU/KORANDO/4191 @ KShs.60,000,000 C) LR NO. KISUMU/KORANDO/4189 @ KShs.75,000,000 D) LR NO. KISUMU/KORANDO/4188 @ KShs.50,000,000	
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8	ON OFFICE EQUIPMENT, COMPUTERS AND THE LIKES	3,000,000
9	ON AUTOMATIC SECURITY ALARM SYSTEM AND ACCESSORIES	400,000
Total Sum Insured:		688,400,000

Earthquake Excess: 2% of sum insured per location, Maximum Kshs. 5,000,000

Excess: (Ksh)

Remarks

It is hereby declared and agreed that w.e.f 01/01/2022,cover in respect to the written Fire Consequential loss policy is deemed cancelled so as to allow the policy be reissued with reinsurance allocations as per instructions received dated 26/04/2022.

Applicable Clause/Warranties:

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| 1. INSURANCE PREMIUM FINANCE WARRANTY-chris clause | 20. MORTGAGE CLAUSE |
| 2. SPONTANEOUS COMBUSTION | 21. LIEN CLAUSE |
| 3. SAFE AND BOOKS CLAUSE | 22. TENANTS CLAUSE |
| 4. MISDESCRIPTION CLAUSE | 23. OTHER TENANTS CLAUSE |
| 5. MALICIOUS DAMAGE ENDT.(F) | 24. TEMPORARY REMOVAL CLAUSE |
| 6. ARCHITECTS QUANTITY SURVEYORS | 25. PUBLIC AUTHORITIES CLAUSE |
| 7. CONSULTING ENGINEERS FEES | 26. BREACH OF WARRANTIES |
| 8. MUNICIPAL PLANS SCRUTINY FEE | 27. PUBLIC UTILITIES |
| 9. COST OF RE-ERECTION CLAUSE | 28. ADJOINING BUILDING |
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| 15. COST OF DEMOLITION AND CLEARING | 34. EXCESS CLAUSE - EARTHQUAKE EXTENSION |
| 16. REINSTATEMENT OF LOSS CLAUSE | 35. P.M.O.W - I |
| 17. CAPITAL ADDITIONS CLAUSE | 36. RIOT AND STRIKE ENDORSEMENT(F) |
| 18. REINSTATEMENT VALUE CLAUSE | 37. CASH AND CARRY PREMIUM WARRANTY |
| 19. ALL OTHER CONTENTS CLAUSE | 38. ELECTRICAL CLAUSE 1 |

DATE OF SIGNATURE OF PROPOSAL FORM AND DECLARATION: 01-01-2022