

R/184465

RISK / DEBIT NOTE																		
INSURED NAME	SS DHILLON TRANSPORTERS LTD P. O. BOX 72673 - 00200 NAIROBI																	
CLASS OF POLICY	FIDELITY GUARANTEE																	
PERIOD	1ST JANUARY, 2024	TO	31ST DECEMBER, 2024															
SUMMARY OF COVER	Indemnify the insured against direct loss of money and or in many case also loss of stock that he might sustain through acts of dishonest by an employee in the course of employment																	
INTEREST AND SUM INSURED	<table border="1"> <thead> <tr> <th>Description of employees</th> <th>Limit of Guarantee</th> <th>Premium</th> </tr> </thead> <tbody> <tr> <td>ON ALL EMPLOYEES OF THE INSURED(63)</td> <td>6,000,000 each</td> <td>180,000.00</td> </tr> <tr> <td>Aggregate // Collusion Limit.</td> <td>12,000,000.00</td> <td>✓ 360,000.00</td> </tr> <tr> <td>Percapita on 62 Employees</td> <td></td> <td>62,000.00</td> </tr> <tr> <td>TOTAL PREMIUM</td> <td></td> <td>602,000.00</td> </tr> </tbody> </table>			Description of employees	Limit of Guarantee	Premium	ON ALL EMPLOYEES OF THE INSURED(63)	6,000,000 each	180,000.00	Aggregate // Collusion Limit.	12,000,000.00	✓ 360,000.00	Percapita on 62 Employees		62,000.00	TOTAL PREMIUM		602,000.00
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SPECIAL CLAUSES	Discovery period i) after termination of employment - 12 months ii) after lapse of policy - 12 months Automatic reinstatement of loss Including collusion with other employees Including legal action against employee if required by the insurers Twelve month retro-active cover Automatic additions/ deletions of staff Kenya jurisdiction clause Auditors fees extension (limits. 100,000/-) Adjustment clause Cancellation Notice 30 Days Waiver of formal proposal form Waiver of reference Clause																	
EXCESS	10% of claim amount Subject to a minimum of Kshs. 20,000.00																	
AGENT INSURER	D & G INSURANCE BROKERS LTD OCCIDENTAL INSURANCE CO. LTD																	
Date	Type of Risk FIDELITY GUARANTEE	Basic Premium ITL PHCF Stamp Duty Total Premium	602,000.00 1,204.00 1,505.00 604,709.00															

