



POLICY RENEWAL ADVICE

Agency:	NOMURA	INSURANCE	BROKERS	LIMITED
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Class:

Fire

Insured	DHIMAHI TRANSPORT LTD	Premium
		K.Shs
Pin No:	P051738602J	Basic 52,870 45,492.00
Address	P.O. Box 83656 80100 MOMBASA KENYA	E\quake 5,375 4,625.00
Business	HAULAGE CONTRACTORS	58, 245 50, 117.00
Policy No	OLG/F/04/8138/01	ITL 116 100.00
Document Ref. No:		
Renewal No.	OLG/R/04/56072/01	PCF 145 125.00
Period of Insurance	From 22 - Jan - 2024 To 22 - Jan - 2025	Total_S\$, (06 50,342.00
	Cum Inguinad	011

Perils Covered	Sum Insured	Situation	
AS PER POLICY	K.Shs 21,500,000/-	PLOT NO.MSA/BLOCK 1/474, SHIMANZI, MOMBASA	

Item No.1

ON BUILDINGS INCLUDING ALL ALLIED STRUCTURES AND SERVICES OCCUPIED AS WORKSHOP, OFFICES AND PRINTING PRESS

K.Shs 10,000,000/-

ON MACHINES, SPARES, TOOLS AND ALL OTHER TRADE CONTENTS PERTAINING TO INSUREDS TRADE OWNED OR HELD IN TRUST

K.Shs 250,000/-

Item No.3

ON STOCKS OF MOTOR VEHICLES HELD IN TRUST OR ON COMMISSION

K.Shs 10,000,000/-

ON FURNITURE, FIXTURES, FITTINGS AND ALL OTHER CONTENTS

K.Shs 250,000/-

Item No.5

ON DEMOLITION AND DEBRIS REMOVAL

K.Shs 1,000,000/-

Total

K.Shs 21,500,000/-

BASIS OF SETTLEMENT:

BUILDING/PLANT AND MACHINERY - REINSTATEMENT FOLLOWING REPLACEMENT

STOCKS - INDEMNITY

ESCALATION CLAUSE-BUILDINGS-15%

Subject to the attached Clauses/Warranties/Endorsements

- 1 85% AVERAGE CLAUSE
- 2 ADJOINING BUILDING
- 3 ALL OTHER CONTENTS CLAUSE
- 4 ALTERATIONS AND REPAIRS CLAUSE
- 5 BREACH OF WARRANTIES
- 6 BUSH FIRE CLAUSE
- 7. CASH & CARRY PREMIUM WARRANTY
- 8 COST OF DEMOLITION
- 9 COST OF DEMOLITION & CLEARING
- 10 DESIGNATION OF PROPERTY CLAUSE
- 11 ELECTRICAL CLAUSE (III)
- 12 ESCALATION CLAUSE:
- 13 EXCESS CLAUSE EARTHQUAKE EXTENSION
- 14 FIRE BRIGADE CLAUSE
- 15 INTERNAL REMOVAL CLAUSE
- 16 MALICIOUS DAMAGE ENDT.(F)
- 17 OTHER TENANTS CLAUSE
- 18 REINSTATEMENT OF LOSS CLAUSE

NOMURA INSURANCE BROKERS LTD

HEAD OFFICE - MOMBASA

1ST FLOOR CITY HOUSE, NYÉRERE AVENUE,
P. O. BOX 86752 - 80100

TEL:254-41-2315409, 2312769

MOBILE: 254-722 206462/734 600835 general@nomurakenya.com, accounts@nomurakenya.com

www.nomurakenya.co.ke



NAIROBI - BRANCH

802 WESTSIDE TOWERS, BROOKSIDE ROUNDABOUT, LOWER KABETE ROAD, WESTLANDS, NAIROBI P. O. BOX 27608 - 00506

MOBILE: 254-716 271258/738 867263 nairobi@nomurakenya.com

RISK NOTE

INSURED	DHIMAHI TRANSPORT LIMITED	Risk Note No: RRE/040/1134176			
	P.O. Box 83656 - 80100 A/C No: DH-2317				
	Mombasa	PIN No: P051738602J			
BUSINESS / OCCUPATION	HAULAGE CONTRACTORS				
CLASS OF INSURANCE	FIRE & ALLIED PERILS				
COVER	Indemnity against damage or destruction by Fire & lightning, Riot, Strike & Civil Commotion, Malicious Damage,				
POLICY NO	Earthquake, Fire & Shock, Standard Explosion, Bush Fire, Spontaneous Combustion Special Perils(A-H) OLG/F/04/8138/01				
PERIOD OF INSURANCE	22/JANUARY/2024 To: 22/JANUARY/2025				
	Supplemental Service State (Service State Service Se				
SUM INSURED	KES 21,500,000				
SITUATION	PLOT NO. MSA/BLOCK 1/474, SHIMANZI, MOMBASA				
INTEREST / SUM INSURED	Interest Insured		Sum Insured Kes.		
			10,000,000/-		
	b. On Machines, spares, tools & all other trade Contents pertaining to the insured's trade owned or held in trust		250,000/-		
	c. On stocks of Motor vehicles held in trust or on commission whilst stored		10,000,000/-		
	d. On furniture, fixtures, fittings and all other contents e. On Demolition and debris removal		250,000/- 1,000,000/-		
			04.500.0004		
	Total Sum Insured		21,500,000/-		
BASIS OF SETTLEMENT	Buildings / Plant & Machinery Reinstatement following replacement				
		demnity			
SUBJECT TO	85% Average Clause		1		
	Deletion of Petrol & Mineral Oil Warranty	627	1 %		
EXTENSIONS	Electrical Clause III				
	Escalation Clause (Buildings) - 15% Political Violence & Terrorism Risk				
WARRANTIES/RESTRICTIVE CLAUSES	Safe & Books Clause As Per Policy				
DEDUCTIBLE/ EXCESS PAYABLE IN THE EVENT OF A CLAIM	Earthquake - 2% of Sum Insured - Max. Kes. 5,000,000/- PVT - 5% of each & every loss - Min. 0.5% of Sum Insured Other Excess - NIL				
PREMIUM (KES)		Premium Paya PREMIUM: 58,2	15.00		
		ITL: 1	75.00 14.00		
			31.00 0.00		
*		S/DUTY: TOTAL: 72,5	15.00		
INSURER	OCCIDENTAL INS. CO. LTD				
COMMENT	KINDLY RENEW THE ABOVE POLICY AND LET US HAVE YOUR RENEWAL ENDORSEMENT ACCORDINGLY.				
	t as per this Risk Note. In the event the Policy document issu				

The Insurer: Please issue Policy document as per this Risk Note. In the event the Policy document issued is not in strict accordance with this Risk Note, the terms of this Risk Note shall prevail until agreed otherwise in writing by Nomura Insurance Brokers Ltd.

Signed for and on behalf of NOMURA INSURANCE BROKERS LTD

/JI At: MOMBASA

On: 20/1/2024

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