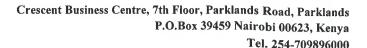


	RISK/DEF	BIT NOTE		
INSURED	JAY RAJ ENTERPRISES LTD/ I&M BANK	LTD		
NAME	P.O. BOX 9128 - 00300 NAIROBI			
CLASS OF	FIRE & ALLIED PERILS			POLICY NO.
POLICY				OIC/F/04/10041/12
PERIOD	19TH DECEMBER, 2023	TO	19TH DECEMBER, 2024	
SUMMARY OF COVER	Indemnify the insured against loss or damag as a result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



OCCIDENTAL

## **POLICY RENEWAL ADVICE**

Agency: D & G INSURANCE BROKERS LIMITED

Class:

Fire

Insured	JAY RAJ ENTERPRISES LIMITED	Premium K.Shs	
Pin No: Address Business	P.O. Box 9128 - 00300 NAIROBI KENYA GODOWN	Basic E\quake	111,165.00 9,225.00 120,390.00
Policy No Document Ref. No:	OIC/F/04/10041/12	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

Sum Insured

K.Shs 36,800,000/-

clause, ipf, cash and carry,

Item No.1

ANNUAL RENT RECEIVABLE

**Perils Covered** 

b/fire, m/damage, s/perils,

s/explossion, s/combustion,

earthquake fire and shock,

f.brigade, Lien clause,

Motgage clause, Loss payee

K.Shs 4,800,000/-

Situation

GILGIL INDUSTRIAL PARK, GILGIL

ROAD, INDUSTRIAL AREA, PLOT NO.

LR. NO. 209/20024, GODOWN NO. 8

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

AND 9

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