

SCHEDULE

Class of Policy: Industrial All Risk

Agent UNIVERSAL INSURANCE BROKERS LIMITED		Policy No. :OLG/IAR/04/13971/12	
<div>The Insured : AFRICA BLOOMS LTD RABO BANK</div> <div>Address : P.O.Box 48232-00100 NAIROBI KENYA</div> <div>Pin No : P051347189S</div> <div>Business : TBA</div> <div>Policy No. : OLG/IAR/04/13971/12</div> <div>Renewal No.: OLG/R/04/550705/01</div> <div>Period of Insurance : <div>From : 01 - Jan - 2022</div><div>To 16 00 Hrs on : 01 - Jan - 2023</div></div>		<div>K.Shs</div> <div>Basic 1,683,602.00</div> <div>E/Quake 91,569.00</div> <div><div></div></div> <div>1,775,171.00</div> <div>ITL 3,550.00</div> <div>PCF 4,438.00</div> <div>Stamp duty 0.00</div> <div><div></div></div> <div>1,783,159.00</div> <div><div></div></div> <div>F.A.P. 1,683,602.00</div>	
Description of Perils Insured:		Total Sum Insured	Situation
EQ.F AND SHOCK,M.D, SP.PERILS, B/FIRE, SAFE AND BOOKS, RIOT AND STRIKE (F)		K.Shs 603,914,235	PLOT L.R. NO. 9770/11, NAKURU
<u>Item Description</u>		Sum Insured K.Shs	
<u>SECTION A - MATERIAL DAMAGE</u>			
Item 1			
ON ALL STRUCTURE OF GREEN HOUSES INCLUDING ALL FITTINGS AND ACCESSORIES (EXCLUDING POLYTHENE SHEETS COVERS) ERECTED ON THE FARM		K.Shs 263,500,000 /-	
Item 2			
ON ALL STOCK IN TRADE E.G. ALL TYPES OF SPARES, FERTILIZERS, CHEMICALS, PACKING MATERIALS, CHEMICALS, SPRAY SYSTEM, COMPRESSORS, MOTORS, BIOMETRIC UNITS, MISCELLANEOUS TOOLS, ANY OTHER EQUIPMENT ON THE FARM AND OTHER ITEMS ASSOCIATED WITH THE INSURED TRADE		K.Shs 31,228,727 /-	
Item 3			
ON ALL MACHINERY AND EQUIPMENT E.G. GENERATORS INCLUDING KPLC TRANSFORMERS, ALL ELECTRICAL, ELECTRICAL FENCES, MAIN PANELS & DISTRIBUTION NETWORK, AIR COMPRESSORS, STRAPPING MACHINES, DISINFECTION UNITS, FLOWER TROLLEYS, WELDING MACHINES, REVERSE OSMOSIS PLANT, WEIGHING MACHINES, BOREHOLE TESTING, MACHINES, SOLAR HEATING PANELS, FRIDGE, MICROWAVE OVEN, HYDROPONICS SYSTEM, ETC		K.Shs 141,729,168 /-	
Item 4			
ON FURNITURE, FIXTURES & FITTINGS INCL. ALL OTHER OFFICE AND COMPUTER EQUIPMENT E.G DIGITAL CAMERA, OTHER CAMERAS, PROJECTOR, LAPTOPS, CCTV, COMPUTERS, PHOTOCOPY MACHINES, TELEPHONES, SCANNERS, PRINTERS & OTHER RELEVANT EQUIPMENT		K.Shs 7,950,976 /-	
Item 5			
ON BEARER PLANTS INCLUDING THE SALEABLE AND EXPORTABLE CUT FLOWERS		K.Shs 29,120,000 /-	
Item 6			
ON ALL BUILDINGS ASSOCIATED WITH THE INSURED TRADE E.G. COLD ROOMS, DAMS, RESERVOIRS, GENERATOR HOUSE, FERTIGATION HOUSE, SPRAY HOUSE, PACK HOUSE AND ANY OTHER ERECTIONS ON THE FARM		K.Shs 66,346,970 /-	
Item 7			
On Polythene Cover only erected all Greenhouses on the farms		K.Shs 32,000,000 /-	
<u>SECTION B - BUSINESS INTERRUPTION</u>			
Item 1			
GROSS PROFIT INCLUDING WAGES 0.24% x 3 MONTHS		K.Shs 31,038,394 /-	
Item 2			
AUDITORS FEES & TAX CONSULTANTS FEE		K.Shs 1,000,000 /-	
Exclusions & Remarks:			

OCCIDENTAL INSURANCE COMPANY LIMITED

Fire and Domestic Package Renewal Bordereau For the Period from 01-01-2023 to 05-12-2023

Sl. No	Issued on	Renewal Number	Policy No	Name of Insured	Period		Sum Assured	Domestic Package		Fire Industrial		Total Premium	ITL	PCF	Net Premium	Broker/Agent	Comm. %	Comm. Amt	
					From	To		Premium	E:Quake	Industrial	E:Quake								Premium
	13-03-2023	OLGR03/545230/01	OLGDP/03/2257/01	T.R. BOSWELL & P. R. BOSWELL	27-01-2023	27-01-2024	1,000,000	3,968	209		4,177	8	10	4,195	UNIVERSAL INS.I	20	835		
	13-03-2023	OLGR03/545231/1/2	OLGDP/03/1871/1/2	JASUNATI R. PATEL	01-12-2022	01-12-2023	6,100,000	27,612	1,453		29,065	58	73	29,196	UNIVERSAL INS.I	20	5,813		
	10-03-2023	OLGR04/545233/10	OICFR/04/1156/08	MFUJAJI ENTERPRISES	04-10-2022	04-10-2023	3,547,600			8,426	443		22	8,909	UNIVERSAL INS.I	25	2,217		
	13-03-2023	OLGR03/545234/01	OICDP/03/97/82/01	T.R. BOSWELL & P.R. BOSWELL	27-01-2023	27-01-2024	1,200,000	4,443	234		4,677	9	12	4,698	UNIVERSAL INS.I	20	935		
	13-03-2023	OLGR03/545235/01	OLGDP/03/4142/01	T. R. BOSWELL & P.R. BOSWELL	27-01-2023	27-01-2024	4,500,000	5,763	303		6,066	12	15	6,093	UNIVERSAL INS.I	20	1,213		
	10-03-2023	OLGR04/545236/01	OLGFR/04/4634/01	J.A. PATEL & CO. LTD	31-01-2022	31-01-2024	1,500,000			4,132	218		9	4,370	UNIVERSAL INS.I	25	1,098		
	10-03-2023	OLGR04/545237/01	OLGFR/04/4636/01	JAGDISHBHAI A. PATEL & OTHERS	31-01-2023	31-01-2024	5,000,000			17,100	900		36	18,081	UNIVERSAL INS.I	25	4,900		
	03-03-2023	OLGR03/545239/01	OLGDP/03/0079/01	BHAGVANJJI & CO. LTD	01-01-2023	01-01-2024	30,160,000	71,687	3,773		75,460	151	189	75,800	UNIVERSAL INS.I	20	15,092		
	10-03-2023	OLGR04/545240/01	OICFR/04/1814/01	PROGRESSIVE FITNESS LTD	10-01-2023	10-01-2024	75,000,000			120,769	6,356		254	318	127,697	UNIVERSAL INS.I	25	31,781	
	07-03-2023	OLGR04/545242/12	OICFR/04/1973/1/2	KAMSONS LTD	11-02-2023	31-12-2023	146,000,000			168,490	8,668		355	443	178,156	UNIVERSAL INS.I	25	44,340	
	09-03-2023	OLGR04/545249/03	OICFR/04/1953/02	BANK OF INDIA -KENYA	01-02-2022	01-03-2024	107,500,000			102,919	5,417		217	271	108,824	UNIVERSAL INS.I	25	27,084	
	09-03-2023	OLGR04/545250/01	OICFR/04/1909/02	PRIMA ROSA FLOWERS LTD	11-02-2023	31-12-2023	194,000,000			359,873	18,941		758	947	390,519	UNIVERSAL INS.I	25	94,704	
	13-03-2023	OICR/POL/545251/02	OICFR/OL/181534/02	INDOONS EAST AFRICA LTD	28-02-2023	27-02-2024	25,000,000			12,500			25	31	12,556	UNIVERSAL INS.I	15	1,875	
	13-03-2023	OLGR04/545252/02	OICFR/04/181530/2	INDOONS EAST AFRICA LTD	28-02-2023	28-02-2024	25,000,000			64,571	3,398		136	170	68,275	UNIVERSAL INS.I	25	16,992	
*	14-03-2023	OLGR04/545253/01	OLGIAR/04/1397/1/2	AFRICA BLOOMS LTD	01-01-2023	01-01-2024	366,276,745			812,494	42,763		1,711	2,138	859,106	UNIVERSAL INS.I	25	213,814	
	24-03-2023	OLGR04/545254/01	OLGIAR/04/139827/12	XPRESSION FLORA LTD	01-01-2023	01-01-2024	819,467,089			1,971,041	103,739		4,150	5,187	2,094,117	UNIVERSAL INS.I	25	518,695	
	14-03-2023	OLGR04/545255/01	OLGIAR/04/139831/12	SOJANMI SPRINGFIELDS LTD	01-01-2023	01-01-2024	990,218,670			2,168,059	114,108		2,282,167	4,564	5,705	2,292,436	UNIVERSAL INS.I	25	570,542
	14-03-2023	OLGR04/545256/01	OLGIAR/04/139867/12	BLOOM VALLEY LTD	01-01-2023	01-01-2024	659,693,717			1,418,940	74,681		2,987	3,734	1,500,342	UNIVERSAL INS.I	25	373,405	
	16-03-2023	OLGR03/545257/02	OLGDP/03/8810/02	WOODLAND MANAGEMENT LTD C/O DIDAR CO	17-02-2023	17-02-2024	164,250,000			240,350	12,550		506	633	254,139	UNIVERSAL INS.I	20	50,600	
	24-03-2023	OLGR04/545260/11	OICFR/04/16109/11	THIKA CLOTH MILLS LTD.	07-11-2022	07-11-2023	3,000,000			7,125	375		15	19	7,534	UNIVERSAL INS.I	25	1,875	
	31-03-2023	OLGR03/545261/01	OICDP/03/1731/01	HOLLOWAY LTD	01-01-2023	01-01-2024	15,000,000	15,960	840		16,800	34	42	16,876	UNIVERSAL INS.I	20	3,380		
	31-03-2023	OLGR04/545262/01	OICFR/04/198931/12	BHAGVANJJI & CO. LTD	01-01-2023	31-12-2023	1,500,000			2,494	131		5	7	2,637	UNIVERSAL INS.I	25	656	
	31-03-2023	OLGR03/545263/01	OLGDP/03/0007/01	MAGNANAL L. DOOHIA	01-01-2023	01-01-2024	4,000,200	38,703	2,037		40,740	81	102	40,923	UNIVERSAL INS.I	20	8,148		
	31-03-2023	OLGR03/545264/01	OICDP/03/1684/01	DHARMESH M. VAYYA	01-01-2023	01-01-2024	30,000,000	33,345	1,755		35,100	70	88	35,258	UNIVERSAL INS.I	20	7,020		
	31-03-2023	OLGR04/545266/01	OICFR/04/1654/11/2	KAY CONSTRUCTION CO LTD	01-01-2023	31-12-2023	7,500,000			14,250	750		30	38	15,068	UNIVERSAL INS.I	25	3,750	
	31-03-2023	OLGR03/545267/01	OICDP/03/1731/01	MR & MRS K. K. PATEL	01-01-2023	01-01-2024	6,000,000	6,394	336		6,720	13	17	6,750	UNIVERSAL INS.I	20	1,344		
	31-03-2023	OLGR03/545268/01	OICDP/03/1697/01	KALYANA SHIVJI PATEL	26-01-2022	26-01-2023	5,500,000	9,747	513		10,260	21	26	10,307	UNIVERSAL INS.I	20	2,052		
	26-04-2023	OLGR04/545269/01	OLGIAR/04/1014/01	NECHHA INVESTMENT LTD	01-01-2023	01-01-2024	194,500,000			505,100	26,584		1,063	1,329	534,076	UNIVERSAL INS.I	25	132,921	
	06-04-2023	OLGR03/545272/01	OICDP/03/1803/01	NAMREEF LTD	01-01-2023	01-01-2024	257,926,195	307,992	16,210		324,192	648	810	325,650	UNIVERSAL INS.I	20	64,839		
	27-04-2023	OLGR03/545273/01	OICDP/03/1016/01	RAJU RAJA	01-01-2023	01-01-2024	10,400,000	96,895	5,100		101,995	204	255	102,454	UNIVERSAL INS.I	20	20,399		
	27-04-2023	OLGR03/545274/01	OICDP/03/1016/01	RAJU RAJA	01-01-2023	01-01-2024	5,000,000	67,751	3,566		71,317	143	178	71,639	UNIVERSAL INS.I	20	14,263		
	27-04-2023	OLGR03/545275/01	OICDP/03/1016/01	RAJU RAJA	01-01-2023	01-01-2024	27,000,000	43,875	6,750		50,625	101	127	50,853	UNIVERSAL INS.I	20	10,125		
	27-04-2023	OLGR03/545276/01	OICDP/03/1016/01	RAJU RAJA	01-01-2023	01-01-2024	14,640,000	15,535	818		16,353	33	41	16,427	UNIVERSAL INS.I	20	3,271		
	27-04-2023	OLGR03/545277/01	OICDP/03/1016/01	RAJU RAJA	01-01-2023	01-01-2024	17,500,000	18,570	977		19,547	39	49	19,635	UNIVERSAL INS.I	20	3,909		
	27-04-2023	OLGR03/545278/01	OICDP/03/1016/01	RAJU RAJA	01-01-2023	01-01-2024	10,500,000	9,104	2,625		11,729	23	29	11,781	UNIVERSAL INS.I	20	2,346		
	27-04-2023	OLGR03/545279/01	OICDP/03/1006/01	AKSHAY P. GUPTA	01-01-2023	01-01-2024	3,803,000	39,016	2,054		41,070	82	103	41,285	UNIVERSAL INS.I	20	8,214		
	27-04-2023	OLGR04/545280/01	OICDP/04/17564/12	HOLLOWAY PROPERTIES	01-01-2022	01-01-2023	5,000,000			10,640	560		22	28	11,250	UNIVERSAL INS.I	25	2,800	
	27-04-2023	OLGR03/545284/01	OICDP/03/17900/01	HEENA MUKESHKUMAR SAGAR	18-01-2022	18-01-2024	20,000,000	23,228	1,222		24,450	49	61	24,560	UNIVERSAL INS.I	20	4,890		
	27-04-2023	OLGR04/545285/01	OLGFR/04/1882/01	RATILALI MAKANJJI GUDKA & COLTD	16-01-2023	16-01-2024	1,400,000			5,054	266		11	13	5,344	UNIVERSAL INS.I	25	1,330	
	11-04-2023	OLGR03/545286/01	OICDP/03/1719/01	H. P. RAMA	28-01-2023	28-01-2024	63,923,800	547,652	28,824		576,476	1,153	1,441	579,070	UNIVERSAL INS.I	20	115,295		
	27-04-2023	OLGR03/545287/01	OICDP/03/1731/01	MR. & MRS. K.K. PATEL	01-01-2023	01-01-2024	23,500,000	54,302	2,858		57,160	114	143	57,417	UNIVERSAL INS.I	20	11,432		
	27-04-2023	OLGR03/545288/12	OICDP/03/1731/12	HOLLOWAY LTD	01-01-2023	01-01-2024	79,278,652	77,307	19,820		97,127	194	243	97,564	UNIVERSAL INS.I	20	19,425		
	27-04-2023	OLGR03/545289/12	OLGDP/03/9875/12	REEF SECURITIES LTD	01-01-2023	31-12-2023	23,946,000	56,872	2,893		59,665	120	150	60,135	UNIVERSAL INS.I	20	11,973		
	18-05-2023	OLGR03/545290/01	OICDP/03/1419/01	TEJAL K. DOOHIA	01-01-2023	01-01-2024	13,014,103	121,748	6,408		128,156	256	320	128,732	UNIVERSAL INS.I	20	25,631		
	11-04-2023	OLGR03/545291/02	OLGDP/03/8119/02	PEPONI APARTMENT LTD	01-02-2023	01-02-2024	96,000,000	104,519	5,501		110,020	220	275	110,515	UNIVERSAL INS.I	20	22,004		
	27-04-2023	OLGR03/545294/01	OLGDP/03/9163/01	BHARATI V PATTINI & ALYA B PATTINI	31-01-2023	12-01-2024	13,000,000	21,802	1,148		22,950	46	57	23,053	UNIVERSAL INS.I	20	4,590		
	27-04-2023	OLGR03/545295/01	OICDP/03/1860/01	G. K. SHAH & FAMILY	16-01-2023	16-01-2024	500,000	6,070	320		6,390	13	16	6,419	UNIVERSAL INS.I	20	1,278		
	27-04-2023	OLGR03/545296/12	OICDP/03/1731/11/2	HOLLOWAY LTD	01-01-2023	31-12-2023	11,000,000	11,894	626		12,520	25	31	12,576	UNIVERSAL INS.I	20	2,504		
	27-04-2023	OLGR03/545297/01	OICDP/03/17309/01	HOLLOWAY LTD	01-01-2023	01-01-2024	36,000,000	43,035	2,265		45,300	91	113	45,504	UNIVERSAL INS.I	20	9,060		
	27-04-2023	OLGR04/545298/10	OLGFR/04/2704/10	K.B. FREIGHTERS LTD	03-10-2022	02-10-2023	650,000			1,544	81		3	4	1,632	UNIVERSAL INS.I	25	406	