



RISK / DEBIT NOTE			
INSURED NAME	HANDYMAN STAFFING SOLUTIONS LIMITED- DEVKI STEEL MILLS LIMITED P O BOX 420 EMBAKASI		
CLASS OF POLICY	EMPLOYERS LIABILITY (COMMON LAW)		
PERIOD	1ST NOVEMBER 2023	TO	31ST OCTOBER 2024
SUMMARY OF COVER	<p>Indemnity against your legal liability under common law for damages and claimant costs and litigation expenses in respect of bodily injury by accident or disease or death caused to employees during the period of insurance and arising out of and in the course of that employment by the employer in the Business and directly related to breach of common law or statutory duty by the employer and in addition indemnity in respect of all costs and expenses incurred by the employer with the company written consent subject to the terms, jurisdiction clause, exception, conditions and warranties of the company's employers liability (common law) policy.</p>		
INTEREST & SUM INSURED	<u>OCCUPATION</u>	<u>NO. OF EMPLOYEES</u>	<u>E.A.E</u>
	AS PER THE LIST ATTACHED	1,018	397,768,386.96
	TOTAL	1,018	397,768,386.96
	LIMITS OF LIABILITY-OPTION A Any one person Kshs. 2,000,000.00 Any one occurrence Kshs. 10,000,000.00 Any one year Kshs. 20,000,000.00		
SPECIAL CLAUSES	Jurisdiction - Kenya Riot and Strike Extension Adjustment of Premium on declaration of wages cancellation notice- 30days casual and Temporally Employees Transportation Clause waiver of formal proposal form		
EXCESS	First Kshs.25,000.00 of each and every claim		
	FAP 2023 - 2024 Phase I - 75% 2024 - 2025 Phase II - 100%		
INSURER	OCCIDENTAL INSURANCE		
Date	Type of Risk	BASIC Premium Phase I	
		Policy Charge	
		PHCF	
		Stamp Duty	
		Total Premium	
	EMPLOYERS LIABILITY		