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RISK / DEBIT NOTE				
INSURED NAME	HAJEE A P BAVA AND CO. KENYA LIMITED & NANSIROH ENTERPRISES LTD P.O.BOX 1292 NAIROBI KENYA			
CLASS OF POLICY	COMMON LAW (EMPLOYERS LIABILITY)			POLICY NO.
PERIOD	IST DECEMBER 2023 To 30TH NOVEMBER 2024			
SUMMARY OF COVER	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 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.			
INTEREST & SUM INSURED	Occupation	No. of Employees		E.A.W
	SUPERVISOR	1	30,000.00	360,000.00
	FITTER	2	24,000.00	576,000.00
	WELDER	2	22,000.00	528,000.00
	RIGGER	2	20,000.00	480,000.00
	CUTTER	1	20,000.00	240,000.00
	HELPER	2	18,000.00	432,000.00
	Total	10		2,616,000.00
	Limits of liability Option B In respect of any one person In respect of any one accident In respect of any one insurance period			4,000,000.00 15,000,000.00 30,000,000.00
SPECIAL CLAUSES	Riot and strike extension Jurisdiction clause - Kenya Adjustment of premium on declarations of wages annually. Cancellation notice - 30 days Casual and temporary employee Transportation clause Waiver of formal proposal form			
INSURER	OCCIDENTAL INSURANCE CO. LTD			
EXCESS	Kshs. 25,000.00 of each and every claim			
Date	Type of Risk		Basic Premium	30,618.00
			Policy Charge	61.24
			PHCF	76.55
			Stamp Duty	40.00
	EMPLOYER LIABILITY (COMMON LAW) INSURANCE		Total Premium	30,795.78



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