



Crescent Business Centre, 7th Floor, Parklands Road,
P.O.Box 39459 Nairobi 00623, Kenya
Tel. 254-709896000

POLICY RENEWAL ADVICE

Agency: UNIVERSAL INSURANCE BROKERS LIMITED

Class: Domestic Package

The Insured	MR. & MRS. ZULFIKAR K. JUMA	Premium K.Shs.
Address	P.O.Box 18305, NAIROBI	Basic 85,320
Pin No:		E\quake 8,880
Business	TBA	94,200
Policy No.	OIC/DP/03/16454/01	ITL 188
Renewal No.	OLG/R/03/551440/01	PCF 236
Period of Insurance	From 01 - Jan - 2023 To 01 - Jan - 2024	94,624

Perils Covered	Sum Insured	Situation
As Per Policy	See Below	KIAMBU ROAD

Section	Sum Insured Shs.
Section A Building	Building located at Kiambu Road KShs.30,000,000/-
Section B Contents	CONTENTS KShs.5,000,000/-
Section C All Risks	ALL RISKS KShs.520,000/-
Section D Work Injury Benefits Insurance	ONE DOMESTIC SERVANT
Section E Owner's Liability	OWNERS LIABILITY KShs.1,000,000/-
Section F Occupier's Liability	OCCUPIERS LIABILITY KShs.1,000,000/-

Excess

Policy subject to Theft Excess 10 % of Claim amount Minimum Kshs. 10,000.

Subject to the attached Clauses/Warranties/Endorsements

- 30 DAYS NOTICE OF CANCELLATION
- 5% SINGLE ARTICLE LIMIT - DP
- BREACH OF CONDITIONS
- BREACH OF WARRANTIES
- CASH & CARRY PREMIUM WARRANTY
- ELECTRICAL CLAUSE 1
- EXCESS CLAUSE - EARTHQUAKE EXTENSION
- FIRE AND EXPLOSION
- FIRE BRIGADE CLAUSE
- INSURANCE PREMIUM FINANCE WARRANTY
- MISDESCRIPTION CLAUSE
- P.M.O.W - I
- REASONABLE DUE CARE CLAUSE
- RIOT AND STRIKE ENDORSEMENT(F)
- SPECIAL CLAUSE FOR ELECTRONIC ITEMS
- STANDARD EXPLOSION ENDORSEMENT
- TEMPORARY REMOVAL CLAUSE

Issued at Nairobi this **26th** day of **September - 2023**

AKISANYA

Attorney