SGSS MEDICAL FUND – GOVERNANCE LOCK CERTIFICATE (v1.0)

This certificate formally declares that the SGSS Medical Fund Claims System has reached Governance Lock Version 1.0. The rules defined herein are constitutionally enforced in software and SHALL NOT be altered without formal Trustee resolution.

Locked Governance Rules

- Committee authority limited to KSh 150,000 per claim; Trustee ratification mandatory above this threshold.

- No claim status change permitted without linkage to a LOCKED Committee Meeting.

- Segregation of duties enforced: Approver, Reviewer, and Treasurer roles are mutually exclusive per claim.

- Every rejected or deducted claim amount must reference a specific SGSS Byelaw clause.

- Member benefit calculations are deterministic and non-discretionary.

- Medical diagnosis visibility restricted to MedicalReviewer role only.

- All medical attachment access (view/download) is logged with user, IP, and timestamp.

- Audit logs are append-only and immutable.

- Claims above authority thresholds require sequential Committee then Trustee approval.

- Appeals automatically suspend Committee actions until Trustee resolution.

Certificate Metadata

- System Version: SGSS-MF-1.0

- Lock Date: 06 February 2026

- Applicable Documents: SGSS Constitution (2015), Medical Fund Byelaws (May 2024)

- Scope: Claims Processing, Governance Enforcement, Financial Disbursement Controls

By approving this certificate, the Trustees and Management Committee acknowledge that governance enforcement is implemented at system level, reducing reliance on individual discretion and ensuring institutional continuity.

Approved and Locked By:

Chairperson, Management Committee _____ Date: _____

Trustee Representative _____ Date: _____

Principal Systems Auditor _____ Date: _____