

## POLICY SCHEDULE WIBA

**Agency :** ENDEAVORS INSURANCE AGENCY LTD  
**Policy No.:** CBD/P/605/149412/21  
**The Insurer:** FIDELITY SHIELD INSURANCE COMPANY LTD. **Currency :** **KSH**

**Name and Address of Insured**

JDYWW MATERIALS & MACHINE LTD  
 PIN :P051898856J  
 P.O. BOX 61759 00100  
 NAIROBI  
 KENYA  
**Telephone:**  
**Email Address:**

**Premium:** 42,000.00  
**Stamp Duty:** 40.00  
**Training Levy:** 84.00  
**PHFund:** 105.00  
**First Premium:** 42,229.00  
**Renewal Date:** 01/07/2022

**Business or Occupation of Insured**

Premium is Subject to adjustment in the terms of condition 8

**PERIOD OF INSURANCE**

- (a) From 01/07/2021 to 30/06/2022
- (b) Any subsequent period for which the Insured shall pay and the company shall accept a Renewal Premium
- (c) Each renewal of this Policy shall be a separate Period of Insurance.

**GEOGRAPHICAL AREA:**

**LIMITS OF COMPANY'S LIABILITY:**

- (a) Any One Person **Kshs. 4,000,000**
- (b) Any One Year **Kshs. 50,000,000**
- (c) Death up to 8 years annual earnings
- (d) PTD up to 8 years annual earnings
- (e) TTD Weekly earnings up to 104 weeks
- (f) Medical Expenses **100,000.00**
- Funeral Expenses **30,000.00**

**SCHEDULE OF EMPLOYEES**

Item no	Occupations of employees/Names	Estimated number of employees	Estimated annual salaries/ wages & other earnings on which premium is based
1	DRIVERS	2	1,200,000.00
<b>Totals:</b>		<b>2</b>	<b>1,200,000.00</b>

**Applicable Law :** The Work Injury benefits Acts, 2007

**BENEFITS:**

COVERAGE	COMPENSATION - PER EMPLOYEE
A) Death:	96 months earnings subject to the maximum amounts set out under the limit of liability above.
B) Permanent Total Disablement:	Percentages as set out in the First Schedule of Work Injury Benefits Act,2007 subject to the maximum amounts set out under the limits of

	liability above
C) Temporary Total/Partial Disablement:	As per the Work Injury Benefits Act,2007 subject to maximum of twelve months earnings
D) Medical Expenses:	Actual expenses incurred but limited to Kshs. 100,000/= per employee
E) Funeral Expenses:	Kshs. 30,000/= per deceased employee

(Salaries include wages and other earnings on which the premium is based)

**Policy Excess:** The insured shall be responsible for the first Ksh. 5,000/= of each and every claim, excluding claims for the funeral expenses

**SUBJECT TO ATTACHED CLAUSES**

SAFETY AND HEALTH COMMITTEES WARRANTY

WARRANTY 2(A)

GEOGRAPHICAL LIMITS

RIOT AND STRIKE

POLITICAL RISKS EXCLUSION CLAUSE

PREMIUM PAYMENT WARRANTY

TRANSPORTATION OF WORKERS CLAUSE

WARRANTY 8(A)

STATUTORY REQUIREMENTS

RECORDS WARRANTY

For and on behalf of FIDELITY SHIELD INSURANCE COMPANY LTD.

**Prepared By :**

MMUMU

Signed



On , 29/06/2021

