

POLICY SCHEDULE WIBA

Agency : ENDEAVORS INSURANCE AGENCY LTD
 Policy No.: CBD/P/605/009690/17
 The Insurer: FIDELITY SHIELD INSURANCE COMPANY LTD. Currency : KSH

Name and Address of Insured
 CHINA HENAN INTERNATIONAL CO-OP. GRP CO.
 LTD
 PIN :P051404997Q
 P.O. BOX 43260 00100
 NAIROBI
 KENYA
 Telephone:
 Email Address:

Premium: 108,000.00
 Stamp Duty: 40.00
 Training Levy: 216.00
 PHFund: 270.00
 First Premium: 108,526.00
 Renewal Date: 01/10/2018

Business or Occupation of Insured

PERIOD OF INSURANCE

Premium is Subject to adjustment in the terms of condition 8

- (a) From 01/10/2017 to 30/09/2018
- (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	Employees of the Insured	20	2,400,000.00
Totals:		20	2,400,000.00

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

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	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
- ✓ GEOGRAPHICAL LIMITS
- ✓ POLITICAL RISKS EXCLUSION CLAUSE
- ✓ RIOT AND STRIKE
- ✓ PREMIUM PAYMENT WARRANTY
- ✓ STATUTORY REQUIREMENTS
- ✓ WARRANTY 2(A)
- ✓ WAIVER OF PROPOSAL FORM
- ✓ FAILURE TO DECLARE WARRANTY/MINIMUM & DEPOSIT PREMIUM ADJUSTMENT CLAUSE
- ✓ WARRANTY 8(A)
- ✓ TRANSPORTATION OF WORKERS CLAUSE
- ✓ RECORDS WARRANTY
- ✓ CANCELLATION NOTICE 30 DAYS

For and on behalf of FIDELITY SHIELD INSURANCE COMPANY LTD.

Prepared By :

ZONGANGO



On 09th November, 2017