



APA INSURANCE LTD, WESTLANDS
P.O. Box 30065-00100 Nairobi Kenya
Telephone:
E-mail:info@apainsurance.org

RENEWAL POLICY SCHEDULE

Agency :	DIRECT	Class of Insurance:	DOMESTIC PACKAGE
Policy No.:	AA301/0003957/000/00		
Old Pol. No:	AA301/0003957/000/00	Risk Note Number:	
Name:	NILAY JAYANTILAL MALDE	Currency:	KSHS
Address:	P.O. BOX 41592 NAIROBI - KENYA	Premium:	26,750.00
Telephone:		Training Levy:	54.00
Email Address:		Stamp Duty:	0.00
PIN:	PIN :A002603455S	PHFund:	67.00
Occupation of Insured:		Total Premium:	26,871.00

PERIOD OF INSURANCE

- (a) From 03/07/2019 to 02/07/2020 both dates inclusive
(b) Renewal date: 03/07/2020
(c) Any subsequent period for which the Insured shall pay and the company shall accept a Renewal Premium

Location : PLOT NO. 1870/VI/209 MVULI ROAD WESTLANDS, NAIROBI

SECTION A - BUILDINGS

Item No.	Description	Sum Insured
1	Residential Building of First Class Construction situated at PLOT NO. 1870/VI/209 MVULI ROAD WESTLANDS, NAIROBI	10,000,000.00
	Total	10,000,000.00

SECTION B - CONTENTS

Item No.	Description	Sum Insured
1	Household contents (Single Article Limit- 5% of the Sum Insured)	400,000.00
	Total	400,000.00

SECTION C - ALL RISKS

Territorial Limits: KENYA

Item No.	Description	Sum Insured
1	I Phone X - IMEI NO. 353040097139611	122,000.00
2	IPHONE XS 256 S/N 357225092369588	128,000.00
	Total	250,000.00

SECTION D - WORK INJURY BENEFITS ACT

Item No.	Description/Occupation	No Of Employees	Wages/Salaries
1	1 Gardener & 2 domestic servants	3	1,500,000.00

SECTION E - OWNER'S LIABILITY

Description	Limit of liability
SEC E-OWNERS LIABILITY	1,000,000.00

SECTION F - OCCUPIERS' AND PERSONAL LIABILITY

Description	Limit of Liability
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No cover

LIMITS OF LIABILITY/EXCESSES

EARTHQUAKE 2% Of Sum Insured Max: 5,000,000.00

SEC B: 10% Each and Every Loss Min:..... 10,000

SEC C: 10% of Each & Every Loss Minimum Kshs 10,000.00

SEC C: Mobile phones /laptops -10% of Each & Every Loss Minimum Kshs 5,000.00

SUBJECT TO THE ATTACHED CLAUSES

1. ADJOINING BUILDINGS CLAUSE
2. AVERAGE CLAUSE
3. CANCELLATION CLAUSE
4. DEFINITION OF PROPERTY
5. EARTHQUAKE EXCESS CLAUSE
6. ELECTRICAL CLAUSE1
7. JURISDICTION
8. LOCKED BOOT CLAUSE
9. MALICIOUS DAMAGE
10. NUCLEAR ENERGY RISKS EXCLUSION
11. PAIR AND SETS CLAUSE
12. PETROL & MINERAL OIL WARRANTY1
13. POLITICAL RISKS EXCLUSION CLAUSE
14. PREMIUM PAYMENT WARRANTY
15. REINSTATEMENT VALUE CLAUSE
16. SINGLE ARTICLE LIMIT
17. SPECIAL PERILS A-H
18. STANDARD EXPLOSION
19. SUBROGATION
20. TERRITORIAL LIMITS
21. TERRORISM EXCLUSION CLAUSE
22. UNOCCUPANCY CLAUSE
23. WAR, CIVIL WAR EXCLUSION
24. WASTE & REFUSE CLAUSE

Prepared By : GETINDI

Date: 08-JUL-2019

In witness of the above, the undersigned being duly authorized by us has set his hand at **HEAD OFFICE** on 11/07/2019

For and on behalf of APA INSURANCE LTD

Authorized Signatory