

# **CONTACT CENTRE SERVICES AGREEMENT**

**between**

**First Assurance Ltd  
(Reg. No. C 19237)**

**and**

**CCI KENYA Limited  
(Registration No 2001/010225/07)**

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## 1 PARTIES

- 1.1 The parties to this Agreement are -
- 1.2 First Assurance Ltd; & CCI Kenya Limited

## 2 DEFINITIONS

- 2.1 In this Agreement, unless inconsistent-

- 2.1.1 "Agreement" means this agreement including annexures:
- 2.1.2 "Call Centre Services" or "Services" means the services to be delivered under this Agreement.  
  
"CCI" means CCI Kenya Limited (Registration No 2001/010225/07') a company duly incorporated in accordance with the company laws of Kenya and having its registered office at 5th Floor Purshottam Place, Westlands Road. Nairobi, Kenya.
- 2.1.3 "Campaign Launch" means the date a campaign goes to market. Where there is a mailing this would be the date of the mailing. If there is no mailing then this would be the date the first call to launch the campaign is made. Where there is no outbound call, the date the first inbound call is expected.
- 2.1.4 "Consultant" or "Agent" means the telemarketers or outbound/inbound contact centre agents who make or receive the calls, or field agents in the employment of CCI;
- 2.1.5 "Client" means First Assurance Ltd Kenya Ltd (Registration Number C.19237) a company duly incorporated in accordance with the company laws of Kenya whose registered office is at \_\_\_\_\_ Republic of Kenya (also referred to in this Agreement as "First Assurance" and "Client");
- 2.1.6 "Customer" means a natural or juristic person to whom a product has been sold by Client;
- 2.1.7 "Effective Date" means the date when both parties append their signature on the agreement.
- 2.1.8 "Live Campaign Procedures" means the procedures and actions that should take place once a campaign has gone live, up to and including the last day of activity on the campaign;
- 2.1.9 "Party/ies" means First Assurance and CCI;
- 2.1.10 "Post Campaign Procedures" means the actions and procedures that need to be followed once campaign activity has ended:
- 2.1.11 "Pre-Campaign Procedures" means any procedures that are required to be followed before any campaign goes live;

- 2.1.12 "Products" means the product offering to be made available to the Client customers, and offered by Client as defined in Annexure A and which include any other product as agreed to by the Parties from time to time;
- 2.1.13 "Services" means the contact centre services described in this Agreement and in detail in Annexure 1B
- 2.1.14 "Training" means any reference to training in the context of training of Consultants and specifically refers to training on all campaign related issues as per the final campaign brief. Training includes training on the following issues e.g.: - Product Training, Campaign Objectives, Campaign Brief, any specified/identified issues which Consultants should be trained on;
- 2.2 The clause headings shall not affect the interpretation of this agreement.
- 2.3 Any number of days is reckoned exclusively of the first and inclusively of the last day, unless the last day falls on a Saturday, Sunday or official public holiday, in which event the last day shall be the next day which is not a Saturday, Sunday or official public holiday.
- 2.4 In the event that the day for payment of any amount due in terms of this Agreement should fall on a day which is not a Business Day, then the relevant date for payment shall be the following Business Day.
- 2.5 Any reference to a statute in this Agreement is to that statute as at the Signature Date and as amended or re-enacted from time to time and shall include any succeeding statute.
- 2.6 The rule of construction that, in the event of ambiguity, the contract shall be interpreted against the Party responsible for the drafting or preparation of the Agreement, shall apply.
- 2.7 References to the masculine gender include the other genders and *vice versa*. References to the singular shall include the plural and *vice versa*. References to natural persons shall include juristic persons and *vice versa*.

### **3 INTRODUCTION**

- 3.1 Client wishes to procure contact centre services from CCI.
- 3.2 Client and CCI agree that Client shall procure and CCI shall effect and maintain contact centre services on behalf of Client based on the terms set out in this Agreement.

### **4 AUTHORITY AND APPOINTMENT**

- 4.1 Client hereby appoints CCI through its subcontractor to provide contact centre services and to fulfil the functions and comply with the obligations subject to the terms and conditions contained in this Agreement.

### **5 STATUS AND DURATION**

- 5.1 This Agreement shall commence on the Effective date and continue for a minimum period of one (1) year ("the Minimum Term") unless terminated in writing by either Party on 60 (sixty) days' written notice to the other Party or as provided for in clauses 14 and 15.
- 5.2 Unless terminated by either party during the Minimum Term, this agreement will continue in force and effect until terminated by either Party on 60 days' notice.

## **6 REMUNERATION AND CLAWBACK**

- 6.1 CCI shall be remunerated in respect of the call centre services provided by it in terms of this agreement on a "Cost per Agent" basis as more fully set forth in Annexure 1A\*
- 6.2 It is acknowledged and agreed, for the purposes of this Agreement and this clause 6 in particular that a detailed reconciliation, in respect of each campaign shall be produced by CCI and forwarded to Client, by not later than the end of the third day following the end of a campaign. By way of illustration, this means that the detailed reconciliation for the campaign which took place during the period 11 November 2017 to 10 December 2017 will be produced by not later than 13 December 2017.

## **7 FUNCTIONS ENTRUSTED TO AND OBLIGATIONS OF CCI**

### **7.1 Functions and Obligations of CCI:**

- 7.1.1 CCI is not mandated to collect any monies or payments whatsoever for and on behalf of Client.
- 7.1.2 CCI shall comply with the relevant Acts and Regulations. CCI shall all operate and provide 24 hours Services to Client which shall include; case management (detailed in Annexure IB), telemarketing sales, sales of other forms in-line with the contract as well as other services that will be detailed in an annexure.  
Annexure IB shall be revised periodically upon discussion and agreement between the parties.
- 7.1.3 CCI shall ensure that all Agents are fully trained and qualified and at all times meet the minimum requirements as stipulated by Client and as amended from time to time at their own expense. The training standards/manual shall be developed by the parties and approved by Client.
- 7.1.4 CCI shall ensure that all marketing, customer relationship, legal and compliance related queries are attended to by CCI's compliance officer and issues related to Client are highlighted to Client.
- 7.1.5 Client will provide the telephone line that will be used for the campaign.
- 7.1.6 CCI shall not use the assigned telephone number(s) for any other of their clients. This shall remain the position even after termination of the Contract.
- 7.1.7 CCI shall notify Client in writing in case of any material change such as below;

- (a) Change of agents: within 24 hours of (i) CCI receiving notice of exit by an Agent, (ii) where CCI has decided to terminate an agent, (iii) where an Agent exists without notice
- (b) Change of Calling hours and days that have been agreed upon: Before a change is made by CCI

## 7.2 Supply of Data:

- 7.2.1 The data will be provided to CCI by Client at Client's cost, from its Data Warehouse on a predetermined basis between the parties at the start of each campaign. Detailed campaign briefs on the product for the upcoming period will be sent to CCI on a prearranged basis prior to the commencement of the new campaign inclusive of leads to be provided and targets to be achieved.
- 7.2.2 In event that access rights to any system are provided, all CCI agents [and their supervisors/managers] using such a system must sign off access rights forms as required by Client and must adhere to the confidentiality and security guidelines pursuant to this agreement.
- 7.2.3 The recorded names of Client customers will at all times remain the sole and exclusive property of Client. CCI's access shall be limited according to the specific requirements in terms of this agreement.
- 7.2.4 In the event of termination of this agreement, for whatever reason, all the customer data given by Client to CCI pursuant to this agreement will be the sole and exclusive property of Client, Client will at all times remain the sole owner of any information and documentation relating to policies and contacts shared pursuant to this Agreement. CCI shall be held liable for any breach/leak /loss of Client data/information to an unauthorised third party.

## 7.3 Pre-Campaign Requirements

Campaign Implementation Document: 10 (ten) days prior to the commencement of each campaign, Client will prepare a campaign briefing document (it is being recognized that this document will evolve in mutual consultation between the Parties over the forthcoming period) setting out all the necessary details regarding the product, customer engagement, training and administration procedures as well as the agreement on projected expenses.

- 7.4 Should a decision be made to cancel the campaign, Client will give Sixty (60) days written notice to CCI of such intention.

## 8 DOCUMENTS AND COMPUTER SOFTWARE

- 8.1 The Parties agree that all copyright in any documents, computer software and other material which may be made available by Client to CCI shall at all times vest in the party supplying such documents or software or any party it represents and may only be copied or reproduced with the express written consent of the party supplying it. All such documents and software, including any copies or reproductions thereof, shall at all times remain the sole and exclusive property of the party supplying it or any party it represents and shall be returned by CCI on demand. All parties shall be obliged to

comply with any terms of supply or instructions for the operation or use of such documentation or software as may be communicated to each other from time to time.

- 8.2 A party may not use the other party's name in any of its presentations, advertising campaigns or other documentation without explicit written authorisation from such party.
- 8.3 The same provisions as per clause 9 and 10 any documents, computer software or other material supplied by CCI to Client.

## **9 COMPLIANCE AND REGULATORY ISSUES**

- 9.1 Without derogating from the other provisions of this Agreement, CCI shall ensure that it and its subcontractors comply with the applicable Acts, Regulations and Compliance requirements particularly Rules and Requirements as prescribed by Client.

## **10 CONFIDENTIALITY**

- 10.1 Except as otherwise provided in this clause, the terms and conditions of this Agreement, all data, reports, system access rights, records and other information of any kind whatsoever developed or acquired by any party in connection with this Agreement ("the confidential information") shall be treated by the parties as confidential. No party, its servants, agents or employees of CCI and Client shall reveal or otherwise disclose such confidential information to any third party without the prior written and only authorised consent of the other party hereto. The foregoing restrictions shall not apply to the disclosure of necessary confidential information to employees and advisors of the parties. Any third party that may become privy to such information shall first undertake in writing to protect the confidential nature thereof.
- 10.2 The confidentiality undertaking in this clause 10 shall not apply in respect of confidential information within the public domain or a party's knowledge at the commencement of this Agreement or to disclosure required to satisfy the order of a court of competent jurisdiction or to comply with the provisions of any law or regulation in force from time to time.
- 10.3 The parties shall not at any time during or after the term of this Agreement, release any statement to the press, or make any other public statement of any nature which could reasonably be expected to be published in any media regarding the relationship or the subject matter of this Agreement, without the prior written and authorised consent of the other parties, which consent shall not be unreasonably withheld.
- 10.4 The provisions of this clause 10 shall survive the termination or cancellation of this Agreement.

## **11 INDEMNITY**

- 11.1 Each party ("the Indemnifier") shall hereby indemnify the other parties ("the Indemnified") against all finally determined actions, claims, damages or any other liability which the Indemnified may sustain (including reasonable legal costs directly arising out of any intentional or negligent act or omission by the Indemnifier, its

officers, directors, employees, agents or subcontractors acting in the course and scope of their employment or mandate with the Indemnifier, provided that the Indemnifier shall not be liable for any loss or damage to the extent that such loss or damage is attributable to any intentional or negligent act or omission of the Indemnified or its officers, directors, employees, agents or subcontractors acting in the course and scope of their employment or mandate with the Indemnified.

- 11.2 The indemnity granted by the Indemnifier pursuant to clause 11 shall be conditional upon the Indemnified:
- 11.2.1 Notifying the Indemnifier promptly upon becoming aware of any matter or claim to which the indemnity relates, provided that failure to notify the Indemnifier promptly where such failure does not materially affect the Indemnifier's position shall not invalidate the indemnity;
  - 11.2.2 not making any admission or settlement in respect of such matter or claim without the prior written consent of the Indemnifier, such consent not to be unreasonably withheld or delayed; and
  - 11.2.3 Providing all reasonable cooperation to the Indemnifier and its legal representatives, which it is entitled to appoint, in the event that the Indemnifier elects to defend the matter or claim.
- 11.3 The Indemnifier's entire liability to the Indemnified whether in contract, tort (including negligence), breach of statutory duty or otherwise during the term of the Agreement shall be limited to the total amount paid during the term by Client under the Agreement.
- 11.4 Neither Party will be liable to the other Party for any indirect, consequential or special loss arising out of, or in connection with, the Agreement.
- 11.5 Nothing in the Agreement shall exclude or limit:
- 11.5.1 either Party's liability for death or personal injury caused by its (or its agent's or sub contractor's) negligence;
  - 11.5.2 either Party's liability for fraud or fraudulent misrepresentation; and
  - 11.5.3 any other liability that cannot, as a matter of law, be limited or excluded.

## **12 INTELLECTUAL PROPERTY**

- 12.1 All Intellectual Property rights of whatsoever nature belonging to one party, including without limitation to the logo, emblem or any other form of corporate identity, shall and remain vested at all times in that party.
- 12.2 All parties shall not, under any circumstances whatsoever, reproduce, copy, use or permit the use of another party's Intellectual Property to any third party, save with the said party's prior written consent.
- 12.3 All parties (including its representatives, agents and employees) will not at any time, or in any manner, lower the dignity, standing and reputation of any other party in general, or in any way contest the validity of, or prejudice, any of the other party's Intellectual Property rights, including its corporate identity, emblem or logo.



### **13 BREACH**

- 13.1 Should any party ("the defaulting party") commit a breach of any provision of this Agreement and fail to remedy such breach, or if the breach is not CCI and Client capable of remedy, failing to implement remedial action acceptable to the other party, within 30 (thirty) days of receiving a written notice from the other party ("the aggrieved party") requiring the defaulting party to do so, the aggrieved party shall be entitled in addition to its other remedies in law or in terms of this Agreement to cancel this Agreement forthwith and without prejudice to its rights to claim damages.

### **14 AUTOMATIC TERMINATION**

- 14.1 This agreement shall terminate automatically if at any time CCI shall:
- 14.1.1 become the subject of voluntary or involuntary Client's proceedings (such proceedings being initiated by the signature of any founding papers relating to those proceedings) or be placed under judicial management (whether provisionally or finally); or
  - 14.1.2 Effect or offer a general compromise with its creditors or with any class of creditors, or make any assignment for the benefit of creditors or do anything which would amount to an act of insolvency.
  - 14.1.3 Suffer a judgment to be granted against it in any court of law and fail to cause such judgment to be satisfied, rescinded or appealed against within a period of 20 (twenty) days after the date of the grant or entry thereof; or which judgment will make the contract unenforceable
  - 14.1.4 Have any licence to conduct business suspended, removed or endorsed by any order or decree of any applicable authority; or
  - 14.1.5 Be guilty of and/ or be convicted of fraud or dishonesty or have any director guilty of and/or convicted of fraud or dishonesty in relation to the business governed by this agreement; or
- 14.2 CCI warrants that as at the date of signature of this agreement, none of the circumstances envisaged in sub-clauses in clause 15 are in force or are pending against it or any of its directors.

### **15 EFFECT OF TERMINATION OR CANCELLATION**

- 15.1 Until any termination or cancellation becomes effective, the parties shall remain bound by their respective responsibilities in terms of this Agreement.
- 15.2 CCI shall no longer market products or receive or make calls relating to the products and or services, without the prior written approval of Client; CCI. and Client Agreement
- 15.3 CCI shall deliver to Client all documentation in their possession or under their control which bears the name or logo of Client, irrespective of where such documentation originated or in whose possession it may be.
- 15.4 CCI shall immediately desist from holding out in any way that it is in any way connected to Client.

- 15.5 Client and CCI shall hand back each to the other all equipment, computer software, records, files, material, documentation and assets, which originated from each other, including any copies which may have been made of the aforesaid.
- 15.6 An accounting shall take place to enable the parties to reconcile their financial position vis-a-vis each other.

## **16 CESSION AND ASSIGNMENT**

- 16.1 Subject to clause 16.3, neither party shall be entitled to cede, assign, transfer or make over any of their rights or obligations in terms of this Agreement to any third party without obtaining the prior written consent of the other Parties, which shall not be unreasonably withheld provided that the third party agrees in writing to be bound in all respects by the provisions of this Agreement. Any such consent(s) must be signed by the principal officers.
- 16.2 Any cession or assignment will not relieve CCI of any obligations with respect to any covenant, condition, or obligation required to be performed by CCI under this Agreement.
- 16.3 Either party may assign this Agreement in whole or in part to its affiliates, subsidiaries or sister companies without the express written consent of the other.

## **17 IMPLEMENTATION AND GOOD FAITH**

- 17.1 The parties undertake to do all such things, perform all such acts and take all steps to procure the doing of all such things and the performance of all such acts, as may be necessary or incidental to give or are conducive to the giving of effect to the terms, conditions and import of this Agreement.
- 17.2 The parties shall at all times during the continuance of this Agreement observe the principles of good faith towards one another in the performance of their obligations in terms of this Agreement.

## **18 GOVERNING LAW**

- 18.1 The Laws of Kenya shall govern the validity, interpretation and performance of this Agreement, subject to the jurisdiction of a competent court in the Kenya.

## **19 SEVERABILITY**

- 19.1 The invalidity, illegality or unenforceability of any of the provisions of this Agreement shall not affect the validity, legality and enforceability of the remaining provisions of this Agreement provided the clause is not so fundamental that its removal will make the contract redundant.

## **20 NON WAIVER**

- 20.1 No waiver by either party of any of its rights in terms of this agreement shall be binding on that party, unless such waiver is in writing and signed by the waiving party.

- 20.2 No indulgence or extension of time which a party may show, grant or allow to the other shall constitute a waiver by that party of its rights in terms of this agreement.

## **21 ENTIRE AGREEMENT AND VARIATION**

- 21.1 This Agreement constitutes the whole agreement between the Parties in relation to its subject matter and no representations or warranties or the like have been made or given except as is specified herein.
- 21.2 No amendment or variation of any of the provisions of this Agreement shall be of any force or effect unless reduced to writing and signed by all parties. For the purposes of this clause "signed" means a hand-written signature, excluding any signature appended by electronic communication. Any amendments, variations or consents can only be signed off by authorized principals representing the parties.

## **22 DISPUTE RESOLUTION**

- 22.1 If a dispute of any nature arises between the parties, including in regard to the interpretation of, the effect of, the parties' respective rights or obligations hereunder, a breach of or the termination of this Agreement, then, upon written request of any party, each of the parties will appoint a senior representative whose task will be to meet for the purposes of resolving such dispute, Client and CCI representatives will discuss the matter in dispute and negotiate in good faith in an effort to resolve the dispute on amicable terms within 14 (fourteen) days of the representatives having met. No formal proceedings may be commenced until the designated representatives have met and concluded in good faith that an amicable resolution of the matter is not likely to occur, alternatively, the representatives are for whatever reason unable or unwilling to meet within a reasonable period of time.
- 22.2 Should the representatives of the parties be unable to resolve a dispute in accordance with the foregoing, such dispute shall be referred for resolution by way of Mediation in the manner set out below.
- 22.3 The mediation should be confidential and non-binding,
- 22.4 The parties should agree on who will conduct the mediation and how the mediator will be paid. The cost of the mediator is typically split between the two parties.
- 22.5 The parties should agree on the length of the mediation. Most mediation is scheduled for either a half-day or a full day.
- The parties should agree to mediate in good faith until either party reasonably determines that it is fruitless to continue. If the parties cannot reach an agreement, the mediation will result in what is known as an impasse.
- 22.6 This clause is severable from the rest of this Agreement and shall therefore remain in effect even if this Agreement is terminated.
- 22.7 This clause 22 shall not preclude any party from obtaining interim relief on an urgent basis from a court of competent jurisdiction pending the decision of the arbitrator. \*

## **23 NOTICES**

- 23.1 The parties choose as their addresses for purpose of legal proceedings and legal notices their respective addresses set out below, at which addresses all processes

and notices arising out of or in connection with this Agreement, their breach or termination may validly be served upon or delivered to the parties.

23.2 For the purpose of this Agreement the parties' addresses at -

23.2.1 Client:

First Assurance (Kenya) Limited

Physical Address: Gitanga road, Off James Gichuru Rd.

Postal Address: Box 30064- 00100 Nairobi

Telephone Number: +254202900000

Facsimile Number: N/A

Attention: The Managing Director

23.2.2 To CCI:

CCI Kenya Limited

Physical Address: Kenya Limited

Registered address: 5th Floor Purshottam Place, Westlands Road.  
Nairobi

Tel: +254 702 450 812

Email: reginald.seale@ccikenya.com

Attention: Reginald Seale

Or such other address as either party may choose on written notice to the other from time to time and provided that such address includes a physical address at which legal processes may be served.

23.3 Every notice shall be deemed to have been properly given if:

23.3.1 Delivered by hand, on the date of delivery;

23.3.2 Sent by prepaid registered post to an address at which post is delivered 10 (ten) days after the date on which the notice was posted;

23.3.3 Sent to a party at its email address and receipt has been confirmed.

23.3.4 Each party hereto may change its chosen domicile to another address (which shall not be a post office box) by giving the other party hereto written notice thereof provided that any such change shall only take effect 14 (fourteen) days after the giving of such notice.

## 24 INVOICING AND COSTS

24.1 CCI will invoice Client for the services accordance with Annexure 1A and Client agrees to pay invoices within thirty (30) days from the date of invoice to CCI as per the billing details set out in Annexure 1A.

- 24.2 Client shall make all payments under this agreement without withholding or deduction of, or in respect of, any Tax unless required by law. If any such withholding or deduction is required, Client shall, when making the payment to which the withholding or deduction relates, pay to CCI such additional amount as will ensure that CCI receives the same total amount that it would have received if no such withholding or deduction had been required. ("Tax" means all forms of tax and statutory, governmental, state, federal, provincial, local, government or municipal charges, duties, imposts, contributions, levies, withholdings or liabilities wherever chargeable and whether of Kenya or any other jurisdiction and any penalty, fine, surcharge, interest, charges or costs relating to it.)
- 24.3 Each party shall pay its own cost of negotiating, drafting, preparing and implementing of this Agreement.

## **25 SERVICE REVIEW PROCESS**

- 25.1 Service review meetings will be held on a quarterly basis for the duration of this Agreement.
- 25.2 The Parties' respective Business Owners will alternate the chair of the meetings.
- 25.3 All pre-requisites required within the review process will be made available seven (7) days in advance of the meetings.
- 25.4 The agenda for the services review meetings will be agreed in advance but will include the following components:
- (i) a review of the Services provided compared with service items - that is an analysis of compliance with the process flows annexed
  - (ii) a review of service issues (i.e. breaches (if any)) which have arisen during the preceding time period; and
  - (iii) an outline of future change likely to impact upon the Services.
- 25.5 Minutes of each meeting will be issued within seven (7) days of the relevant meeting being held.

## **26 REPRESENTATIONS AND WARRANTIES**

Each Party represents and warrants to the other that it has the authority necessary to enter into this Agreement and to do all things necessary to procure the fulfilment of its obligations in terms of this Agreement.

## **27 FORCE MAJURE**

In the event that any of the Parties is unable to perform an obligation in terms of this Agreement due to any circumstance beyond its control, including the action, intervention, or decree of any government, and such circumstances are not caused by the fault of either of the other parties and continue for a period of at least ninety (90) days, any one of the other Parties may terminate this Agreement forthwith by means of written notice to the Party in breach

## **28      ENFORCEMENT**

The failure to enforce or to require the performance at any time of any of the provisions of this Agreement shall not be construed to be a waiver of such provision and shall not affect either the validity of this agreement or any part hereof or the right of any party to enforce the provisions of this agreement

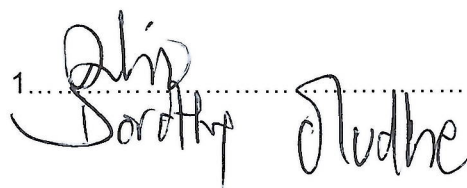
SIGNED AT NAIROBI ON THE 30<sup>th</sup> DAY OF OCTOBER 2016




For and on behalf of First Assurance Limited



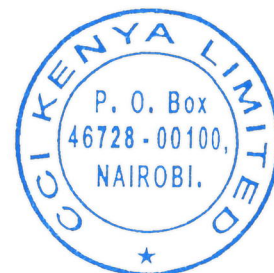
AS WITNESS:

1. 

SIGNED AT NAIROBI ON THE 30<sup>th</sup> DAY OF OCTOBER 2016

 (RISHI JATTANIA MD)

For and on behalf of CCI Kenya Limited



AS WITNESS:

 (REGINALD SEALE)

**29 ANNEXURE 1A**

Cost per Client Agent/Month: 38,500 KSH +VAT

Cost per CCI Agent/Month: 82,500 KSH +VAT

All outbound telephony charges will be billed to client with no mark up.

The Cost per agent will be charged at 75% during the training period.



## 30 ANNEXURE 1B

### CALL CENTRE TASKS

#### **a) Medical case management**

- Manage the 24-hour emergency help lines.
- Prompt Response to all emails from Providers, Brokers/Agents and members
- Analyzing the pre-authorizations for compliance with applicable policy guidelines, before approval
- Response to Smart card services inaccessibility matters
- Handling of coverage enquiries from brokers, providers, members &. prospective clients etc.
- Checking and confirming membership validity and benefits from the scheme benefits files.(send scheme benefits/set ups to call email)
- Broker/customer updates; by advising them about the admission/claims decisions on a timely basis.
- Ensuring undertakings/Declines are issued in line with the policy provisions.
- Interacting with clients, brokers and clinicians as needed, to resolve problems in a manner that is legal, ethical and consistent with the principles of the policy.
- Obtaining medical information from providers with written correspondence if necessary.
- Confirming validity of the service given by the service provider in relation to the benefits covered, treatment given, adherence to provider panel rules and cost of treatment.
- Liaising with underwriting section on scope of cover for various schemes, where necessary
- Provision of daily reports to include: No of calls/day, approvals/declines-in & out patient); Maternity bookings, emails.

#### **b) Other functions-General business**

- Claim reporting
- Sending claim forms to clients
- Receiving claim documents
- Directing clients with queries to the respective departments/handlers
- Renewal follow ups
- Follow up on outstanding KYC documents from clients and intermediaries
- Simple quotations on personal lines
- Debtors follow up