

## ANNEX 3 – AMENDED ELECTRONICS INSURANCE RISK NOTE

### **POLICY TYPE**

### **ELECTRONICS INSURANCE**

### **SUMMARY OF COVER:**

Unforeseen loss or damage to machinery declared by any accidental cause whilst working at rest dismantling or reassembly for maintenance, movement or repair.

### **INTEREST AND SUM INSURED:**

**SEE DECLARED**

#### **Sec I: Material Damage**

<b>1</b>	<b>Material Damage / Limit of Liability</b>	<b>Sum Insured</b>
	Material damage	Kshs. 166,863,166.90
<b>2</b>	<b>External data and hardware</b>	Kshs. 50,055,785
<b>3</b>	<b>Application Software</b>	Kshs. 295,644,967
		<b>Kshs. 512,563,918.90</b>

#### **Sec II: Consequential Loss**

<b>1</b>	<b>Increased cost of working:</b>	<b>Sum Insured</b>
	Rental of substitute data processing equipment, personnel expenses, Expenses for transport of materials	Kshs. 10,000,000
<b>2</b>	<b>On pre-recording /recompiling of data</b>	<b>Sum Insured</b>
	Expenses for reconstruction and re-recording of information	Kshs. 1,000,000
	<b>In aggregate</b>	<b>Kshs. 11,000,000</b>

**INDEMNITY PERIOD** : The period starting when the insured loss or breakdown occurs and ending not later than the time specified in the Policy.

**BASIS OF VALUATION** : New Replacement Value

**GEOGRAPHICAL AREA** **Worldwide**

**RECOMPILATION OF DATA:** Costs incurred after an incident in re-recording data on new tapes, cards or discs Includes;

- The costs and expenses of recompiling the aforesaid data from other records following an accident on tapes, cards or discs as declared by GDC to Insurers.

**ADDITIONAL EXPENDITURE:**

Costs incurred after an incident, in order to prevent or minimize the interruption of or interference with the business includes;

- Costs of removal to and from temporary Premises
- Expenses incurred in obtaining computer facilities elsewhere
- Increase in rent rates and taxes
- Salaries of additional staff
- Overtime payments.

**EXTENSIVE CAUSES:**

Automatic additions / deletions clauses – 30days  
Automatic reinstatement of loss.  
Clearing of debris – Kshs 100,000  
Expediting expenses – Limit 25% of repair cost.  
Express freight charges cover  
Fire, lightning.  
Flood, earthquake, subsidence or windstorm  
Including Theft / burglary.  
New replacement value - for items less than 3 yrs old  
Notice of cancellation - 30 days  
Riot, Strike and Civil Commotion  
Transit cover for laptops  
Temporary removal

**IMPORTANT CONDITION:**

*Power surge claims - computer equipment to be replaced and not repaired. Insurers should take up the salvages and no delays in payment where full documentation has been provided. There should be no request for a demand letter from GDC. We will submit ref numbers where available. Equipments less than 3 years will not be subjected to deductible/Excess.*

## ANNEX 4 - GROUP PERSONAL ACCIDENT INSURANCE/WIBA PLUS – 24HRS

POLICY TYPE **GROUP PERSONAL ACCIDENT INSURANCE /WIBA PLUS– 24HRS**

SUMMARY OF COVER: Covering all employees of the Insured against death or bodily injury including occupational diseases as well as but not restricted to, benefits as specified in the policy.

DEFINITION OF EARNINGS GROSS salary only

INSURED LIVES All employees of the insured including Contract, Temporary and Casual Employees

### BENEFITS

LIABILITY	BENEFIT TO BE PAID
Death	96 months earnings (8years)
Permanent Total Disability	% PTD based on 96 months' earnings
Temporary Total Disability	Weekly earnings for a max 104 wks.
Medical Expenses	Kshs. 1,000,000 per person per injury
Funeral Expenses	Kshs 200,000per staff
Occupational Diseases	Kshs. 20,000,000
Trauma counselling and physiotherapy	Kshs. 100,000

### ESTIMATED EARNINGS

Category	Annual salaries / wages
All Staff	
Total Estimated Annual Gross Wages	Kshs. <b>1,695,687,150.72</b>

### EXTENSIVE CLAUSES

1. Travel to and from work including social and sporting activities organized by or on behalf of the insured
2. The social and sporting activities extension includes travel to and from such activities as well as actual participation
3. Occupational illnesses
4. Accumulation limit Kshs. 500,000,000/= per event
5. Age limit - 18 to 70 years
6. Including Airfares for treatment
7. Annual declaration of actual earnings and premium adjustment
8. Automatic additions/deletions

9. Submission of invoices instead of receipts for compensation of medical bills
10. Injuries of 5% and below not to be subjected to second medical opinion
11. Cancellation notice - 30 days
12. Cover for working Directors
13. Disappearance clause – after ‘reasonable time has elapsed’
14. Drugs exclusion not to apply where drugs are administered by a medical practitioner
15. Exposure clause
16. Hi-jack clause
17. Terrorism and Political Risk
18. Motor cycling up to 250cc
19. Mountaineering (excluding use of ropes and guides), Rugby, Basketball, football and volleyball
20. Payment on account
21. Repatriation expenses
22. Riot, strike and civil commotion
23. Temporary total disablement payable in addition to capital benefits.
24. Trustees clause
25. Including employees travelling to and from work, and social and sporting activities organized by GDC.



## ANNEX 5 - EMPLOYERS LIABILITY

### **POLICY TYPE**

### **EMPLOYERS LIABILITY**

### **SUMMARY OF COVER**

Indemnity in respect of death or injury to employees (including directors as well as temporary, contract and casual employees) arising out of and in the course of their employment at Common Law.

### **INSURED LIVES**

All employees of the insured including Contract, Temporary, Casual Employees and students on attachment

### **MAXIMUM LIABILITY**

<b>LIABILITY</b>	<b>LIMIT</b>
Any one person	Kshs.30,000,000
Any one occurrence	Kshs. 100,000,000
Any one Year	Kshs. 100,000,000

### **ESTIMATED EARNINGS**

<b>Category</b>	<b>Annual salaries / wages</b>
All staff	
<b>Total Estimated Annual Wages</b>	<b>Kshs. 1,695,687,150.72</b>

### **DEFINITION OF EARNINGS**

GROSS SALARIES ONLY

### **JURISDICTION CLAUSE**

KENYA ONLY

### **EXTENSIVE CLAUSES**

1. Cancellation notice - 30 days'
2. Including cover for employees whilst travelling to and from work including social and sporting activities organised by or on behalf of the insured
3. Including use of motor vehicles
4. Riot, strike and civil commotion
5. The social and sporting activities extension includes travel to and from such activities as well as actual participation
6. Working directors covered

