

**ANNEX ONE (1)**

**RISK NOTES;  
POLICY TYPE**

**FIRE & SPECIAL PERILS**

**SCOPE OF COVER** Loss of or Damage to Insured property from All Types of fires including Lightning, Full Explosion, all special perils, Bush Fire, Spontaneous combustion, Subterranean Fire, bursting of water pipes and tanks, aircraft devices, impact from aerial devices / to buildings occasioned by an Insured Peril

**SITUATION** KENYA

**INSURED ITEMS**

ITEM	ITEM DEFINITION
BUILDINGS	Buildings as defined in the policy including fitting of plate glass, Miscellaneous administrative Blocks including driveways parking areas, fuel and other installations, tanks and underground/ overhead utility systems, workshop and stores, and any other property of the insured. Incorporates company buildings at the various GDC business locations including furniture, fittings, equipment, stock, partitions etc
STOCKS	Stock, raw materials, Work in progress, packaging materials and all other, excluding fuel
CONTENTS	Contents including Furniture, fixtures & fittings, office equipment, stationary, and all other miscellaneous contents or property belonging to the insured or held by them in trust
ELECTRICAL EQUIPMENT	Electrical Equipment including radio equipment, Transmission lines, Transformers, and other Equipment Stock
PLANT & MACHINERY	Plant and Machinery, including Generators accessories, tools, spares and equipment, electrical cables and any other contents belonging to the insured or held by them in trust

**TOTAL SUM  
INSURED**

**Kshs. 8,637,956,218**

EXTENSIVE  
CLAUSES

1. 72 Hours clause
2. 85% average condition
3. Accidental error or omission
4. Adjoining building
5. All other contents
6. All special perils a-h
7. Alterations and repairs clause
8. Appraisement clause
9. Architects, quantity surveyors and consulting engineer's clause
10. Automatic reinstatement of loss clause
11. Automatic deletions and additions clause
12. Automatic increase (stocks)
13. Breach of conditions and warranties clause
14. Bush fire
15. Cancellation clause (30 days)
16. Capital additions clause – 10%
17. Claims preparation clause – Kshs. 500,000
18. Computer system records clause
19. Contract works – Kshs. 5,000,000
20. Cost of demolition, site clearance and erection of hoardings
21. Cost of re-erection clause
22. Cross liability clause
23. Clearing of drains
24. Customers property
25. Definition of: buildings, plant & machinery, stock & materials  
in trade
26. Debris removal costs clause
27. Designation of property clause
28. Expediting expenses clause
29. Earthquake, fire and shock
30. Escalation clause – with no additional premium
31. Explosion
32. Extension of average condition
33. Fines and damages
34. General interest clause
35. Goods in trust and / or on commission
36. Burst pipes
37. Overflowing water tanks
38. Impact from aerial devices/aircrafts

39. Import duty clause
40. Increase in risk
41. Internal removal
42. Loss reduction clause
43. Malicious damage
44. Non-invalidation
45. Property in the open
46. Misdescription clause
47. Municipal plans and scrutiny fees
48. Parking of vehicles
49. Payment on account clause
50. Public authorities' clause
51. Public utilities clause
52. Reinstatement clause / replacement
53. Rent payable clause
54. Riot, strike and civil commotion
55. Spontaneous combustion
56. Stock declaration condition
57. Temporary removal clause
58. Tenants clause either with the client as a tenant or the client as the owner
59. Vehicle loads clause
60. Un-occupancy
61. Workmen on premises clause

**IMPORTANT  
CLAUSES**

**Deletion of PMOW Clause**  
**Deletion of electrical clause**

**MOTOR PRIVATE VEHICLES – COMPREHENSIVE**

POLICY TYPE                    MOTOR PRIVATE VEHICLES - COMPREHENSIVE

SUMMARY OF COVER                    Indemnity against loss of or damage to and legal liability to Third Parties arising out motor private vehicles owned or operated by the Insured including;  
 Accidental collusion and overturning  
 Fire, external explosion, self-ignition lightning or burglary  
 Malicious acts  
 Whilst in transit including process of loading and unloading by lifts, inland waterways or elevators.

LIMITS OF LIABILITY	LIABILITY	LIMIT – KSHS.
	Third Party Property Damage	20,000,000
	Third Party Bodily Injury/Death	Unlimited
	Passenger Legal Liability	
	i. Any One Passenger	20,000,000
	ii. Any One Event	50,000,000

OTHER BENEFITS

Towing Charges	Kshs 100, 000
Repair Authority	Kshs. 50,000
Medical Expenses	Kshs. 50,000
Radio Cassette	Kshs 50, 000
Windscreen	<b>Replacement</b>

GEOGRAPHICAL AREA                    East Africa

- SPECIAL CONSIONS
1. Excess protection cover in addition to No blame no excess
  2. Public legal liability extension for all motor private vehicles
  3. Assessment of vehicles – 24 hrs. upon delivery to garage
  4. Use of reputable garages, over and above Insurers panels
  5. Speedy processing of all claims
  6. Free Valuation by Insurers Valuer
  7. Replacement of windscreen by Insurers through identified supplier.  
 No additional cost for reinstating windscreen cover
  8. There should be a ‘partial theft’ excess
  9. Insured drivers should begin at 18years, holding a valid driving license. learners -2years, young – 21yrs and below
- 
1. Agreed value basis subject to undertaking valuation from Insurers valuer

**EXTENSIVE  
CLAUSES**

2. Alternative accommodation following loss out of town –Ksh 10,000 for up to three days
3. Cover for personal effects following accident of Kshs. 30,000
4. Including branding of vehicles
5. Including excess without anti-theft device
6. Jurisdiction Clause-Kenya
7. Legal Liability of passengers for acts of negligence
8. Motor Contingent Liability
9. Personal accident death limit for driver – Ksh 250,000
10. Replacement /unobtainable parts
11. Replacement cost for NEW vehicles less than 12months
12. Special perils cover
13. Strike, Riot and Civil Commotion
14. Use by motor trader

**PLANT AND MACHINERY ALL RISKS**

POLICY TYPE

PLANT AND MACHINERY ALL RISKS

SUMMARY OF COVER

Indemnity against loss of or damage to and legal liability to Third Parties arising out Motor Commercial vehicles owned and operated by GDC including;

- a) Accidental collusion and overturning
- b) Negligent operations by vehicle operators
- c) Malicious acts and theft
- d) Fire, external explosion, self-ignition lightning or burglary
- e) Whilst in transit including process of loading and unloading by lifts, inland waterways or elevators.
- f) The policy also covers sudden and unforeseen physical damage or loss due to any accidental, electrical or mechanical breakdowns to the client’s machinery and equipment whilst at work or not in use and during any cleanup, inspection, overhauling or subsequent re-erection and removal to another site within the premises.
- g) In addition to this, a small disaster, e.g. fracture of a flywheel may result in a loss affecting several machines, with high replacement/ repair costs

LIMITS OF LIABILITY

LIABILITY	LIMIT – KSHS.
Third Party Property Damage	20,000,000
Third Party Bodily Injury/Death	Unlimited
Passenger Legal Liability	
i. Any One Passenger	20,000,000
ii. Any One Event	50,000,000

OTHER BENEFITS

Towing Charges	Kshs. 100, 000
Repair Authority	Kshs. 50,000
Medical Expenses	Kshs. 50,000
Radio Cassette	Kshs 50, 000
Windscreen	<b>Replacement</b>

GEOGRAPHICAL AREA

**EAST AFRICA**

1. Excess protection cover in addition to No blame no excess

## SPECIAL TERMS

2. Assessment of vehicles at our areas of operation i.e. Menengai, Baringo – Silali at no additional cost
3. Use of reputable garages, over and above Insurers panels
4. Speedy processing of all claims
5. Free Valuation by Insurers Valuer
6. Replacement of windscreen by Insurers through identified supplier. No additional cost for reinstating windscreen cover
7. There should be partial theft excess
8. Insured drivers should begin at 18years, holding a valid driving license. learners -2years, young – 21yrs and below

## EXTENSIVE CLAUSE

1. Agreed value basis subject to undertaking valuation from Insurers valuer
2. Endorsement 19M – cover against staff suing GDC
3. Endorsement 19K – cover against spouses and family of staff suing GDC
4. Including branding of vehicles
5. Including excess without anti-theft device
6. Jurisdiction Clause-Kenya
7. Legal Liability of passengers for acts of negligence
8. Motor Contingent Liability
9. Replacement /unobtainable parts
10. Replacement cost for NEW vehicles less than 12months
11. Special perils cover
12. Strike, Riot and Civil Commotion
13. Use by motor trader



POLICY TYPE

MOTOR COMMERCIAL COMPREHENSIVE

SUMMARY OF COVER

Indemnity against loss of or damage to and legal liability to Third Parties arising out Motor Commercial vehicles owned and operated by GDC including;

- a) Accidental collusion and overturning
- b) Fire, external explosion, self-ignition lightning or burglary
- c) Malicious acts
- d) Whilst in transit including process of loading and unloading by lifts, inland waterways or elevators.

LIMITS OF LIABILITY

LIABILITY	LIMIT – KSHS.
Third Party Property Damage	20,000,000
Third Party Bodily Injury/Death	Unlimited
Passenger Legal Liability	
i. Any One Passenger	20,000,000
ii. Any One Event	50,000,000

OTHER BENEFITS

Towing Charges	Kshs 100, 000
Repair Authority	Kshs. 50,000
Medical Expenses	Kshs. 50,000
Radio Cassette	Kshs 50, 000
Windscreen	<b>Replacement</b>

GEOGRAPHICAL AREA

**EAST AFRICA**

SPECIAL TERMS

1. Excess protection cover in addition to No blame no excess
2. Public legal liability extension for all motor private vehicles
3. Assessment of vehicles – 24 hrs. upon delivery to garage
4. Use of reputable garages, over and above Insurers panels
5. Speedy processing of all claims
6. Free Valuation by Insurers Valuer
7. Replacement of windscreen by Insurers through identified supplier. No additional cost for reinstating windscreen cover
8. There should be a ‘partial theft’ excess
9. Insured drivers should begin at 18years, holding a valid driving license. learners -2years, young – 21yrs and below

EXTENSIVE CLAUSES

1. greed value basis subject to undertaking valuation from Insurers valuer

2. Endorsement 19M – cover against staff suing GDC
3. Endorsement 19K – cover against spouses and family of staff suing GDC
4. Including branding of vehicles
5. Including excess without anti-theft device
6. Jurisdiction Clause-Kenya
7. Legal Liability of passengers for acts of negligence
8. Motor Contingent Liability
9. Replacement /unobtainable parts
10. Replacement cost for NEW vehicles less than 12months
11. Special perils cover
12. Strike, Riot and Civil Commotion
13. Use by motor trader
14. Free passenger legal liability cover extension

## **MOTOR CYCLES INSURANCE**

POLICY TYPE

MOTOR CYCLES COMPREHENSIVE

SUMMARY OF COVER

COMPREHENSIVE & THIRD PARTY COVERS

Indemnity against loss of or damage to and legal liability to Third Parties arising out motor cycles owned or operated by GDC including;

- a) Accidental collusion and overturning
- b) Fire, external explosion, self-ignition lightning or burglary
- c) Malicious acts
- d) Whilst in transit including process of loading and unloading by lifts, inland waterways or elevators.

LIMITS OF LIABILITY

<b>LIABILITY</b>	<b>LIMIT - KSHS</b>
Third party Property Damage	10,000,000
Third party Bodily Injury/Death	Unlimited

OTHER BENEFITS

Towing Charges	Kshs. 100, 000
Repair Authority	Kshs.50, 000
Medical Expenses	Kshs. 20,000

SPECIAL TERMS

- 1. Assessment of repairs – 24 hrs. upon delivery to garage
- 2. Use of reputable garages, over and above Insurers panels
- 3. Speedy processing of all claims
- 4. Free Valuation by Insurers Valuer

**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

<b>LIABILITY</b>	<b>BENEFIT TO BE PAID</b>
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	<b>Kshs. 2,529,614,673.96</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.

**POLICY TYPE**

**GROUP PERSONAL ACCIDENT - SPORTS**

**SUMMARY OF COVER:** Covering the insured persons against accidental death and/or injury in accordance with the benefits specified.

**INSURED PERSONS** Members of Staff engaged in company sport activities including directors, casuals and temporary staff, contract staff, including the community who are engaged to play for GDC and students on attachment.

**TOTAL NUMBER INSURED PER EVENT** 100

**GEOGRAPHICAL AREA:** Worldwide

**BENEFITS:**

BENEFIT	COMPENSATION
Death	Kshs. 5,000,000 any one participant
Permanent Total Disablement	Kshs. 5,000,000 any one participant
Medical Expenses	Kshs. 1,000,000 per incident, per participant

**EXTENSIVE CLAUSES:**

1. Age limits – From 18 to 75 years.
2. Air travel as passenger in any standard type licensed aircraft.
3. Riot and strike extension.
4. Trustee clause - GDC
5. Disappearance clause – 24 months
6. Worldwide limits.
7. Directors included
8. Payment on account.
9. Double benefits.
10. Including death cover for road accident following heart attack

**IMPOTANT CLAUSE**

Medical bills to be settled based on certified copies of invoices

**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 Wages</b>	<b>Kshs. 2,529,614,673.96</b>

**DEFINITION OF  
EARNINGS**

BASIC SALARY 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

**PROFESSIONAL INDEMNITY LIABILITY (MEDICAL MALPRACTICE - CLINICS)**  
**POLICY TYPE**                      **PROFESSIONAL INDEMNITY LIABILITY (MEDICAL MALPRACTICE - CLINICS)**

**SUMMARY OF COVER**                      Legal liability for death/bodily injury/illness arising out of the medical activities/advice rendered at the GDC Clinics.  
 Cover includes alleged disability, sickness, disease or death of a patient following professional medical services rendered or that failed to be rendered at our clinics

**LIMITS OF LIABILITY:**

	<b>LIABILITY</b>	<b>BENEFIT</b>
<b>EXCESS</b>	Any one claim/occurrence	Kshs.10,000,000
	Any one Year	Kshs.10,000,000

10% of each and every loss subject to a maximum of kshs.20, 000

**INSURED PRACTITIONERS:**

Employees of GDC who are qualified doctors or paramedical persons for our clinics

**JURISDICTION CLAUSE:**

KENYA

**EXTENSIVE CLAUSES:**

1. Including auxiliary doctors – employed as relief /substitute
2. Including Use of Ambulance or any other vehicle.
3. Including gratuitous services at the scene of a medical emergency by the Doctors.
4. Including treatment in other Hospitals if deemed necessary by insured doctors.
5. Covering all nurses and all clinical officers.
6. Including legal defense even when claims are false, fraudulent and groundless
7. Extended reporting period – option to extend for 30days after expiry at a cost.
8. Pre-existing medical conditions
9. Acupuncture



**GROUP LIFE ASSURANCE  
POLICY TYPE**

**GROUP LIFE INSURANCE**

**SUMMARY OF COVER:** Providing a death benefit in the event of a member's death in service before attainment or retirement age, in accordance with the benefits specified in the Policy

**INSURED PERSONS:** Members of Staff as declared on payroll and their dependents i.e. spouses and children  
**Total Assured lives – 4017**

**BENEFITS:**

<b>EVENT</b>	<b>Lives</b>	<b>Basic Salary Only PER MONTH</b>	<b>Sum Assured – 5 Yrs Salary ( X 60MONTHS)</b>
<b>DEATH</b>	1027	Kshs. 110,276,392.11	

**LAST EXPENSE  
BENEFITS:**

<b>Funeral Expenses</b>	<b>Lives</b>	<b>Sum Assured / Payable</b>
<b>Per Staff (Deceased)</b>	1027	Kshs 300,000
<b>Per Spouse and Children(Deceased)</b>	2990	Kshs 300,000

**ANNUAL BASIC  
SALARY:**

**Kshs. 1,323,316,705.32**

**MEDICAL FREE COVER  
LIMIT:**

Kshs. 30,000,000

**SPECIAL EXTENSIONS:**

1. Automatic additions and deletions of staff - 30days
2. Critical illness rider 50%
3. Claim notification – 90days
4. Waiting period – NIL
5. Including profit sharing clause
6. Including critical illness rider
7. Including profit sharing
8. The benefit is payable on death whilst in the service of GDC
9. 30 days grace period for paying premium upon expiry of the policy. After this period the Assurers go off cover immediately
10. Retirement age – 60years

11. GDC as a Trustee of the deceased staff / Benefits paid to GDC
12. Including cover for HIV/AIDS related claims, chronic illnesses, illnesses of a recurring nature and pre-existing conditions
13. Pre-existing conditions
14. To cover children from one day after birth

**CLAIMS  
DOCUMENTATION:**

Standard documentation to be submitted for **group life only**

Death Claims

1. Original death certificate – for verification and return
2. Certified copy of ID / Surrender of ID
3. No documentation for last expense other than declared schedule

**SPECIAL CONDITION:**

Cover should be enhanced, to include all special extensions as indicated above. Should an underwriter wish to continue charging for any ailment upon commencement of contract, or require us to submit further documentation for claims, this **MUST** be clearly indicated in the bid submitted.

Speedy settlement of claims – no more than 14days upon receipt of all documentation above.

**POLICY TYPE**

**CREDITORS LIFE INSURANCE**

**SUMMARY OF COVER:**

Providing cover for the life of a debtor, where GDCs has an interest, should there be death prior to full repayment of the company loan.

This policy pays off the balance of the amount outstanding on a *Reducing Balance* basis.

**INSURED FUND:**

Total Outstanding Loan is Kshs. **82,204,769.19**

**Total assured lives –**

**123**

**BENEFITS:**

<b>Outstanding Loans</b>	<b>TOTAL OUTSTANDING LOANS (Ksh)</b>	<b>Lives</b>
<b>Car Loan</b>	80,273,404.29	87
<b>Medical Excess</b>	1,931,364.9	36
<b>Total</b>	82,204,769.19	123

**CLAIM NOTIFICATION**

NONE

**WAITING PERIOD**

NONE

**ELIGIBLE DEBTORS;**

All debtors of GDC who are making periodic installments in respect of loans issued by GDC.

**AGE LIMIT**

Death Claims – Between 18 years and 65 years  
Disability Claims - Between 18 years and 65 years

**FREE COVER LIMIT**

Kshs. 20,000,000

**PERMANENT DISABILITY COVER**

Payable when the member suffers disability whilst loan is still pending Loss

Cover includes but not restricted to below disabilities:

- Total and irrecoverable loss of sight in both eyes
- Loss of both hands
- Loss of both feet
- Loss of all fingers and both thumbs
- Loss of one hand and one foot
- Total and irrecoverable paralysis

**SPECIAL  
EXTENSIONS:**

1. Cancellation notice – 60days
2. Including disability claims
3. Benefit is payable on death/disability when GDC loan is still outstanding
4. 30 days grace period for paying premium upon expiry of the policy.  
After this period the Assurers go off cover immediately
5. Age limit of debtors – between 18years and 66 years
6. No medical examination required for loanees in this policy.
7. Including cover for HIV/AIDS related claim
8. Automatic additions and deletions
9. Errors and omissions to be incorporated

**POLICY TYPE****TRAVEL INSURANCE - OVERSEAS****SUMMARY OF COVER:**

Indemnity against loss of or damage whilst abroad including medical expenses as per benefits

**PERIOD OF COVER**

Any staff travelling abroad, on official duty within the policy period.

**ESTIMATED TRAVELLORS**

Estimated staff travelling per annum – 200 staff

Travel Benefits for quotation.

<b>Section 1 - Medical &amp; Related Expenses</b>	
Medical Expenses	\$75,000
Excess	\$200
Medical Evacuation, Repatriation or Transport to Medical Centre Expenses	\$25,000
Optical Expenses - Bodily Injury Included	
- Illness	\$500
Dental Expenses - Bodily Injury Included	
- Illness	\$500
Follow up Treatment in Kenya	\$500
<b>Section 2 - Personal Accident</b>	
Accidental Death	\$10,000
<b>Section 3 - Travel Guard Assistance services</b>	
Cash Assistance	Assistance services
Consular referral	Assistance services
Emergency Travel & Accommodation Arrangements	Assistance services
Transmission of Urgent Messages	Assistance services
Lost Passport Assistance	Assistance services
Visit by a family member	\$3,500
Return of Children	\$3,500
Return of Travel Companion	\$3,500
Legal Assistance Abroad	\$1,000
Motoring bail bond (advance only)	
Return of Mortal Remains or Burial Expenses	\$20,000
Coffin expenses	\$1,000
<b>Section 4 - Cancellation or Curtailment</b>	
Cancellation	\$1,500
Curtailment	\$1,500
Excess	\$50
<b>Section 5 - Baggage, Money, Credit Cards &amp; Travellers Cheques and Baggage Delay</b>	
Theft or Damage of Baggage	\$1,000
Baggage Single Item Limit- Theft or Damage	25% of benefit limit
Accidental Loss of Baggage	\$1,000
Baggage Single Item Limit- Accidental Loss	25% of benefit limit
Excess	\$50
Sub limit - Contact lenses, prescription spectacles or sunglasses (Over and above excess)	25% of benefit limit
Sub limit - Cellular phones/fittings/accessories (Over and above excess)	\$200
Theft of Money and Credit Cards & Travellers Cheques (Over and above excess)	\$150
Single item limit- Theft of Money and Credit Cards & travellers Cheques (Over and above excess)	\$50
Excess	\$70
Baggage Delay (delayed for more than 6 hours)	\$150
<b>Section 9 - Travel Delay &amp; Missed Connection</b>	
Travel Delay (delayed for more than 4 hours)	\$200
Personal Liability	\$100,000
Excess	\$150
<b>Section 10 - Motor Hijack</b>	
Personal Accident	\$500
<b>Section 11 - Hijack - After 12 hours</b>	
Accumulation Limit	\$100,000

**TERRITORIAL LIMITS****Worldwide cover**

Includes the following countries:-

- Angola, Nigeria, Pakistan, Philippines, Mexico, South America, Zimbabwe, Soviet Union, India or Somali
- Any country where GDC will visit on official business

## CLAIMS NOTIFICATION

30Days (Death & Disability -365days)

## EXTENSIVE CLAUSES:

- Age limit 18-65 years
- Disappearance Clause – assumes death from injury (24months)
- Exposure Clause – death claims
- arranges cover for the following services free-
  - Cash advances
  - Consular referral
  - Emergency travel – arranging including accommodation & transport
  - Transmit urgent personal messages
- Luggage cover to include;-
  - Personal effects
  - Delay – emergency replacement of essentials
  - Travel documents, credit cards
  - Money, travelers cheques etc
  - Credit card/TC fraud

## IMPORTANT CONDITIONS:

1. Medical expenses for illnesses abroad **MUST** be on **CREDIT FACILITY** and not reimbursement. The tenderer should be able to demonstrate this prior to inception of cover.
2. **SPEEDY** service. Delivery of original letters to the Embassy within 24hours, and respective travel cards.
3. Quotation should be based on a deposit fee.
4. The underwriter must be recognized by the Schengen Countries (Attach documentary evidence)

**POLICY TYPE**

**MEDICAL INSURANCE - BOARD DIRECTORS**

**SUMMARY OF COVER:**

Covering medical expenses for Board Directors whilst still in office, in accordance with statutory Act limits.

**INSURED DIRECTORS:**

**AS DECLARED**

**BENEFITS:**

<b>INPATIENT</b>	<b>ENTITLEMENT PER DIRECTOR</b>
Inpatient	Kshs. 2,000,000 per year
<b>OUTPATIENT</b>	<b>ENTITLEMENT PER DIRECTOR</b>
Outpatient	Kshs. 100,000 per year
Dental	Kshs. 50,000 per year
Optical	Kshs.50,000 per year
Consultation Fees Limit	Kshs 5,000 per visit or as agreed with GDC.
<b>OTHERS</b>	
Funeral Expenses	Kshs. 100,000

**PANEL OF PROVIDERS**

GDC will have the right to negotiate the panel of preferred list of providers before inception of cover. The hospitals should include the major hospitals. This right will remain throughout the contract period.

**MAIN CREDIT FACILITIES**

<u>Scope of Cover</u>	<u>Limit &amp; Sub Limits</u>
✓ <b>Inpatient services</b>	<b>Kshs. 2,000,000</b>
✓ <b>Pre-Existing Conditions &amp; Chronic ailments and-HIV/AIDS related illnesses</b>	<b>Kshs. 750,000</b>
✓ <b>Post Hospitalization</b>	<b>Kshs. 100,000</b>
✓ <b>Inpatient non accidental dental cover</b>	<b>Kshs. 100,000</b>
✓ <b>Inpatient non accidental Ophthalmological Cover</b>	<b>Ksh. 10,000</b>
✓ <b>Accommodation</b>	<b>Private room (Minimum charges of Kshs. 25,000 per night.</b>

**SPECIAL EXTENSIONS:**

- Cover includes the following
- 1 Age limits – From 18 to 65 years.
  - 2 Inclusion of AMREF FLYING DOCTORS cover extension
  - 3 Enhanced cover must include Dental expenses within its scope
  - 4 Enhanced cover must include Optical expenses within its scope
  - 5 Cancellation of policy – 30days notice from Insurers or GDC
  - 6 Use of ambulance, transport and air fares during emergency and road rescue including emergency treatment/ evacuation.
  - 7 Post accidental benefit for accident and surgical admissions within thirty days after discharge limit of **Ksh 100,000**
  - 8 Congenital defects limit of **Ksh. 300,000**
  - 9 Internal and external surgical implants, appliances, joints replacement and prostheses up to the overall limits.
  - 10 Health check-up **Ksh 30,000**
  - 11 Maternity including normal/C-section **Kshs. 200,000**
  - 12 Emergency air rescue due to a life threatening illness on emergency road rescue leading to hospitalization.
  - 13 Day care surgery.
  - 14 Major Organ transplant.

**SPECIAL CONDITIONS**

1. 24hr helpline
2. Category of rooms –Private Rooms
3. No waiting period
4. Limits per illness/accident should be within entitlement
5. In patient cover should include an equivalent amount of Kshs. 2,000,000 in foreign currency when treatment is abroad.
6. Outpatient cover should include an equivalent amount of Kshs. 100,000 in foreign currency when treatment is abroad.

7. Inclusion of operating theater, HDU and ICU charges



**POLICY TYPE****GROUP PERSONAL ACCIDENT – BOARD DIRECTORS****SUMMARY OF COVER:**

Covering the following persons against accidental death and/or injury in accordance with the benefits specified and as the Act including injuries whilst engaged in company business

**INSURED PERSONS:**

Non-Executive Directors Including the Chairman, whilst traveling on or engaged in company business **Total number – 6**

**GEOGRAPHICAL AREA:**

Worldwide

**BENEFITS:**

<b>BENEFIT</b>	<b>Limit (Per Director)</b>
Death	Kshs. 5,000,000
Permanent Total Disablement	Based on Kshs. 5,000,000
Total Temporary Disablement	NO COVER
Medical Expenses	Kshs. 100,000 per incident
Repatriation of Assured	Kshs. 100,000 per incident

**ACCUMULATION LIMIT**

<b>Description</b>	<b>Accumulation Limit</b>
Any One Person	Kshs 5,000,000
Any One Occurrence	Kshs 40,000,000
Any One Year	Unlimited

**EXTENSIVE CLAUSES:**

1. Accumulation limit Shs. 40,000,000/= per event
2. Accompanying next of kin return fare
3. Age limit - 18 to 85years
4. Including Airfares for treatment within Medical expenses limit
5. Double benefits.
  1. Duty only for Directors
  2. Worldwide limits.
  3. Cancellation notice - 30 days' notice
  4. Disappearance clause – after 'reasonable time has elapsed'
  5. Drugs exclusion not to apply where drugs are administered by a medical practitioner
  6. Exposure clause – illness following exposure following an accident
  7. Hi-jack clause
  8. Motor cycling upto 250cc
  9. Mountaineering (excluding use of ropes and guides), Rugby, Basketball, football and volleyball
  10. Payment on account
  11. Riot, strike and civil commotion
  12. Trustees clause – GDC as a Trustee

**POLICY TYPE**

**DIRECTORS & OFFICERS LIABILITY**

**SUMMARY OF COVER:**

Indemnity of amounts which the insured shall become legally liable to pay as compensation including agreed defense costs and expenses resulting from any wrongful Act by the insured in their capabilities and Directors and/or Senior Officers of GDC.

**INSURED PERSON(S):**

On 8 Non-Executive Directors (Board Members), MD & CEO and 64 Managers whilst engaged in Company business.

**Total number – 73**

**LIMITS OF LIABILITY**

<b>LIABILITY – EACH DIRECTOR</b>	<b>BENEFIT</b>
Any one claim/occurrence	Kshs.100,000,000
Any one Year	Kshs.100,000,000

**SPECIAL EXTENSIONS:**

- Outside Directorships
- Representation at investigations and examinations
- New Subsidiaries
- 30 days discovery period following non-renewal of the policy which can be extended to 12 months on payment of 25% additional premium
- Subrogation
- Other Insurance
- Notice and Authority
- Including Defense costs for Fraud & Dishonesty
- Political interpretation – Kenya
- Choice of Law Clause
- Operative

**OPERATIVE CLAUSE:**

Indemnity against claims made to Directors either jointly or severally where the latter becomes legally liable to pay compensation costs and expenses incurred in defense of the claim which would have arisen out of wrongful acts in their capacity as directors

**POLICY TYPE**

**ALL RISKS**

**SUMMARY OF COVER:**

Physical loss or damage to the specified property arising from any cause not excluded by the policy.

**INTEREST AND SUMS INSURED:**

Miscellaneous office equipment including factory equipment, Satellite dishes and antennae's telecommunications equipment, mobile phones, Laptops, iPads, Television sets and telephone switchboards, pumps, Cables and ducts, laboratory equipment and Geophysics equipment of each and every kind and mobile radio equipment not specifically insured elsewhere.

**Excess**

**Total sum insured - Kshs 1,045,189,854.75**

**Schedule to follow**

**Kshs.5,000**

**BASIS OF VALUATION:**

Reinstatement / replacement

**GEOGRAPHICAL AREA:**

Worldwide

**EXTENSIVE CLAUSES:**

1. Subject to Average condition
2. Pairs and Sets clause
3. Reinstatement Value Clause
4. Automatic Additions and Deletions Clause
5. Riot, Strike and Civil Commotion Extension
6. Deletion of Fire & Theft Cover Only Clause
7. Reinstatement of Loss Clause
8. Cancellation notice 30 days
9. The insured shall take all reasonable precautions to prevent loss of or damage to the property insured.

**CONDITIONS;**

Equipment less than 3 years will not be subjected to deductible/excess. Loss of items will be settled based on replacement of actual total loss

**IMPORTANT CONDITION:**

*power surge claims – electronic items 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 Kenya Power. We will submit ref numbers where available.*

**POLICY TYPE  
SUMMARY OF COVER:**

**ELECTRONICS INSURANCE**

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**

1	Material Damage / Limit of Liability	Sum Insured
	Material damage	Kshs. 130,807,150
2	External data and hardware	Kshs. 50,055,785
3	Application Software	Kshs. 293,055,811
		<b>Kshs. 448,373,850.97</b>

**Sec II: Consequential Loss**

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

**INDEMNITY PERIOD :**

**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 document cation has been provided There should be no request for a demand letter from Kenya Power We will submit ref numbers where available. Equipment's less than 3 years will not be subjected to deductible/Excess*

**POLICY TYPE**

**FIDELITY GUARANTEE**

**SUMMARY OF COVER:**

Indemnity against loss of money and/or stock caused by fraud or dishonesty of the insured employees.

**POSITIONS COVERED:**

Description	Limit
37 Management Staff	Ksh 50,000,000
26 Chief Officers	Ksh 10,000,000
87 Senior Officers	Ksh 5,000,000
105 Other Officers	Ksh 1,000,000
100 Other staff	Ksh 500,000

**CLAIMS PREPARATION CLAUSE**

**Kshs. 1,000,000**

**GEOGRAPHICAL AREA:**

**Kenya**

**DISCOVERY PERIOD:**

**12 months**

**COLLUSION CLAUSE:**

Kshs. 100,000,000

**EXTENSIVE CLAUSES;**

1. Riot strike and civil commotion
2. Notice of cancellation 30 days
3. Automatic Reinstatement of Loss
4. Automatic additions and deletions of staff clause

**POLICY TYPE****GOODS IN TRANSIT****SUMMARY OF COVER:**

Loss or damage to goods incidental to the business the property of the insured or held in trust or on commission whilst in transit within the territorial limits by Road/Air/Rail.

**INTEREST AND LIMITS**

On packed machinery and all other goods in transit belonging to and in the custody of or held in trust by the insured in connection with insured business whilst in transit to various destinations within the country.

**TERRITORIAL LIMIT**

Eastern Africa region, i.e. Kenya, Uganda, Tanzania, Rwanda, Burundi and Ethiopia

**BASIS OF VALUATION:**

Replacement at cost price including transport charges incurred

**CONVEYANCE**

Rail/Air/road/own/hired transport.

**VOYAGE DESCRIPTION**

Cover attaches from the time goods leave insured's premises for commencement of transit and continues until goods are delivered to the consignees address.

**MAXIMUM LIMIT**

Description	Limit
Any one Event	Kshs. 150,000,000
Any one Carry/Consignment	Kshs. 150,000,000

**ESTIMATED ANNUAL CARRY**

**Kshs. 1,000,000,000**

**EXTENSIVE CLAUSES**

1. Including holdup and hijacking.
2. Special Perils A-H
3. Including riot, strike and civil commotion.
4. Recovery from carriers clause.
5. Annual premium adjustment clause
6. Cancellation Notice – 30 days
7. Breakage of fragile items, leakage or spillage, scratching or bruising covered during an Insured peril.
8. Loading and unloading

**POLICY TYPE**  
**SUMMARY OF COVER:**

**MARINE CARGO SEA/AIR**

Indemnity against All Risks of loss of or damage to property of the insured (including legal liabilities for general average sacrifice and salvage charges where applicable) whilst in transit by means of the specified conveyance within the geographical limits subject to the policy terms and conditions

**VOYAGE**

Voyage: From Ports &/or Places in the World to Final Destination in Kenya by Streamer and/or Airfreight and/or Parcel Post and/or and/or Rail conveyance.

**INTEREST & SUM INSURED**

New Equipment/ Machinery &/or Machinery Spares Parts &/or Chemicals packed in cases &/or Crates &/or Cartons &/or New Drums &/or Bags and all other property of the Insured as declared from time to time

**ESTIMATED ANNUAL CONVEYANCE**

Kshs. 1,000,000,000

**LIMIT OF LIABILITY**

Description	Limit of liability
Any one Conveyance	Kshs. 500,000,000
Any one Location	Kshs. 500,000,000

**CONVEYANCE**

Approved Steamers &/or Steamers &/or Airfreight &/or Parcel Post &/or other conveyances.

**BASIS OF VALUATION**

C.I. F + Duty &/or VAT + 10% on the whole or as may be specifically declared in advance.

**EXTENSIVE CLAUSES**

- ✓ Institute cargo clauses (A)
- ✓ Institute cargo clauses (Air)
- ✓ Institute strikes clauses (cargo)
- ✓ Institute strikes clauses (Air cargo)
- ✓ Institute war clauses (cargo)
- ✓ Institute cargo clauses (c ) including washing overboard for cargo carried on deck
- ✓ Institute classification clause
- ✓ Institute replacement clause (Machinery) not exceed repair cost
- ✓ Institute standard conditions for cargo contracts
- ✓ Cargo ISM Endorsement – vessel must be ISM code certified.
- ✓ Including damage to labels– cost of new labels or relabeling goods
- ✓ Including loading and unloading risks.
- ✓ Subject to theft, pilferage, and non-delivery clause.
- ✓ Second hand replacement clause – machinery.
- ✓ Malicious damage clause.
- ✓ Transit extension (duration endorsement). – Upto 90 days
- ✓ Including concealed damage. – 6 months
- ✓ Automatic reinstatement of voyage clause.
- ✓ Storage clause. – Upto 90 days
- ✓ Surveys clause. – Shs. 200,000/-
- ✓ Seals intact clause.
- ✓ General average and salvage charge clause.
- ✓ Cancellation Notice – 30 days
- ✓ Carriers / Bailees Liability

**POLICY TYPE  
SUMMARY OF COVER:**

**PUBLIC LIABILITY**

Indemnity against legal liability to Third Parties in respect of accidental death, bodily injury and/or illness and/or loss or damage to property incurred by the insured in the course of the insured's business.

**LIMITS OF LIABILITY:**

	<b>LIABILITY</b>	<b>LIMIT</b>
<b>1</b>	<b>General Liability Claims</b>	
	Any One Claim	Kshs.200,000,000
	Any One Period of Insurance	Unlimited
<b>2</b>	<b>Food And Drinks Claims</b>	
	Any One Claim	Kshs. 100,000,000

**GEOGRAPHICAL AREA;**

WORLDWIDE – in the course of operations

**EXTENSION CLAUSES**

1. Cancellation (30 days) clause
2. Animals clause
3. Car park
4. Contract works
5. Plant and machinery hired out/in
6. Cross liability clause
7. Customers equipment
8. Defective sanitation
9. Damage to leased or rented premises
10. Employees effects – Kshs 50,000
11. Guests effects – Kshs 100,000
12. Exhibitions and signboards
13. Fire, lightning, and explosion
14. First aid
15. Flood, fumes and pollution – (5% of policy Limit) caused by sudden unidentifiable unintended and unexpected incident which takes place in its entirety at a specific time
16. Food and drink
17. Goods held in trust
18. Individual liability of directors
19. Indemnity for exhibitions and sign boards
20. Indemnity to pupils (schools / colleges)
21. Indemnity to principals – liability assumed under such contracts for GDC
22. Leased premises
23. Liability for motor accidents – vehicles not licensed for road use or designed as a tool as long as it is not required to have road traffic insurance.
24. Liability for sub-contractors and / or their workmen
25. Lifts and hoists
26. Loading and unloading on or off motor vehicles
27. Machinery and plant
28. Motor contingent liability – claims from vehicles not for GDC but being used for our business (excluding claims for that vehicle)
29. Marketing agreements
30. Member to member liability
31. Private dwellings
32. Property owners and managers
33. Pedal cycles and handcarts – Kshs 5,000 (Excess Kshs 750/-)
34. Pollution clause
35. Public utilities
36. Railway sidings – where applicable
37. Riot and strike
38. Sports / social activities
39. Subsidence / collapse
40. Subrogation waiver
41. Sub-contractors / contractors



42. Temporary visits world-wide by executives
43. Tools of trade
44. Tree felling
45. Work away
46. Work at executives' residence

**IMPORTANT CONDITION**

We have contractors on most of our sites, and hold contracts with them.

The Public liability cover to be extended to include;

- a) Environmental Liability cover: to cover accidental pollution and contamination to the environment
- b) Financial Loss: to cover GDC legal liability for damages, costs and expenses incurred in respect of a financial loss
- c) Product Liability: To cover GDC legal liabilities for bodily injuries to third parties or loss of or damage to material property caused by products or goods

**CLASS OF INSURANCE:****PROFESSIONAL INDEMNITY****SUMMARY OF COVER:**

Indemnity against legal liability to third parties arising  
 Out of breach of professional duty through negligence,  
 Error or omission by the Insured or any employees of the  
 Insured in the performance of their professional duties.

**INSURED PERSONS:**

AS PER TABLE BELOW

**SPECIAL CLAUSES:**

1. Basis – “ claims made” -
2. Breach of undertaking
3. Breach of Warranty of Authority
4. Dishonesty of employees or agents
5. Jurisdiction clause—Kenya
6. Infidelity of employees
7. Libel and Slander
8. Loss of documents
9. Retroactive Cover

**LIMITS OF INDEMNITY:**

Kes.200,000,000

Insured/Interests	Nos	Limit of Indemnity per person
Legal Officers	5	Kshs. 100,000,000
Geothermal Centre of excellence officers	11	Kshs. 150,000,000

**SCHEDULE; H**  
RECOMMENDATION FORM [To be completed on Client's letterhead]

Date: .....

To: Geothermal Development Company Limited  
P.O. Box 100746 – 00101  
NAIROBI, KENYA

This is to certify that:.....[Name of Insurance Broker]  
who is participating in your pre-qualification of Insurance Brokerage Services 2021 has provided us with Insurance Brokerage services as follows;

(i) Insurance Policies Handled:

Class of Insurance	Insurance Period Year 2019	Total Underwritten Premium in each class
	Total premium Written	

(ii) Insurance Claims Handled in the last two (2) years i.e 2018 & 2019

Class of Insurance claims handled	Time the claim was reported	Time the claim was paid	Value of claims handled in Kshs.	Turnaround Time of Claim Settlement

(iii) Performance Evaluation

(The insured to indicate client rating by ticking the appropriate box)

How do you rate the performance of the Services of above Insurance Broker in the following areas:-	Excellent 80-100	Good 50-79	Average 50	Poor Below 50
Claims Handling				
Underwriting Responsiveness				
General Customer Care				

Declaration

We confirm that the above Insurance Brokerage firm was engaged to provide insurance brokerage services for the said policies for the above said period.

Annual premium paid for during calendar year 2019 is approximately KShs.....

Name of Authorized Signatory.....

Title/Designation .....

Signature :.....

Date :.....

Official Stamp of the Insured: .....

Telephone Contacts: .....

**Delete 22 The Following under Preliminary Criteria for Underwriters.**

22- Past Performance- have not handled claims with GDC.