

If No are you aware of any impending claim ☐ Yes ☐ No

9. Has any Insurance Company EVER

a) Declined your proposal? ☐ Yes ☐ No

b) Cancelled or refused to renew your Policy? ☐ Yes ☐ No

c) Required an increased premium on renewal? ☐ Yes ☐ No

If yes to any of the above, please give details: _____

10. Are you prepared to bear an excess each and every claim equal to:

a) 25% ☐ Yes ☐ No

b) 5% of the amount of indemnity? ☐ Yes ☐ No

11. Is retroactive cover required? ☐ Yes ☐ No Up to 2 years? ☐ Yes ☐ No

Up to 5 years? ☐ Yes ☐ No Exceeding 5 years? ☐ Yes ☐ No

If yes, for how many years extensions? _____

12. If available, does the firm require

EXTENSIONS 1 – Libel and Slander (Limited to 10% policy limit of indemnity) ☐ Yes ☐ No

EXTENSIONS 2 – Partners previous business? ☐ Yes ☐ No Outgoing partners? ☐ Yes ☐ No

EXTENSIONS 3 – Amendment of dishonesty exclusion? ☐ Yes ☐ No

EXTENSION 4 – Loss of documents (limited to 10% policy limit of indemnity) ☐ Yes ☐ No

13. If extensions 2 (outgoing partners) is required, please give:

a) Full names of the former partners to whom it is to apply? _____

b) Dates when ceased to be partners in the firm? _____

DECLARATION

I/We do hereby declare that the above answers and statements are true, and that I/We have withheld no material information regarding this proposal.

Date: _____ Signature of proposer: _____

Rubber Stamp / Seal

FOR OFFICIAL USE ONLY

CIC GENERAL INSURANCE LTD.

📍 CIC PLAZA MARA ROAD, UPPERHILL 📠 P.O. BOX 59485-00200 NAIROBI, KENYA

☎ +254 020 282 3000, 0703 099 120 📧 callc@cic.co.ke 🌐 www.cic.co.ke

📍 CICGroupPLC 📍 CICGroupPLC 📍 CICGroupPLC

KENYA • SOUTH SUDAN • UGANDA • MALAWI

GENERAL • LIFE • HEALTH • ASSET

SECTION FOUR: PERSONAL ACCIDENT INSURANCE

This will provide monetary payments in the event of bodily injury sustained by the insured.

The injury must be caused by violent, accidental, external and visible means subject to the option selected by the insured and will compensate the affected member if injured.

The policy offers benefits under the following categories:

- (i) Death
- (ii) Permanent and total disability
- (iii) Temporary total disability/ weekly loss of income for those in gainful employment
- (iv) Hospital cash for those in self employment
- (v) Medical expenses on reimbursement basis up to a determined limit
- (vi) Funeral expenses
- (vii) Professional trauma counseling
- (viii) Physiotherapy expenses
- (ix) Artificial appliances

COVER IS AVAILABLE

- 24 hours
- Worldwide
- Including extension for riots and strike

REQUIREMENTS

- Completion of proposal form
- Payment of premium

WHO CAN BE COVERED:

- Persons between the age of 18 to 65 years
- Persons below the age of 18 can enjoy cover under their parents/guardians policy
- Persons engaged in gainful employment will enjoy cover for weekly loss of income
- Permanent kenyan residents

PREMIUM SCHEDULE

	I	II	III	IV	V	VI	VII
Death	500,000	800,000	1,000,000	2,000,000	5,000,000	8,000,000	10,000,000
Permanent total disability	500,000	800,000	1,000,000	2,000,000	5,000,000	8,000,000	10,000,000
Temporary total disability	5,000	8,000	10,000	15,000	30,000	40,000	50,000
Medical expenses	70,000	100,000	150,000	200,000	500,000	800,000	1,000,000
Annual premium per person	1,748	2,652	3,556	5,565	13,099	20,130	25,153
Funeral expenses	50,000	60,000	70,000	80,000	90,000	100,000	150,000
Annual premium per person including funeral expenses cover	1,773	2,682	3,591	5,605	13,144	20,180	25,228

GENERAL

PROFESSIONAL
INDEMNITY
for Lawyers

We keep our word

CIC GROUP

SECTION ONE: PROFESSIONAL INDEMNITY INSURANCE

What Is Covered
Professional Indemnity Insurance provides liability cover to professionals against claims that may arise as a result of errors, omissions, misrepresentation or negligent advice provided in the course and scope of their professional services or malpractice.

Professional - An occupation or job that needs special knowledge, e.g. law, engineering, medicine, teaching etc.

Available Extensions
The cover may extend to also cover: loss of documents, dishonesty of employees, defamation, partners' previous business and outgoing partners.

- Who is covered?**
All professionals who have the following characteristics:
- Have gone through a specialized training
 - Require qualifications required to practice work
 - Are highly educated
 - Provides service at a fee
 - Regulated by a governing body either a professional association or by Law
 - Have clear Professional Standards
 - Self-employed activity and organized in corporation

Benefits of Professional Indemnity Insurance

- i. **Financial Support**
Professional Indemnity policy will cover court judgments awards and legal fees for defending yourself or the business at the court of law. The policy may extend to also cover fees and other expenses that may arise from loss of documents.
- ii. **Provides Peace of Mind**
Professional Indemnity policy will increase confidence in carrying out the professional duty knowing that you have means to defend yourself against any allegations for malpractice and defend your reputation thus enabling individuals and companies to continue trading in successful businesses.
- iii. **Enhance Brand Image & Credibility**
Professionals are accountable for their services rendered and the professional Indemnity insurance provides support and enhances goodwill as it prides confidence to your clients and investors knowing that any discrepancies that may arise in course of your duty is covered.
- iv. **Increased Chances of Winning Businesses**
Most contractors and government authorities will put a minimum requirement for having a Professional Indemnity Insurance to be considered in tendered businesses.

Cover Premium & Limits

Cover Limit (Ksh)	1,000,000	2,000,000	3,000,000	4,000,000	5,000,000	10,000,000
Annual Premium (Ksh)	4,771	5,466	7,023	9,316	11,545	19,550

SECTION TWO: HOME INSURANCE

What is Home Insurance?
This is an insurance that provides financial protection in case of:

1. Loss or damage to Personal property
2. Injury to Domestic Servants in the course of duty
3. Personal Liability

What is Covered?

1. Private residential dwellings including; the main buildings, outbuildings, fences, swimming pool.
2. Contents such as furniture
3. Moveable and personal items such as your laptops, cameras, jewelry
4. Domestic Servants such as your house servants, drivers, gardeners, watchmen
5. Personal liability incurred both as an owner or occupier of the dwellings

Cost (premium) implications: These are very low indeed!

1. Buildings Kshs. 1.50 for every Kshs. 1,000 of value to be insured
2. Personal property Kshs. 10 for every Kshs. 1,000 of value to be insured

SECTION THREE: MOTOR INSURANCE

- Basic Cover:**
- Accidental damage
 - Malicious damage
 - Theft
 - Third Party Liabilities
 - Fire
 - Riot Strike and Civil Commotion

MOTOR PRIVATE COMPREHENSIVE RATES:

Sum Insured (Ksh)	Basic Rate	Minimum Premium (Ksh)	Extra Benefits
500,000 - 1,500,000	6%	37,500	As provided below
1,500,001 - 2,500,000	4%	37,500	As provided below
Above 2,500,000	3%	37,500	As provided below

Any vehicle whose value is below Ksh 500,000 will be insured under Third Party Only (TPO)

Motor Private Third Party Only Premium (TPO)
Ksh 7,500 one vehicle and Ksh 6,500 for fleet (A fleet is three vehicles and above).

CIC GENERAL INSURANCE LTD

PROFESSIONAL INDEMNITY PROPOSAL FORM

Paybill: 600112



Agency / Broker: _____

Name of proposer: _____ Surname _____ Other names _____

Address of all offices: _____

Code: _____ Town: _____ Email address: _____

Profession: _____ Date established: _____

1. Full name of each partner, qualifications and when qualified, how long practicing as a partner in the firm, and name (s) in which he previously practiced.

Name	Qualifications	When qualified	How long practicing as partner	Previous firms

2. Total number of partners and staff: _____

a) Partners _____ b) Staff other than typists _____

c) Telephonist and messengers _____ d) Typists, telephonists, messengers _____

3. a) Total number of professionally qualified employees _____

b) Total salaries per annum _____

4. When was the firm established? _____

5. Total indemnity required (exclusive of an extension) _____

a) Per any one event; Kshs _____

b) In the aggregate during period of insurance; Kshs _____

6. What was the gross fee income?

a) In the last twelve months - Year; _____ Kshs _____

b) In the last twelve months before that; Kshs _____

7. Have you been insured for this risk before? ☐ Yes ☐ No

If yes indicate name of the Insurance Company: _____

8. Have you suffered any loss in the past five years? ☐ Yes ☐ No

If Yes please provide details: _____
