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
f 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
f yes, for how many years extensions?
12. Kanailahla danahla firmananin
12. If available, does the firm require FXTENSIONS 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?
EXTENSION 4 – Loss of documents (limited to 10% policy limit of indemnity) Ves 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
//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

CIC GENERAL INSURANCE LTD.

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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

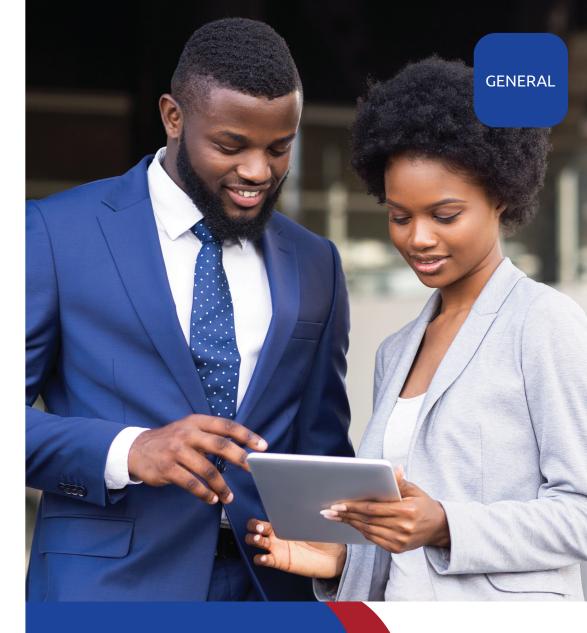
- Completion of proposal form
- · Payment of premium

WHO CAN BE COVERED:

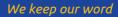
- Persons between the age of 18 to 65 years
- Persons below the age of 18 can enjoy cover under their parents/guardians policy
- Persons engaged in gainful employment will enjoy cover for weekly loss of income
- Permanent kenyan residents

PREMIUM SCHEDULE

	- 1	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



PROFESSIONAL INDEMNITY for Lawyers





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.

Profesional - 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:	S	urname	Other names				
Address of all offices:							
Code:	Town:	Email addr	ess:				
Profession:		Date	e established:				
1. Full name of each pa name (s) in which he pr	rtner, qualification	ns and when qualified	d, how long practicing as a par	tner in the firm, and			
Name Qualification:		When qualified	How long practicing as partner	Previous firms			
2. Total number of part	tners and staff: _						
a) Partners		b) Sta	aff other than typists				
c) Telephonist and mes	ssengers	d) Ty _l	pists, telephonists, messenger	s			
3. a) Total number of p							
b) Total salaries per ani	num						
4. When was the firm e	stablished?						
5. Total indemnity requ	ired (exclusive of a	an extension)					
a) Per any one event; K							
b) In the aggregate during period of insurance; Kshs							
6. What was the gross f							
a) In the last twelve months - Year; Kshs							
b) In the last twelve mo	onths before that;	Kshs		J			
7. Have you been insure	ed for this risk befo	ore? Yes N	lo				
If yes indicate name of	the Insurance Com	npany:		J			
8. Have you suffered ar	ny loss in the past f	five years? Yes	No				
If Yes please provide details:							