****

**24TH SEPTEMBER 2025**

**ADDENDUM ONE**

**PROVISION OF GENERAL INSURANCE SERVICES**

**FOR A PERIOD OF THREE YEARS: EACC/T/03/2024-2025.**

Reference is made to the above cited procurement.

Kindly take note of the following clarification on schedule of requirements:

**SHEDULE OF REQUIREMENTS**.

*RISK NOTES:*

* 1. **CLASS OF INSURANCE FIRE & PERILS INSURANCE**

**COVER**: Fire, lightning, bush fire, explosion, earthquake, (fire, shock and volcanic eruption) spontaneous combustion, subterranean fire, all types of impact, malicious damage and special perils (A-H) as per policy.

**INTEREST AND SUM**:

|  |  |
| --- | --- |
| **ITEMS** | **SUM INSURED- KES** |
| BUILDINGS | 875,356,175.16 |
| FURNITURES | 79,526,378 |
| CONTENTS | 92,082,306 |
| BOOKS | 9,288,125 |
| **TOTAL** | **1,056,252,984.03** |

**LOCATION Any premises owned/ Hired by the insured in Kenya SPECIAL CLAUSES:**

* + - Including spontaneous combustion
    - All other contents clause KES 200,000.00
    - Computer records clause
    - Goods held in trust
    - Property of employees /Visitors 100,000.00
    - Alterations and repairs clause
    - Capital additions clause 10%
    - Cost of re-erection clause
    - 85% special condition of average
    - Mis description clause
    - Public utilities
    - Public authorities
    - Subrogation waiver clause
    - Appraisement clause
    - Temporary removal of contents (internal & External)
    - Tenants’ clause - as owner
    - Tenant’s clause - as tenant
    - Accidental error or omission
    - Bush Fire
    - Cancellation notice (30Days)
    - Vehicle loads clause
    - Definition of property
    - Cross liability clause
    - Claims preparation clause
    - Designation of expenses clause
    - Payment on account clause

• General Interest clause

* Riots, strike & civil commotion
  + - Automatic increase clause
    - Architect, quantity surveyors and consulting engineer’s clause
    - Cost of demolition, clearance of debris and
    - Erection hoarding clause – 5% of sum inured
    - Loss reduction clause
    - Other tenant’s clause
    - Explosion
    - Earthquake clause
    - Malicious damage
    - Special perils
    - Adjoining buildings clause
    - Electrical clause III
    - Fire brigade clause
    - Municipal plans scrutiny fees clause
    - Public authorities
    - Reinstatement of loss
    - Reinstatement of value
    - Subject to Stocks and premium adjustment
    - Escalations Clause – 10% Buildings, Plant & Machinery
    - Fire brigade clause
    - Expediting Expenses
    - Electrical damage extension
    - Stock increase clause – 20%
    - Stocks declaration condition.
    - Brand Protection clause
    - Department Clause
    - Temporary removal of contents (external)
    - Temporary removal of contents (internal

**EXCESS**: 2% of sum insured per location Maximum Kes. 5,000,000. (Earthquake excess only)

**PREMIUM INSURER:**

* 1. **CLASS OF INSURANCE : BURGLARY**

**SUMMARY OF COVER**: Loss or damage by theft accompanied by visible forcible and violent entry or exit out of the premises containing the insured property including damage to premises following such theft or any attempt thereafter.

**INTEREST AND SUM**:

|  |  |
| --- | --- |
| **ITEMS** | **SUM INSURED- KES** |
| Furniture | 79,526,378 |
| Contents | 92,082,306 |
| Books | 9,288,125 |
| **Total** | **180,896,808.9** |
| First Loss | 5,000,000.00 |

**LOCATION Any premises owned/ Hired by the insured in Kenya. SPECIAL CLAUSES:**

* + - Excluding collusion by employees
    - All other contents
    - Average clause/full value warranty

* + - Goods Held in Trust or on Commission
    - Watchman/security warranty
    - First Loss clause
    - Automatic reinstatement of loss
    - Including riot strikes and civil commotion.
    - Including goods in the open of premises and outbuilding – Limit - Kes. 5M
    - Safe and books clause
    - Property Stored in the Open
    - Temporary removal (internal/external)
    - Including hold up or threat of assault.
    - Definition of premises

**EXCESS 10% of each and every loss PREMIUM**

**INSURER**

* 1. **CLASS OF INSURANCE ELECTRONIC EQUIPMENT**

**COVER**: Loss or damage to the specified property arising from any cause not excluded by the policy. Including riot, strike and civil commotion, earthquake and subterranean fire.

**INTEREST**: Computers & Related Accessories.

**SUM INSURED: Kes. 569,293,549.48**

**LOCATION Any premises owned/ Hired by the insured in Kenya**

* + - Including fire and lighting related losses
    - Including power surge & power interruptions losses
    - Excluding wear, tear or mechanical derangement
    - Full replacement value
    - Including flood, earthquake, subsidence or windstorm
    - Automatic addition/deletion
    - Automatic reinstatement of loss.
    - Including loss or damage by theft
    - Transit risks cover.
    - Including temporary removal.
    - Including riot, strike & civil commotion
    - Expediting expenses-10% of item sum insured.
    - Excluding known faults/defects.
    - Excluding nuclear fission, war and kindred risks
    - Automatic reinstatement of loss
    - Extension for Power loss Surge
    - Worldwide Coverage

**Basis of Settlement Reinstatement of Value (New for old for Items less than 5 Years old) EXCESS 10% of each and every loss Min Kes. 10,000.00 (Laptops)**

**7.5% of each and every loss Min Kes. 2,500.00 Mobile**

**Phones and damage to Laptop screen**

**PREMIUM INSURER**

* 1. **CLASS OF INSURANCE ALL RISKS**

**COVER**: Loss or damage to the specified property arising from any cause not excluded by the policy. Including riot, strike and civil commotion, earthquake and subterranean fire.

**INTEREST**: Laptops, Mobile Phones, and other electronic items.

**SUM INSURED** Electronic equipment

**LOCATION Worldwide Coverage SPECIAL CLAUSES:**

* + - Including fire and lighting related losses
    - Including power surge & power interruptions losses
    - Excluding wear, tear or mechanical derangement
    - Full replacement value
    - Including flood, earthquake, subsidence or windstorm
    - Automatic addition/deletion
    - Automatic reinstatement of loss.
    - Including loss or damage by theft
    - Transit risks cover.
    - Including temporary removal.
    - Including riot, strike & civil commotion
    - Expediting expenses-10% of item sum insured.
    - Excluding known faults/defects.
    - Excluding nuclear fission, war and kindred risks
    - Automatic reinstatement of loss
    - Extension for Power loss Surge

**Basis of Settlement Reinstatement of Value (New for old for Items less than 5 Years old)**

**EXCESS 10% of each and every loss Min Kes. 10,000.00 (Laptops) 7.5% of each and every loss Min Kes. 2,500.00 Mobile Phones and damage to Laptop screen**

**INSURER**

* 1. **POLICY: MONEY**

**COVER:** Indemnity against loss of money / securities and damage to safes as declared. Money deemed to include cash and bank currency notes, postage revenue, NHIF stamps, money and postal orders, uncrossed and bearer cheques.

**INTEREST AND SUMS INSURED:**

**SPECIAL CLAUSES:**

1. Money transit until paid out -Kshs. 14,600,000
2. Money in premises DBH -Kshs. 2,000,000
3. Money in safe OBH -Kshs 2,000,000
4. Money with Employees - Kshs. 1,000,000
5. Stamp in Franking Machines – Kshs. 350,000

**Estimated Annual Carry -** Kshs**. 175,000,000**

* Including damage to safes/strong rooms
* Including loss by fire, explosion, earthquake
* Infidelity of employees - discovery period 3 working days
* Including riot, strike & civil commotion
* Damage to employees clothing & personal effects – Kes 50,000.00
* Personal accident assault for employees -Limit Kes. 50,000.00
* Deletion of keys clause
* Notice of cancellation - 60 days
* Monies Covered include Exhibits.

**EXCESS: 10% of each and every loss Min Kes. 10,000.00 PREMIUM :**

* 1. **CLASS OF INSURANCE PUBLIC LIABILITY**

**SUMMARY OF COVER :** Legal liability to third parties in respect of death of or bodily

injury or illness of any person or loss of or damage to third party property (General Liability).

**Limit of Indemnity :**

**Territorial Worldwide SPECIAL CLAUSES:**

**General liability**

Limit per claim - Kes 50,000,000

Limit per event - Kes 50,000,000

**Food and Drinks – Standard extension within Public liability**

Limit per claim - Kes 10,000,000

Limit per event - Kes 10,000,000

* Lifts and hoists
* Flood/fumes/pollution
* Property of employees
* Visits abroad
* First aid treatment
* Sub-contractors
* Private work for directors
* Insured premises including work away
* Car parking – Limit of Kes.5,000,000
* Guest effects – Limit of Kes.50,000.00 per person
* Property of employees – Limit of Kes .20,000.00 per person
* Food/beverage supplied
* Including Property under care & Custody of EACC such Exhibits
* Including accidental pollution

**PREMIUM INSURER**

* + Defective sanitation
  + Delivery risks
  + Excluding liability assumed by special contract
  + Fire & explosion
  + Goods held in trust
  + Leased premises
  + Loading and unloading
  + Plant hired in/out
  + Temporary visits abroad
  + Tools of Trade
  + Garage keepers’ liability
  + Machinery and plant
  + Member to Member Clause
  + Work away
  + Defective workmanship in case of Public Liability risks only
  + Claims occurrence Basis

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| **7. POLICY:** | **PRIVATE COMPREHENSIVE INSURANCE** |
| **COVER:** | Any loss or damage by accidental means, theft, fire malicious damage to the vehicle and Third-Party Liabilities (death, injuries and property damage). |
| **SUM INSURED:** | As per Schedule Attached |
| **LIMITS OF LIABILITY:** | Third Party Persons- Kshs 5 million per person unlimited per event |
|  | Third Party Property damage Kshs 20,000,000 |
|  | Passenger liability – Kshs 5 million per person Kshs 50 million per event |
|  | Towing Charges – Kshs. 100,000 |
|  | Authorized Repairs – Kshs. 100,000 |
|  | Windscreen cover – Kshs 100,000 & Kshs 150,000 for high value vehicles |

|  |  |  |
| --- | --- | --- |
|  | Radio Cassette – | Kshs 100,000 |
|  | Free Side Mirror– | Kshs. 100,000 |
|  | Free Spare wheel | Kshs100,000 |
|  | Medical Expenses – | Kshs 100,000 |
| **SPECIAL CLAUSES:** | * Riot, Strike and Civil Commotion | |
|  | * Passenger Legal liability for acts of negligence | |
|  | * Passenger legal liability | |
|  | * Special perils | |
|  | * Motor Contingent Liability | |
|  | * Use by a motor trader | |
|  | * 30 days’ notice of cancellation | |
|  | * Agreed value clause | |
|  | * No blame no excess | |
|  | * Unobtainable parts clause | |
|  | * Excess Protector inclusive for own damage & Partial theft | |
|  | * Political violence inclusion | |
|  | * Contribution waiver for dealer vehicles below 10 years(dealers) | |
| **EXCESS** | Accidental Damage – 2.5% of Vehicle value Kshs 15,000 & Maximum Kshs 50,000 | |
|  | Partial Theft Excess - – 2.5% of value Claim Amount Minimum – Kes 10,000 | |
|  | Third Party Property damage – Kshs 7,500 | |
|  | Theft (with anti-theft device) – 10% of value minimum Kshs 20,000 | |
|  | Theft (without anti-theft device) – 20% of value minimum Kshs 20,000 | |
|  | Theft (with tracking devise or fleet management system) – 2.5% of value minimum Kshs 20,000 | |
|  | Young/Inexperienced Driver – Additional Kshs 5,000 (under 21yrs/under 1yrs) | |
| **PREMIUM** |  | |
| **INSURER** |  | |

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| **8. POLICY:** | **COMMERIAL COMPREHENSIVE INSURANCE- OWN GOODS** |
| **COVER:** | Any loss or damage by accidental means, theft, fire malicious damage to the vehicle and Third-Party Liabilities (death, injuries and property |

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| --- | --- | --- |
|  | damage). | |
| **SUM INSURED:** | As per Schedule Attached | |
| **LIMITS OF LIABILITY:** | Third Party Persons- | Kshs 5 million per person Unlimited per event |
|  | Third Party Property damage Kshs 20,000,000 | |
|  | Passenger liability – | Kshs 5 million per person Kshs 50 million per event |
|  | Towing Charges – | Kshs. 100,000 |
|  | Authorized Repairs – | Kshs. 100,000 |
|  | Windscreen cover – | Kshs 100,000 & Kshs 150,000 for high value vehicles |
|  | Radio Cassette – | Kshs 100,000 |
|  | Free Side Mirror– | Kshs. 100,000 |
|  | Free Spare wheel | Kshs100,000 |
|  | Medical Expenses – | Kshs 100,000 |
| **SPECIAL CLAUSES:** | * Riot, Strike and Civil Commotion | |
|  | * Passenger Legal liability for acts of negligence | |
|  | * Passenger legal liability | |
|  | * Special perils | |
|  | * Motor Contingent Liability | |
|  | * Use by a motor trader | |
|  | * 30 days’ notice of cancellation | |
|  | * Agreed value clause | |
|  | * No blame no excess | |
|  | * Unobtainable parts clause | |
|  | * Excess Protector inclusive for own damage & Partial theft | |
|  | * Political violence inclusion | |
|  | * Contribution waiver for dealer vehicles below 10 years(dealers) | |
| **EXCESS** | Accidental Damage –5% of value Minimum Kshs 15,000 & Maximum Kshs 50,000 | |
|  | Partial Theft Excess - – 5% of value Claim Amount Minimum – Kes 10,000 | |
|  | Third Party Property damage – Kshs 7,500 | |
|  | Theft (with anti-theft device) – 10% of value minimum Kshs 20,000 | |
|  | Theft (without anti-theft device) – 20% of value minimum Kshs 20,000 | |
|  | Theft (with tracking devise or fleet management system) – 2.5% of value minimum Kshs 20,000 | |

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| Young/Inexperienced Driver – Additional Kshs 5,000 (under 21yrs/under 1yrs) |
| **PREMIUM** |
| **INSURER** |

**MOTOR VEHICLE SCHEDULE**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **S/No** | **GK.No.** | **Make** | **Year of Mfc** | **Book value** |
| **MOTOR PRIVATE** | | | | |
| 1 | A 971 F | T/Land Cruiser | 2002 | 1,160,800.00 |
| 2 | A 946 E | T/Corolla Saloon | 2001 | 530,400.00 |
| 3 | A 393 P | T/Corolla Saloon | 2007 | 1,813,458.40 |
| 4 | A 394 P | T/Corolla Saloon | 2007 | 1,813,458.40 |
| 5 | A 539 P | Nissan Tiida | 2007 | 1,760,427.20 |
| 6 | A 740 Q | T/Corolla Saloon | 2007 | 1,385,167.20 |
| 7 | A 650 U | Nissan Sunny | 2008 | 1,703,936.00 |
| 8 | A 898V | Daihatsu Terios | 2009 | 2,359,200.00 |
| 9 | A 897 V | Daihatsu Terios | 2009 | 2,359,200.00 |
| 10 | A 896 V | Daihatsu Terios | 2009 | 2,359,200.00 |
| 11 | A 965 X | Toyota Prado | 2010 | 5,330,400.80 |
| 12 | A 945 X | Mitshubishi (L) | 2010 | 1,757,849.60 |
| 13 | A 944 X | Mitshubishi (L) | 2010 | 1,757,849.60 |
| 14 | A 941 X | Daihatsu Terios | 2009 | 2,606,400.00 |
| 15 | A 842 V | Toyota Corolla | 2010 | 2,164,500.00 |
| 16 | A 942 X | Daihatsu Terios | 2009 | 2,606,400.00 |
| 17 | B 766 C | Toyota Prado | 2012 | 7,822,005.60 |
| 18 | B 774 C | Toyota Prado | 2012 | 7,822,005.60 |
| 19 | B 765 C | Toyota Prado | 2012 | 7,822,005.60 |
| 20 | B 779 C | Toyota Prado | 2012 | 7,822,005.60 |
| 21 | GKB 280G | T/Corolla Saloon | 2014 | 3,149,864.00 |
| 22 | GKB 295G | T/Corolla Saloon | 2014 | 3,149,864.00 |
| 23 | GKB 973F | Peugeot 508 | 2013 | 4,399,200.00 |
| 24 | GKB 285G | Peugeot 508 | 2014 | 4,399,200.00 |
| 25 | GKB 289G | T/Corolla Saloon | 2014 | 3,149,864.00 |
| 26 | GKB 162G | M/Pajero (black) | 2014 | 4,617,680.00 |
| 27 | GKB 163G | M/Pajero | 2014 | 4,617,680.00 |
| 28 | GKB 164G | M/Pajero | 2014 | 4,617,680.00 |
| 29 | GKB 165G | M/Pajero | 2014 | 4,617,680.00 |
| 30 | GKB 820J | Ford Ranger | 2015 | 3,660,240.00 |
| 31 | GKB 822J | Ford Ranger | 2015 | 3,660,240.00 |
| 32 | GKB 821J | Ford Ranger | 2015 | 3,660,240.00 |
| 33 | GKB 823J | Ford Ranger | 2015 | 3,660,240.00 |
| 34 | GKB 824J | Ford Ranger | 2015 | 3,660,240.00 |
| 35 | GKB 939H | Mitsubishi Lancer | 2014 | 2,117,648.00 |
| 36 | GKB 940H | Mitsubishi Lancer | 2014 | 2,117,648.00 |
| 37 | GKB 941H | Mitsubishi Lancer | 2014 | 2,117,648.00 |
| 38 | GKB 902J | Mitsubishi Lancer | 2015 | 2,185,856.00 |
| 39 | GKB 903J | Mitsubishi Lancer | 2015 | 2,185,856.00 |
| 40 | GKB 905J | Mitsubishi Pajero | 2014 | 4,617,680.00 |
| 41 | GKB 907J | Mitsubishi Pajero | 2014 | 4,617,680.00 |
| 42 | GKB 908J | Mitsubishi Lancer | 2015 | 2,185,856.00 |
| 43 | GKB 924J | VW Passat | 2013 | 4,035,960.00 |
| 44 | GKB 923J | VW Passat | 2013 | 4,035,960.00 |
| 45 | GKB 402M | Honda CRV | 2015 | 4,608,000.00 |
| 46 | GKB 403M | Honda CRV | 2015 | 4,608,000.00 |
| 47 | GKB 404M | Honda CRV | 2015 | 4,608,000.00 |
| 48 | GKB 112R | Toyota L/Cruiser | 2015 | 7,297,873.60 |
| 49 | GKB 111R | Toyota L/Cruiser | 2015 | 7,297,873.60 |
| 50 | GKB 110R | Toyota L/Cruiser | 2015 | 7,297,873.60 |
| 51 | GKB 109R | Toyota L/Cruiser | 2015 | 7,297,873.60 |
| 52 | GKB 108R | Toyota L/Cruiser | 2015 | 7,297,873.60 |
| 53 | GKB 550R | Toyota Corolla | 2015 | 3,034,400.00 |
| 54 | GKB 689R | Honda Ballade | 2017 | 3,000,000.00 |
| 55 | GKB 688R | Honda Ballade | 2017 | 3,000,000.00 |
| 56 | GKB 776R | Toyota Corolla | 2016 | 3,034,400.80 |
| 57 | GK B 864 U | Mitsubishi Lancer | 2017 | 2,462,400.00 |
| 58 | GK B 869 U | Mitsubishi Lancer | 2017 | 2,462,400.00 |
| 59 | GK B 867 U | Mitsubishi Lancer | 2017 | 2,462,400.00 |
| 60 | GK B 863 U | Mitsubishi Lancer | 2017 | 2,462,400.00 |
| 61 | GK B 922 U | Toyota Prado | 2018 | 8,788,800.00 |
| 62 | GK B 861 U | Mitsubishi Lancer | 2017 | 2,462,400.00 |
| 63 | GK B 862 U | Mitsubishi Lancer | 2017 | 2,462,400.00 |
| 64 | GK B 868 U | Mitsubishi Lancer | 2017 | 2,462,400.00 |
| 65 | GK B 866 U | Mitsubishi Lancer | 2017 | 2,462,400.00 |
| 66 | GK B 921 U | Toyota Prado | 2018 | 8,788,800.00 |
| 67 | GKB 001V | Toyota Corolla | 2018 | 3,452,000.00 |
| 68 | GKB 822V | Toyota Hilux P/Up | 2017 | 2,880,000.00 |
| 69 | GKB 817V | Toyota Hilux P/Up | 2017 | 2,840,000.00 |
| 70 | GKB 815V | Toyota Hilux P/Up | 2017 | 2,880,000.00 |
| 71 | GKB 820V | Toyota Hilux P/Up | 2017 | 2,880,000.00 |
| 72 | GKB 814V | Toyota Hilux P/Up | 2017 | 2,960,000.00 |
| 73 | GKB 606Z | Toyota Corolla | 2020 | 3,912,000.00 |
| 74 | GKB 620Z | Toyota Ubran Cruiser | 2021 | 2,520,000.00 |
| 75 | GKB 619Z | Toyota Ubran Cruiser | 2021 | 2,520,000.00 |
| 76 | GKB 617Z | Toyota Ubran Cruiser | 2021 | 2,520,000.00 |
| 77 | GKB 643Z | Ford Everest | 2022 | 6,000,000.00 |
| 78 | GKB 623Z | Ford Everest | 2021 | 7,120,000.00 |
| 79 | GKB 618Z | Toyota Ubran Cruiser | 2021 | 2,520,000.00 |
| 80 | GKB 647Z | Ford Everest | 2021 | 7,120,000.00 |
| 81 | GKB 651Z | Ford Everest | 2022 | 6,000,000.00 |
| 82 | GKB 645Z | Ford Everest | 2022 | 6,000,000.00 |
| 83 | GKB 678Z | Suzuki Ciaz | 2022 | 2,292,930.40 |
| 84 | GKB 680Z | Suzuki Ciaz | 2022 | 2,292,930.40 |
| 85 | GKB 681Z | Suzuki Ciaz | 2022 | 2,292,930.40 |
| 86 | GKB 682Z | Toyota Corolla Cross | 2022 | 3,680,000.00 |
| 87 | GKC 755B | Suzuki Baleno GLX | 2024 | 3,693,350.00 |
| 88 | GKC 754B | Suzuki Baleno GLX | 2024 | 3,693,350.00 |
| 89 | GKC 757B | Suzuki Baleno GLX | 2024 | 3,693,350.00 |
| 90 | GKC 753B | Suzuki Ciaz | 2024 | 4,197,350.00 |
| 91 | GKC 756B | Suzuki Ciaz | 2024 | 4,197,350.00 |
| 92 | GKC 744B | Isuzu MUX | 2024 | 13,518,000.00 |
| 93 | GKC 743B | Isuzu MUX | 2024 | 13,518,000.00 |
| 94 | GKC 772B | Suzuki Ciaz | 2024 | 4,197,350.00 |
| 95 | GKC 092C | Suzuki XL 6 | 2025 | 4,489,350.00 |
| 96 | GKC 093C | Suzuki XL 6 | 2025 | 4,489,350.00 |
| 97 | GKC 094C | Suzuki XL 6 | 2025 | 4,489,350.00 |
| 98 | GKC 095C | Suzuki CIAZ | 2025 | 4,111,000.00 |
| 99 | GKC 096C | Suzuki CIAZ | 2025 | 4,111,000.00 |
| 100 | GKC 097C | Suzuki BELANO | 2025 | 3,607,000.00 |
| 101 | GKC 098C | Suzuki CIAZ | 2025 | 4,111,000.00 |
|  |  |  |  | **404,452,283.60** |
| **MOTOR COMMERCIAL** | | | | |
| 1 | A 417 K | Bus-Nissan | 2004 | 3,008,000.00 |
| 2 | A 474 S | Mitshubishi (L) | 2008 | 6,855,200.00 |
| 3 | B 845 D | T/Land Cruiser | 2013 | 5,030,674.40 |
| 4 | B 842 D | T/Land Cruiser | 2013 | 5,030,674.40 |
| 5 | B 843 D | T/Land Cruiser | 2013 | 5,030,674.40 |
| 6 | B 846 D | T/Land Cruiser | 2013 | 5,030,674.40 |
| 7 | B 844 D | T/Land Cruiser | 2013 | 5,030,674.40 |
| 8 | GKB 909K | Toyota Hiace | 2015 | 5,536,920.00 |
| 9 | GKB 549R | Toyota Hiace | 2016 | 4,447,999.20 |
| 10 | GKB 551R | Toyota Hiace | 2016 | 4,447,999.20 |
|  |  |  |  | **49,449,490.40** |

**NOTE: Actual premiums for this class shall be based on valuation done by contracted insurer.**

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| **NO** | **INSURANCE CLASSS** | **INTERESTS** | **SUM INSURED (KES)** | **EXTENSIONS/ DEDUCTIBLE/EXCESS (Must**  **Comply)** | **ANNUAL PREMIUM ( INCLUSIVE OF ALL**  **TAXES IN KES.)** |
| **1** | **FIRE & ALLIED PERILS** | Buildings | 875,356,175.16 | * Basis of Settlement- Reinstatement * Covers Perils A- H * Electrical Clause 3 |  |
| Furniture | 79,526,378 |
| Plant and Machinery | 92,082,306 |
| Books | 9,288,125 |
| **Total** | **1,056,252,984.03** |
| **2** | **BURGLARY** | Furniture | 79,526,378 | * Temporary Removal * Goods Kept in the Open * First Loss Limit Kes 5M   **Excess**   * 10% of each and every loss Minimum Kshs 5,000 |  |
| Plant and Machinery | 92,082,306 |
| Books | 9,288,125 |
| **Total** | **180,896,808.9** |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **3** | **ELECTRONIC EQUIPMENT** | Computers and Surveillance Equipment | **569,293,549.48** | * New for old for Items less than 3 Years old * Extension for Power loss Surge * Worldwide Coverage * Basis of Settlement - Reinstatement of Value * Temporary removal   **Excess**   * 10% of each and every loss Min Kes. 10,000.00 * For All Others items below KES 50,000-   7.5% of each and every loss  Min Kes. 2,500.00 |  |
| **4** | **ALL RISKS** | Portable Electronic computer and surveillance equipment | Electronic Equipment | * New for old for Items less than 5 Years old * Extension for Power loss Surge * Worldwide Coverage * Basis of Settlement - Reinstatement of Value   **Excess**   * 10% of each and every loss Min Kes. 10,000.00 (Laptops) * 7.5% of each and every loss Min Kes. 2,500.00 (Mobile Phones) * 7.5% of each and every loss Min Kes. 2,500.00 – Others items below KES 50,000 |  |
| **5** | **MOTOR PRIVATE-**  **COMPREHENSIVE** | As Per Scheduled Provided | **478,748,978.80** | * Excess Protector * Political Violence & Terrorism * No blame No Excess * Motor Trader |  |

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|  |  |  |  | **LIABILITY**   * Third Party Persons- Kshs 5 million per person & unlimited per event * Third Party Property damage Kshs 20,000,000 * Passenger liability – Kshs 5 million per person & Kshs 50 million per event * Towing Charges – Kshs. 100,000 * Authorized Repairs – Kshs. 100,000 * Windscreen cover – Kshs 100,000 * Radio Cassette – Kshs 100,000 * Free Side Mirror– Kshs. 100,000 * Free Spare wheel Kes 100,000 * Medical Expenses – Kshs 100,000 * Geographical Area – EAST AFRICA   **Excess**   * Accidental Damage – 2.5% of value Minimum Kshs 15,000 & Maximum Kshs 50,000 * Partial Theft Excess - – 2.5% of value Claim Amount Minimum – Kes 10,000 * Third Party Property damage – Kshs 7,500 * Theft (with anti-theft device) –   10% of value minimum Kshs 20,000 |  |

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|  |  |  |  | * Theft (without anti-theft device) – 20% of value minimum Kshs 20,000 * Theft (with tracking devise or fleet management system) – 2.5% of value minimum Kshs 20,000 * Young/Inexperienced Driver –   Additional Kshs 5,000 (under 21yrs/under 1yrs) |  |
| **6** | **MOTOR COMMERCIAL- COMPREHENSIVE** | As per scheduled Provided | * Excess Protector for own damage & Partial theft * Political Violence & Terrorism * No blame No Excess * Motor Trader   **LIABILITY**   * Third Party Persons- Kshs 5 million per person & unlimited per event * Third Party Property damage Kshs 20,000,000 * Passenger liability – Kshs 5 million per person & Kshs 50 million per event * Towing Charges – Kshs. 100,000 * Authorized Repairs – Kshs. 100,000 * Windscreen cover – Kshs 100,000 * Radio Cassette Kshs 100,000 * Free Side Mirror– Kshs. 100,000 * Free Spare wheel Kes 100,000 * Medical Expenses – Kshs 100,000 |  |

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|  |  |  |  | * Geographical Area – EAST AFRICA   **Excess**   * Accidental Damage – 5% of value Minimum Kshs 15,000 & Maximum Kshs 50,000 * Partial Theft Excess - – 5% of value Claim Amount Minimum – Kes 10,000 * Third Party Property damage – Kshs 7,500 * Theft (with anti-theft device) – 10% of value minimum Kshs 20,000 * Theft (without anti-theft device) – 20% of value minimum Kshs 20,000 * Theft (with tracking devise or fleet management system) – 5% of value minimum Kshs 20,000 * Young/Inexperienced Driver – Additional Kshs 5,000 (under   21yrs/under 1yrs) |  |
| **7** | **MONEY** | MONEY IN TRANSIT | 12,000,000 | * Monies Covered include Exhibits. * Theft by employees discovered within 3days. |  |
| MONEY IN PREMISES  DURING & OUTSIDE WORKING | 2,000,000 |
| MONEY IN HANDS OFAUTHORIZED/SENIORON SAFARI | 2,000,000 |
| STAMP IN FRANKING  MACHINES | 350,000 |
| DAMAGE TO SAFE | 150,000 |
| **ESTIMATE ANNUAL**  **CARRY** | **198,000,000** |

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| **8** | **PUBLIC LIABILITY** | ANY ONE CLAIM | 50,000,000 | * Wrongful detention * Property under custody & Care of EACC including Exhibit * Nil Excess |  |
| ANY ONE YEAR | 50,000,000 |

**Acknowledgement of Addendum No 1**

We, the undersigned hereby certify that the addendum is an integral part of the document and the alterations set out in addendum have been incorporated in the tender document.

Tenderer:…………………………………………………………………………….

Signed:……………………………………………………………………………….

Dated:………………………………………………………………………………..