



## The Product

**BIZNACARE** is a multi-peril Policy for Small and Medium Enterprises (SMEs), targeting all business entities with an annual turnover range of between Kshs. 300,000 and 200 Million. It offers the client the freedom to choose various section(s) that suit their needs.

### SECTION A: FIRE & PERILS (Mandatory section)

This section covers business premise and other contents from any loss resulting from Fire, Lightening, Earthquake, Floods, Storm damage, Riots, Strikes & Civil commotion and Malicious damage. Losses as a result of explosion of domestic appliances such as gas cylinders are also payable. Rate 0.1125% Minimum Premium is Kshs. 2,551.00

### SECTION B: FIRE CONSEQUENTIAL

This Section will indemnify the insured against certain expenses that continue to be incurred before the business is fully back into operation following an insured loss. Rate 0.1125% Minimum Premium is Kshs. 3,054.00

### SECTION C: BURGLARY (Mandatory section)

This section covers losses arising from forcible entry or exit into or out of the insured building/premises. It is a requirement that the insureds' premise be guarded at all times. Rate 0.5% Minimum Premium is Kshs. 2,551.00

### SECTION D: ELECTRONIC ALL RISK

This section covers the computers, laptops, photocopiers, scanners and other electronic items against Fire, Theft and Accidental damage. Rate 1 % Minimum Premium is Kshs. 2,551.00

### SECTION E: PUBLIC LIABILITY

This section is designed to cover legal liability claims from third parties which may arise in connection with the use of the premise. Such claims may be in respect of accidental death, bodily injury or accidental damage to property. Rate 0.1% of the desired limit Minimum premium Ksh. 2,551.00

## BiznaCare

### SECTION F. MONEY

This Section covers money which unless otherwise stated, means currency notes & coins against loss arising: - (a). In transit between your office and Bank :1% per mil (b). In your office during working hours :1% per mil (c). In a locked safe and/or strong room in your Office outside business hours : 1% per mil (d). Money with authorized -Staff:1% per mil -Safe: 1% per mil -Strong room: 1% per mil (e). Value of Safe and/or strong room:1%per mil Minimum Premium is Kshs. 3,054.00

### SECTION G: FIDELITY GUARANTEE

This Section covers the insured against losses arising from dishonesty of the employees. Rate charged on the desired Any One Event Limit . Rate 1% Minimum Premium is Kshs. 10,085.00

### SECTION H. WORK INJURY BENEFITS ACT

This section covers the business against liabilities that may arise from bodily injuries to their employees sustained by accident or diseases arising out of and in the course of employment as provided under the Work Injury Benefits Act 2007. The benefits payable are as follows:  
A) Death: 96 months earnings subject to the maximum limit of liability above.

B) Permanent Total Disability: Percentages as set out in the First Schedule of Work Injury Benefits Act

C) Total Temporary Disability: Weekly benefits Maximum 12 months earnings.

D) Medical Expenses: Actual expenses incurred Max. Kshs. 100,000/= per employee

E) Funeral Expenses: Kshs. 30,000/= per deceased employee

### RATING

Sales and Admin 1.974% of the estimated annual earnings

Guards 8.4% of the estimated annual earnings

Driver 3.78% of the estimated annual earnings

Other workers 1.974% of the estimated annual earnings

Building Your Business. >>>  
We've Got You Covered.

**SECTION I: LIABILITY**

This Section provides cover against bodily injury by accident or disease to employees arising out of and in the course of their employment and directly related to negligence or breach of common law or statutory duty by the employer.

**SCHEDULE OF LIMITS OF LIABILITY**

	Option A	Option B	Option C	Option D
Any one person	2,000,000	4,000,000	4,000,000	8,000,000
Any one Occurrence	10,000,000	15,000,000	20,000,000	25,000,000
Any One Year	20,000,000	30,000,000	40,000,000	50,000,000
Premium	25% of WIBA premium	30% of WIBA premium	35% of WIBA Premium	40% of WIBA premium

**SECTION J. PERSONAL CARE COVER FOR DIRECTORS & SPOUSES**

This section offers compensation to the Directors and /or their spouses in the event of injuries or disability as a result of violent, accidental, external and visible events. In the event of hospitalization following an accident, the medical expenses benefit will be paid directly to the hospital or medical facility alternatively the company will reimburse upon receipt of original receipts and attending doctor's report.

**Schedule Of Benefits Plans**

Benefits	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
Death	500,000	750,000	1,000,000	2,000,000	3,000,000	4,000,000	5,000,000
Permanent total Disablement	500,000	750,000	1,000,000	2,000,000	3,000,000	4,000,000	5,000,000
Hospital Cash	5,000	7,500	10,000	12,500	15,000	17,500	20,000
Temporary Total Disablement -weekly max 104 weeks (Loss of income)	500	750	1,000	2,000	3,000	4,000	5,000
Medical Expenses (Accident)	50,000	75,000	100,000	200,000	300,000	400,000	500,000
Artificial Appliances	5,000	7,500	10,000	20,000	30,000	40,000	50,000
Last expense (Accidental Death)	5,000	7,500	10,000	20,000	30,000	40,000	50,000
Actual Premium Inclusive of levies	1,500	2,200	3,000	6,000	9,000	11,500	14,500

**WHAT IS NOT COVERED**

The insurers will not indemnify the insured in respect of loss, damage or liability directly or indirectly caused by or arising out of or aggravated by:

- War.
- Nuclear reaction, nuclear radiation or radioactive contamination.
- Willful act or willful negligence of the Insured or of his representatives.
- Terrorism
- Deductible / Excess.
- Consequential loss of any kind.
- Wear and tear, corrosion, oxidation, deterioration.
- Liability that would not have attached also in the absence of an agreement.

\*\*\* Kindly refer to the policy document for the full list of exclusions\*\*\*