

**PIONEER
GENERAL**

SCHOOLCARE



Nurturing Minds,
Protecting Futures



The Product

SCHOOL CARE is a multi-peril Policy for schools and other learning institutions. It covers the school properties including buildings & their contents, swimming pool, desks, computers & other electronic items. It also provides cover for accidental injury to students, teaching and non-teaching staff and third party liabilities including errors of commissions and omissions by officers and directors of the institution.

**SECTION A – FIRE & PERILS (RATING: Day School 0.13%
Boarding School 0.2%)**

This section covers office blocks, classrooms, laboratories, dormitories, swimming pool, staff quarters, beds & beddings, stocks of foodstuff and other contents from any loss resulting from Fire, Lightning, 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. Cover is extended to cover property of students lost as a result of fire and aforementioned perils up to a limit of Kshs.200,000/= any one event.

SECTION B – BURGLARY (RATING- 0.5%)

This section covers the movable property such as office & class furniture, beds & bedding, lab equipment, books and stock of food stuff against theft by forcible and violent entry and/or exit to the building.

SECTION C – ELECTRONIC ALL RISKS (RATING: 1%)

This section covers the computers, laptops, photocopiers, scanners and other electronic items against fire, requirement that the institution be guarded at all times.

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SECTION D: WORK INJURY BENEFITS ACT

This section covers the institution 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:

- i) Death: 96 months earnings subject to the maximum limit of liability of Kshs. 10M
- ii) Permanent Total Disability: Percentages as set out in the First Schedule of Work Injury Benefits Act
- iii) Total Temporary Disability: Weekly benefit up to a maximum of 12 months' earnings.
- iv) Medical Expenses: Actual expenses incurred up to a maximum Kshs.100,000/= per employee
- v) Funeral Expenses: Kshs. 30,000/= per deceased employee.

RATING

Teachers & Administrative staff – 11.55% of the estimated annual earnings
Drivers – 2.74% of the estimated annual earnings
Watchmen – 8.4% of the estimated annual earnings
Other Workers – 1.974 % of the estimated annual earnings.

SECTION E- EMPLOYERS' 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.

	Option A	Option B	Option C
Any one person	Kshs. 2,000,000	Kshs. 4,000,000	Kshs. 6,000,000
Any one occurrence	Kshs.10,000,000	Kshs.15,000,000	Kshs. 20,000,000
Any one year	Ksh. 20,000,000	Ksh. 30,000,000	Ksh. 40,000,000
Premium	25% of WIBA premium	30% of WIBA premium	35% of WIBA premium

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SECTION F - DIRECTORS & OFFICERS (D&O) (RATING: 1.5% Of the desired limit)

This Section offers protection to Directors and officers of the institution in the event of a claim against them alleging any act, error or omission (negligence, wrong doing, miscommunication, laws violation) while acting in their management position. The cover takes care of both the defense costs and court awards.

SECTION G – PUBLIC LIABILITY (RATING 0.1% OF THE DESIRED LIMIT)

This section covers legal liability claims arising from injury or property damage to third parties while in the institution's premises.

SECTION H – PERSONAL CARE COVER FOR STUDENTS

This section offers compensation to the students in the event of injuries or disability as a result of violent, accidental, external and visible events while in school or attending school related activities. 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 doctors report.

Benefit per student	Plan 1	Plan 2	Plan 3
Accidental Permanent Disability	100,000	150,000	300,000
Cost of Artificial Appliances	20,000	25,000	30,000
Accidental Dental Treatment	10,000	15,000	20,000
Accidental medical expenses & Professional counselling	30,000	40,000	50,000
Private tuition following accidental incapacitation	10,000	15,000	30,000
Premium	300	400	500

SECTION H- 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 doctors report.

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	75,000	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	2,000,000	300,000	400,000	500,000
Artificial appliances	5,000	7,500	10,000	20,000	30,000	40,000	50,000
Last expenses (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

SECTION J - POLITICAL VIOLENCE & TERRORISM

This section provides cover against loss or damage to insured's property arising from acts of terrorism, sabotage, civil commotion, mutiny, insurrection, revolution, or rebellion, mutiny and or coup d'état. Premium rate @ 0.1% of the sum insured.

SECTION K - SCHOOL BUS

This section covers the institution's owned vehicles against accidental & malicious damage, collision, overturning, theft, riot, strikes & civil commotion and natural perils such as floods. Passenger and third party liabilities are also covered.

Rating:

- Basic: 3.75% of Vehicle value. Minimum premium Kshs. 25,000/-
- Own damage excess waiver: 0.25% of vehicle value Minimum 5,000/-
- Political violence & terrorism: 0.25% of vehicle value Minimum 3,000/-
- Free passenger legal liability (PLL) for Students.
- Passenger legal liability for Private hire by organized groups: Kshs. 250/- per seat.

FREE BENEFITS (School Bus)

- Free valuation Geographical area: East Africa for material damage to vehicle.
- Comesa yellow card takes care of third party liabilities outside Kenya.
- No blame no excess
- Windscreen cover : Kshs. 50,000/- (any limit above charge 10%)
- Radio cassette cover : Kshs. 50,000/- (any limit above charge 10%)
- Emergency medical expenses: Kshs. 50,000/-
- Towing and recovery: Kshs. 50,000/- (any limit above charge 10%)
- Authorized repair limit: Kshs. 50,000/
- Starter & alternator cover: Kshs. 50,000/=. Subject to reinforcement and excess of 10% of the claim amount.
- Riots, strikes and civil commotion.

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

