

PIONEER GENERAL



MJENGO CARE



Enhancing Lifestyles

ABOUT US

- Pioneer General is the fastest growing insurance company recognized in claims settlement with a wide range of customized products. We are passionate about offering excellent customer experience driven by innovation and technology.

THE PRODUCT

● **MJENGO CARE** is a five-in-one insurance product specially designed to meet the needs of contractors and/or principal.

THE SECTIONS OF THE POLICY

SECTION A: CONTRACTORS ALL RISKS (CAR).

i. **Contract Works.** Covers the works under construction, e.g. the building(s), road, dam etc, against the risks of fire, burglary, malicious damage and special perils such as Act of God, flooding, cyclone, hurricane, earthquake e.t.c.

ii. **Materials or items on site supplied by the principal(s) / contractor.** Covers material on site against the risks described in (i) above.

SECTION B: CONTRACTORS' PLANT AND EQUIPMENT (CPM).

Covers plant & machinery against the risks described in A(i) above.

SECTION C: PERFORMANCE BOND (PB).

This is also known as a contract bond, is a surety bond issued by us to guarantee satisfactory completion of a project by a contractor.

SECTION D: PUBLIC LIABILITY INSURANCE (PL).

Covers legal liability of the insured arising from third-party bodily injury and/or death, third-party property damage as well as legal expenses.

SECTION E: WORK INJURY BENEFIT ACT (WIBA).

Provides cover for the legal liability under the Work Injury Benefits Act (WIBA), following death or bodily injury to the employee (s) in the course of duty.

SECTION F: EMPLOYERS' LIABILITY (EL).

This provides cover against legal liability in the event of death or bodily injury to the employee in the course of duty and directly related to negligence or breach of common law or statutory duty by the employer.

THE RATING CARD

SECTION	Type of Construction works	Rate	Minimum Premium Ksh.	Deductibles & Min. Ksh.																										
				AOG*10% E.E.L	AOC** 10% E.E.L																									
A.	Residential houses –(eg. villas maisonettes or bungalows) Apartment blocks / flats and office blocks up to 5 floors	0.15%	10,000	250,000	100,000																									
	High rise office blocks- Six (6) floors and above	0.19%	10,000	300,000	125,000																									
	Schools churches & other institutions	0.15%	10,000	250,000	100,000																									
	Roads – bitumen/tarmac	0.25%	10,000	500,000	100,000																									
	Roads – gravel/ murrum	0.23%	10,000	300,000	100,000																									
	Kenya Power Lighting Co. Limited	0.18%	17,500	250,000	75,000																									
	Rural Electrification Authority (REA)	0.18%	17,500	250,000	75,000																									
B.	Contractors Plant and Machinery	1.50%	10,000	10% MIN 50,000																										
C.	PERFORMANCE BOND	1.50%	10,000	nil																										
D.	PUBLIC LIABILITY Liability is limited to 20% of the contract value	1‰	2,500	nil																										
E.	WIBA	6.70%	2,500	5,000 EEC* excluding Funeral Expenses Claims																										
F.	<table border="1"> <thead> <tr> <th></th> <th>OPTION A</th> <th>OPTION B</th> <th>OPTION C</th> <th>OPTION D</th> </tr> </thead> <tbody> <tr> <td>ANY ONE PERSON</td> <td>2,000,000</td> <td>4,000,000</td> <td>6,000,000</td> <td>8,000,000</td> </tr> <tr> <td>ANY ONE OCCURRENCE</td> <td>10,000,000</td> <td>15,000,000</td> <td>20,000,000</td> <td>25,000,000</td> </tr> <tr> <td>ANY ONE YEAR</td> <td>20,000,000</td> <td>30,000,000</td> <td>40,000,000</td> <td>50,000,000</td> </tr> <tr> <td>RATE</td> <td>25%</td> <td>30%</td> <td>35%</td> <td>40%</td> </tr> </tbody> </table>						OPTION A	OPTION B	OPTION C	OPTION D	ANY ONE PERSON	2,000,000	4,000,000	6,000,000	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	RATE	25%	30%	35%	40%
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<p>NOTE: *Any other risk not captured in the above table to be referred for quoting. *Any risk above 500 million to be referred for quoting.</p>																														

ABBREVIATIONS:

AOG* - stands for **ACTS OF GOD**, e.g. E/Quake, Floods, Landslips, Landslides etc (Special Perils)

AOC** - stands for **ALL OTHER CLAIMS**, e.g. Theft, Breakage, Extraneous damage,

EEC*** - stands for **EACH & EVERY CLAIM**

E.E.L* - stands for **Each and Every Loss**

GENERAL EXCLUSIONS

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:

- a) War.
- b) Nuclear reaction, nuclear radiation or radioactive contamination.
- c) Willful act or willful negligence of the Insured or of his representatives.
- d) Cessation of work whether total or partial.

SPECIAL EXCLUSIONS TO SECTION A

- a) Deductible / Excess.
- b) Consequential loss of any kind.
- c) Loss or damage due to faulty design including use of defective material and/or workmanship
- d) Wear and tear, corrosion, oxidation, deterioration.
- e) Loss or damage to construction plant and equipment and construction machinery due to mechanical and/or electrical breakdown.
- f) Loss or damage to vehicles licensed for general road use or water borne vessels or aircraft
- g) Loss of or damage to files, drawings, accounts, bills, currency, stamps, deeds, evidences of debt, notes, securities, cheques.
- h) Loss or damage discovered only at the time of taking an inventory.
- i) Loss or damage by employees

SPECIAL EXCLUSIONS TO SECTION B

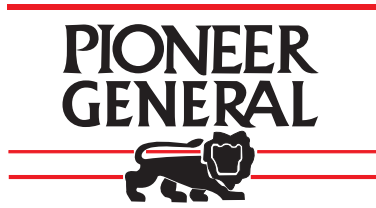
- a) Deductible / Excess.
- b) Expenditure incurred while repairing or replacing anything covered or coverable under Section 1
- c) Damage to any property or land or building caused by vibration or by the removal or weakening of support.
- d) Liability consequent upon
 - i. Bodily injury to or illness of employees or workmen of the Contractor(s) or the principal(s) or any other firm connected with the project which or part of which is insured under Section 1, members of their families;
 - ii. Loss of or damage to property belonging to the insured or an employee or workman.
 - iii. Any accident cause by vehicles licensed for general road use or by waterborne vessels or aircraft;
 - iv. Liability that would not have attached also in the absence of an agreement.

SPECIFIC EXCLUSIONS UNDER SECTION C

- a) Liability not provided for in the Work Injury Benefits Act.
- b) Accidental death or injury occurring outside the normal working hours of the employee;
- c) Liability that would not have attached also in the absence of an agreement.
- d) Any injury by accident or disease sustained outside the Geographical area of Kenya;
- e) Any injury by accident or disease sustained by any employee who is below the age of sixteen years.
- f) Deliberate injuries.
- g) Any liability arising out of any court proceedings;
- h) Any liability arising out of pre-existing medical conditions unless the same had been declared.
- i) Any sum which the Insured would have been entitled to recover from another party.
- j) Any business or occupation other than that described in the Schedule.
- k) Diseases as specified in the policy.
- l) Deductible / Excess.

EXCLUSIONS UNDER SECTION D

- a) Liability that would not have attached also in the absence of an agreement.
- b) Any sum which the Insured would have been entitled to recover from another party.



MJENGO CARE

Mpesa payment details
Paybill Number: 999415
Account No.: KRA PIN

Contact us

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