

10.

Plate Glass Insurance



This policy will cover damage or breakage of large windows of glass used in institutions. It is often an extended coverage that supplements property insurance, as standard property policies may exclude plate glass damage. Plate glass insurance usually only covers accidental breakage.

11.

Group Credit

This loan protection arrangement will provide cover to the financial institution for the amount of loans outstanding from their borrowers. If death or total disability occurs before repayment of the full loan the policy pays the amount outstanding to the financial institution.

The following is covered;

- Free Cover Limit is Kshs. 5,000,000
- On death of a member, the outstanding loan amount is payable.
- On permanent & total disability of a member, the outstanding loan amount is payable.
- On loss of income as a result of retrenchment, the outstanding loan monthly payments of up to 6 months shall become payable subject to a maximum limit of Kshs. 500,000
Medical examination shall be required for any client whose limit exceed this amount.

Age Limits are:

Minimum age: 18 years

Maximum entry age: 65 years

Members beyond age 65 shall be reviewed on individual basis which shall include medical examination, then terms issued.



SCHOOL CARE STUDENTS

Benefits	I	II	III	IV
Accidental Death	200,000	150,000	100,000	50,000
Accidental Permanent Total Disability	200,000	150,000	100,000	50,000
Accidental Medical Expenses	75,000	50,000	30,000	25,000
Artificial Appliances	50,000	30,000	25,000	20,000
Accidental Dental Treatment	10,000	10,000	10,000	10,000
Private Tuition following accidental incapacitation	10,000	7,500	5,000	2,500
Rescue / Ambulance services	7,500	7,500	7,500	7,500
Last / Funeral Expense	25,000	25,000	25,000	20,000
Total Premium Payable per Student	610	505	411	300

Value Additions

- **Free pre - assessment:**
The Valuation to be done at the approved panel of valuers.
- **Windscreen limit for school buses/vans:**
Free limit upto - Kshs. 100,000/=
Above Kshs. 100,000/= charge 10% of limit.
- **Entertainment limit for school buses/vans:**
Free limit up to Kshs. 100,000.
Above Kshs. 100,000 to charge 10% of the extra limit.
- **Windscreen limit for private cars:**
Vehicles below Kshs. 2,000,000 the limit Kshs. 50,000
Vehicles above Kshs. 2,000,000 the limit Kshs. 100,000
- **Entertainment limit for private cars:**
Vehicles below Kshs. 2,000,000 the limit Kshs. 50,000
Vehicles above Kshs. 2,000,000 the limit is Kshs. 100,000
- **Towing limits:**
Private vehicles the limit Kshs. 50,000
Institutional vehicles/School buses/vans the limit Kshs. 100,000
- **Repair authority limits:**
Private vehicles: Kshs. 50,000
Institutional vehicles/School buses/vans the limit is Kshs.100,000
- **Accidental medical expenses:**
Limit is Kshs.50,000
- **Additional benefits**
To charge 10% on the extra limit.
Excess on Alternator: 5% each and every loss minimum Kshs. 10,000
- **Branding after accident:**
Limit Kshs. 10,000 per year
- **To the principal/head:**
Free personal accident cover: death and PTD: Kshs. 100,000



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School Care

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School Care Insurance Policy

This is a comprehensive insurance package tailored to cover school and learning institution against loss or damage to property, third party liability, death and injury to students, teaching and non-teaching staff.

Key Benefits



Health & wellness clinic



Comprehensive coverage



Road rescue services



Loss of income benefit

1. Fire & Perils

This covers school buildings, swimming pools, staff quarters, bed & beddings, stocks and other contents from any loss resulting from fire, lightning, earthquakes, floods, storms damage, riots, strike and civil commotion and malicious damage.

Consequential Loss: The fire policy can be extended to cover variable expenses such as rent, salaries and wages in the event of fire.



2. Burglary/Theft



This covers loss or damage to property such as office and class furniture, beds and bedding, lab equipment, books and stock of food stuff against theft by forcible and violent entry and/or exit to the building. It is a warranty in the policy that a watchman/security guard should be in place.

3. All Risks



This covers electronic equipment such as computers, laptops, photocopiers, scanners, portable laboratory equipment and other electronic items against fire, theft, falls and accidental damage.

4. Schol Bus Fleet



This policy is intended to cover all institution motor vehicles.

The cover provides indemnity against loss or damage to motor vehicle, liability to third parties and passenger liability that may arise out of the use of the vehicle.

The policy covers the insured vehicle against perils such as;

Accidental collision or overturning:

- Accidental collision or overturning
- Fire
- Theft
- Malicious damage
- Perils of nature such as flood
- Third party liability
- Riots/strike and civil commotion

5. Personal Accident Cover



This 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.

6. Work Injury Benefits Act (WIBA)



This 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 covered are:

- a) Death - 96 months' salary.
- b) Permanent disability up to 96 months (salary subject to the extent of permanent disability as prescribed by a doctor).
- c) Total disability - 52 Weeks benefit.
- d) Medical expenses- Kshs. 100,000
- e) Funeral expenses -Kshs. 30,000

WIBA to be enhanced to cover 24 hours to cover as a WIBA PLUS; WIBA/GPA

7. Directors & Officers Liability



This offers protection to directors and officers of the institution in the event of a claim against them alleging any act, error or omission (negligence, wrongdoing, mis-communication, laws violation) while acting in their management position. This cover takes care of both the defense costs and court awards.

8. Fidelity Guarantee



This policy will indemnify where employees steal, embezzle or collude with outsiders or insiders.

9. Public Liability



This policy will cover legal liability claims from third parties which may arise in connection within the institution premises in respect of accidental death, bodily injury or accidental damage to property.