



GATAMATHI WATER AND SANITATION COMPANY

P.O. BOX 93 -10204, KIRIA-INI.

TEL: 020-2032602

EMAIL: gatamathiwsp@gmail.com

TENDER NO GTM/013/2018/2019—PROVISION OF INSURANCE SERVICES

JUNE 2018

**GENERAL MANAGER,
GATAMATHI WATER AND SANITATION COMPANY
PO BOX 93-10204
KIRIA-INI.**

CONFIDENTIAL BUSINESS QUESTIONARE FORM

You are requested to give the particulars indicated in part 1 and either part 2 (a), 2(b) or 2(c) whichever applies to your type of business. You are advised that it is a serious criminal offence to give false information on this form.

Part 1.General Information

Business Name-----

Plot No-----

Street/Road-----

Postal Address-----Tel.No-----Fax-----

Email -----

Nature of Business-----

Registration Certificate No-----

VAT No-----PIN No-----

Maximum value of business which you can handle at any one time Ksh-----

Name of your bankers-----Branch-----

Part 2(a)-Partnership

Your name in full-----Age-----

Nationality -----Country of origin-----

Part 2(a) Proprietor

Give details of Partners as follows

Name, nationality and shares

Name	Nationality	shares
1. -----	-----	-----
2. -----	-----	-----
3. -----	-----	-----
4. -----	-----	-----

Part 2(c) Registered Company

Private or Public-----

State the Nominal and issued Capital of the company:-

Nominal Kshs-----

Issued Kshs-----

Give details of all Directors as follows:-

Name, Nationality and Shares

Name	Nationality	Shares
1. -----	-----	-----
2. -----	-----	-----
3. -----	-----	-----
4. -----	-----	-----

Signature of tenderer-----Date-----

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REF: GTM/013/2018/2019

TENDER FOR PROVISION OF INSURANCE SERVICES

Gatamathi Water and Sanitation Company is the Water Service Provider (WSP) that provides water and sanitation services to Mathioya district, Rwathia and Kihoya location in Kangema district and parts of Gatari location.

The Company is mandated to run Mathioya and Gatango Water schemes and improve the services of water and sanitation.

The company's main target is to provide quality water for every household.

The company has a number of properties that need to be insured.

The company is therefore looking for a competent firm that can provide Insurance services.

GTM/013/2018/2019 – PROVISION OF INSURANCE SERVICES

Kindly provide us with your most competitive quotation in respect to the following:

(A) FIRE & ALLIED PERILS INSURANCE

SUMMARY OF COVER:

Loss of or damage to Insured Property from All Types of Fires, Lightning, Full Explosion, Earthquake (Fire, Shock and Volcanic Eruption), Bush Fire, Spontaneous Combustion, Subterranean Fire, All Types of Impact (Aerial, Land etc.), Riot, Strike, Malicious Damage, All Types of Water damage and special perils A to H occasioned by an Insured Peril.

INTEREST AND SUM INSURED :

Description	Sum Insured
Buildings	N/A
Office equipments	800,000
Office furniture, fixtures and fittings	1,000,000
Stationery Stocks	50,000

SITUATION : Anywhere in Kenya.

EXTENSIVE CLAUSES

- 72 hours clause
- 85% average condition
- Accidental error or omission
- Adjoining building
- All other contents – Kshs. 250,000
- Alterations clause
- Appraisement clause
- Architects, Quantity Surveyors and consulting engineers clause
- Automatic reinstatement of loss clause
- Breach of conditions clause
- Bush fire
- Cancellation (30) days clause
- Capital additional clause – 10%
- Computer system records clause
- Contract works
- Cost of demolition, site clearance and erection
- Hoardings
- Cost of Re-election clause
- Debris removal costs clause
- Designation of property clause
- Definition of buildings
- Expediting expenses clause
- Fines and damages
- Fire brigade charges
- General interest clause
- Goods in trust and/or on commission
- Import duty clause
- Landlord`s fixtures and fittings
- Loss reduction clause
- Misdescription clause
- Mortgagee`s clause
- Municipal plans and scrutiny fees
- Parking of vehicles
- Payment on account clause
- Public authorities clause
- Public utilities clause
- Reinstatement clause/replacement
- Riot, strike and civil commotion

- Spontaneous combustion
- Subrogation Waiver clause
- Temporary removal clause
- Tenants clause either with the client as a tenant or the

- client as the owner
- Vehicle loads clause
- Un-occupancy clause – 30 days
- Workmen on premises clause
- Subject to amended Electrical clause III.

Premium

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Excess/Remarks

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(B) COMPUTER INSURANCE

SUMMARY OF COVER: Indemnity to the insured in the event of unforeseen. Physical loss or damage caused by negligence, improper handling, willful acts of third parties, short circuit, induction, fire, Lightning, explosion, extinguishing operations, water moisture, burglary, theft, robbery, plundering and sabotage, earthquake, flooding, faulty construction, error in design and defects in material.

INTEREST AND SUMS
INSURED :

1	Computers & Accessories	800,000
2	Increased cost of working	70,000
3	Cost of reproducing data	100,000
4	Indemnity period	12 Months

CLAUSES APPLICABLE :

- Automatic additions / deletions
- Include riot, strike & civil commotion
- Expediting Expenses
- Airfreight
- Transit
- Automatic reinstatement of loss
- Reinstatement value

Premium

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Excess/Remarks

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(C) BURGLARY INSURANCE

SUMMARY OF COVER: Loss of damage occasioned by theft by forcible violent entry into or exit from the premises.

INTEREST AND SUMS
INSURED :

Office furniture, fixtures, fittings, equipment, other contents of every description including	1,000,000
Stationery Stock	50,000
Office Equipments	800,000

SPECIAL EXTENSIVE CLAUSES:

- Including riots and strike
- Including armed hold up
- Including damage to building
- Automatic reinstatement of the loss
- Watchman's warranty
- Excluding theft by servant/employee
- Excluding cash, currency notes and cheques
- Including the average clause
- Including goods held in trust

Premium

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Excess/Remarks

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(D)

ALL RISKS INSURANCE

SUMMARY OF COVER : Loss or damage to the insured's property arising from any cause not excluded by the policy.

INTEREST AND SUMS : Total sum insured Kshs 500,000
INSURED

SITUATION : COUNTRY WIDE

EXCLUSIONS :

- Excluding wear, tear, and vermin
- Excluding nuclear fission, war, and kindred risks
- Excluding mechanical derangement
- Excluding confiscation and expropriation.

CLAUSES APPLICABLE :

- Automatic additions / deletions
- Automatic reinstatement of loss
- Include riot, strike & civil commotion
- Pairs and sets
- Reinstatement value
- Temporary removal
- Locked vehicle

Premium

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Excess/Remarks

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(E) GROUP PERSONAL ACCIDENT – BOARD OF DIRECTORS

SUMMARY OF COVER : Compensation in respect of accidental death and/or Injury in accordance with the Benefits specified, and for the persons indicated below.

SITUATION : COUNTRYWIDE

INTEREST AND SUM : 9 Non-Executive Directors whilst traveling in or engaged in company business during the period of the policy.

Benefits	Kshs.
Death	500,000 per person
Permanent Total Disability	500,000 per person
Medical	100,000 per person per year

- SPECIAL CLAUSES :
- Age limit – 18 to 76 years
 - Air fares / repatriation for treatment person per Accident
 - Cancellation notice – 30 days
 - Disappearance clause
 - Drugs exclusion not to apply where drugs are administered by a medical Practitioner
 - Exposure clause
 - Hi-jack clause
 - Mountaineering (excluding use of ropes and guides)
 - Payment on account
 - Riot, strike and civil commotion
 - Subject to declaration and premium adjustment in respect of schedule
 - Trustee’s clause
 - Use of motor cycles
 - Accumulation limit – 4,000,000

Premium

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Excess/Remarks

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(F) GROUP PERSONAL ACCIDENT – SENIOR STAFF

SUMMARY OF COVER : Cash Benefit in respect of accidental death and/or injury in accordance with the benefits specified, and for the persons indicated in the attached schedule.

SITUATION : COUNTRYWIDE

INTEREST AND SUM INSURED : All senior staff as follows:

Designation	Estimated annual earnings
General Manager	1,7000,000
Commercial Manager	1,4000,000
Technical Manager	1,4000,000

- 1. Death : 2 years earnings
- 2. Permanent total disablement : 2 years earnings
- 3. Temporary total disablement : Actual weekly earnings
- 4. Medical expenses : Kshs. 200,000 per person per accident

SPECIAL CLAUSES:

- Age limit – 18 to 65 years
- Cancellation notice – 30 days
- Disappearance clause
- Drugs exclusion not to apply where drugs are administered by a medical practitioner
- Exposure clause & Hi-jack clause
- Mountaineering (excluding use of ropes and guides)
- Payment on account
- Riot, strike and civil commotion
- Subject to declaration and premium adjustment in respect of schedule
- Trustee’s clause
- Use of motor cycles

Premium

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Excess/Remarks

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(G) GROUP PERSONAL ACCIDENT – PERMANENT STAFF

SUMMARY OF COVER : Cash Benefit in respect of accidental death and/or injury in accordance with the benefits specified, and for the persons indicated in the attached schedule.

SITUATION : COUNTRYWIDE

INTEREST AND SUM INSURED : 58 permanent staff with an estimated total annual earning of Kshs. 19,800,000

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|--------------------------------|---|--------------------------------------|
| 1. Death | : | 2 years earnings |
| 2. Permanent total disablement | : | 2 years earnings |
| 3. Temporary total disablement | : | Not covered |
| 4. Medical expenses | : | Kshs. 50,000 per person per accident |

SPECIAL CLAUSES:

- Age limit – 18 to 65 years
- Cancellation notice – 30 days
- Disappearance clause
- Drugs exclusion not to apply where drugs are administered by a medical practitioner
- Exposure clause
- Hi-jack clause
- Mountaineering (excluding use of ropes and guides)
- Payment on account
- Riot, strike and civil commotion
- Subject to declaration and premium adjustment in respect of schedule
- Trustee's clause

Premium

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Excess/Remarks

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(H) MONEY

SUMMARY OF COVER : Loss or destruction of money belonging to the insured or for which they are responsible in the situation specified and loss of or damage to safes by burglars, robbers or thieves.

MONEY DEFINITION : Cash, Bank Notes, Current Postage and Revenue Stamps, Credit Cards, Travellers Cheques, Foreign Currency Equivalent and any Documents exchangeable for Cash at their face value.

INTEREST AND LIMITS OF LIABILITY :

Ref. No.	Description	Limit Kshs.
1.	Money in transit including wages until paid out	150,000
2	Money in Locked safe/strong room out of business hours	200,000
3.	Money in premises during business hours	200,000
4.	Money in premises out of the safe outside business hours	30,000
5.	Value Safes	Nil
6.	Cash in custody of authorized employees	Nil
7.	Estimated Annual Carry	40,000,000

GEOGRAPHICAL AREA : Kenya

SPECIAL CLAUSES :

- Damage to employees clothing and personal effects due to Assault Kshs. 50,000
- Fire, Explosion, Earthquake, all special perils
- Infidelity of employees – discovery period 7 days
- Notice of cancellation 30 days
- Policy subject to annual declaration of total cash carried and premium adjustment
- Riot, strike and civil commotion

Premium

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Excess/Remarks

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(I) WORK INJURY BENEFITS INSURANCE POLICY AS PER THE NEW ACT-2007

SUMMARY OF COVER : Indemnity in respect of death or injury to any employee/s in the insured's immediate service by accident or disease arising out of and in the course of their employment by the insured.

INTEREST : All permanent employees of the insured with estimated annual earnings of Kshs. **19,8000,000**

LIMITS OF LIABILITY : Any one person : Kshs. 5,000,000
Any one occurrence : Kshs. 10,000,000
Any one period/year : Kshs. 10,000,000

BENEFITS

COVERAGE	COMPENSATION (PER EMPLOYEE)
Death	96 months earnings subject to the maximum amounts set out under the limit of liability above.
Permanent Total Disablement	Percentages as set out in the first schedule of Work Injury Benefits Act, 2007.
Temporary Total/Partial Disablement	Percentages as set out in the first schedule of Work Injury Benefits Act, 2007.
Medical Expenses	Actual Maximum Kshs. 100,000.
Funeral Expenses	Kshs. 30,000 per deceased employee.

SPECIAL CLAUSES :

- Cancellation notice – 30 days
- Riot, Strike and civil commotion
- Subject to annual declaration and premium adjustment
- Travel to and from work/social functions, etc. including participation in sporting activities
- Excluding legal liability whatsoever
- Excluding injury by any accident or disease attributed to war or kindred activities and acts of terrorism.
- Excluding pneumoconiosis asbestosis silicosis
- Excluding nuclear risks/ionising radiations/radioactivity
- Waiver of monetary limit
- Including medical expenses
- Excluding pre-existing medical conditions unless declared.

Premium

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Excess/Remarks

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(J) PUBLIC LIABILITY

SUMMARY OF COVER : Indemnity against legal liability to third parties in respect of accidental death, bodily injury and/or illness and/or loss of or damage to property incurred by the insured in the course of the insured's business.

LIMITS OF LIABILITY :

Limit Any One Person	Event Limit	Period Limit
Kshs 1,000,000	Kshs 2,000,000	Kshs 2,000,000

SITUATION : COUNTRYWIDE

SPECIAL CONDITIONS

- Cancellation (30 days) clause
- Car park clause
- Contract works – 1,000,000
- Cross liability clause
- Customers equipment
- Defective sanitation
- Employees/Guests effects Kshs. 100,000 per person
- Exhibitions and signboards
- Fire, Lightning, and explosion
- First aid
- Flood, fumes and pollution
- Food and drink
- Goods held in trust or on commission
- Individual liability of directors
- Leased premises
- Lifts and hoists
- Loading and unloading
- Machinery and plant
- Motor contingent
- Private dwellings
- Liability assumed by agreement
- Property owners and managers
- Railway sidings
- Subsidence/Collapse
- Temporary visits worldwide
- Tools of trade
- Tree felling
- Work away
- Guard dogs
- Sports/Social facilities
- Sub contractors/Contractors
- Business plant/machinery
- Property in custody or control
- Public utilities.

Premium

Excess/Remarks
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(K) MOTOR CYCLE INSURANCE

SUMMARY OF COVER : Indemnity against loss of or damage to motor cycles, liability to third parties and passenger liability arising out of use of motor cycles owned and/or operated by the insured.

(a) INTEREST AND SUM INSURED : 10 No each Kshs.200,000.00 Comprehensive

LIMITS OF LIABILITY :

Liability	Limit – Kshs.
Third party property damage	200,000
Third party bodily injury	Unlimited
Passenger liability	
Any one passenger	
Any one event	200,000
Authorised repair	50,000
Medical expenses	30,000
Towing charges	30,000
Windscreen	NIL
Radio Cassette	Nil
	Nil

GEOGRAPHICAL AREA : COUNTRYWIDE

CLAUSES : Cancellation notice 30 days
Motor contingent liability
Use by a motor trader

Premium

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Excess/Remarks

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(L) MOTOR COMMERCIAL INSURANCE

SUMMARY OF COVER : Indemnity against loss of or damage to motor vehicles,
liability to third parties and passenger liability arising out of use of motor private vehicles owned and/or operated by the insured.

INTEREST AND SUM INSURED : Total sum insured – Kshs. 2,400,000.00

LIMITS OF LIABILITY :

Liability	Limit – Kshs.
Third party property damage	1,000,000.00
Third party bodily injury	Unlimited
Passenger liability	
Any one passenger	800,000
Any one event	3,000,000
Authorised repair	20,000
Medical expenses	30,000
Towing charges	20,000
Windscreen	10,000
Radio Cassette	5,000

GEOGRAPHICAL AREA : EAST AFRICA

CLAUSES :

- All special perils
- Cancellation notice 30 days
- Liability for passengers` acts of negligence
- Motor contingent liability
- Passenger legal liability
- Riot, strike and civil commotion
- Use by a motor trader.

Premium

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Excess/Remarks
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Officer's Name.....

Supplier/Manufacturer.....

Signature.....

Date.....**Official Stamp**