

Extra Free Benefits

- Free annual valuation
- Geographical area: East Africa
- Political Risk and Terrorism Cover
- No Blame, No Excess
- Windscreen cover: up to Kes. 100,000; extra cover charge 10% of extra limit required
- Radio / entertainment system covered up to Kes. 100,000
- Emergency medical expenses up to Kes. 50,000
- Towing charges of up to Kes. 100,000; extra cover charge 10% of extra limit required
- Crane Recovery charges of up to Kes. 100,000; extra cover charge 10% of extra limit required
- Authorized repair limit Kes. 100,000
- Personal Accident for the driver for Death and Permanent Total Disability during institution activities: Kes. 300,000 (Maximum 2 drivers per incident)
- Third-Party Property Damage: up to Kes. 5,000,000
- Free Passenger legal liability for staff/institutions' members.
- Free Cover for riot, strike, and civil commotion
- Free Cover for alternators and starters subject to reinforcement
- Free tracking device for the first one year for newly purchased zero-mileage vehicles.

Excess

- Own damage and partial theft: 5% of value; minimum Kes. 20,000 and maximum of Kes. 150,000
- Theft with anti-theft device: 10% of value; minimum Kes. 20,000
- Theft without anti-theft device: 25% of value; minimum Kes. 20,000
- Theft with tracking device from our appointed provider: 5% of value; minimum Kes. 20,000
- Third-Party Personal Injuries: Nil
- Third-Party Property Damage: Kes. 10,000
- Young and/or inexperienced drivers: Kes. 10,000 over and above own damage excess.

Extra Benefits at additional Premium

- Passenger Legal Liability for Organized Groups: One off annual payment of Kes. 250 per pax.
- Excess Protector: 0.25% of the sum insured

Other Pacis Products available for religious Institutions

- Group Personal Accident for staff
- Individual Personal Accident covers for clergy, directors at a discounted premium
- Private Motor Scheme for clergy, directors and staff.
- Customized Home Insurance and Property Insurance for clergy, directors and staff
- Tailor-made Group Medical Insurance Cover
- Political Violence and Terrorism Cover

OUR CONTACTS

HEAD OFFICE

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Nairobi CBD Office

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Thika Branch

Maisha Heights, 2nd Floor,
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Nakuru Branch

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Nyeri Satellite Office

Vatican Square,
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Meru Branch

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Kisumu Branch

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Eldoret Branch

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Embu Satellite Office

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Kakamega Satellite Office

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Mombasa Branch

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PACIS RELIGIOUS
INSTITUTION'S
COMPREHENSIVE COVER

Regulated by the Insurance Regulatory Authority

THE SCOPE OF COVER

Pacis Religious Institution's Comprehensive Insurance policy is a tailored multi-peril insurance product that is designed to offer very comprehensive cover for religious institutions against loss or damage to against property, accidental injury or death to clergy members and staff as well as third-party liabilities. Its provides cover for;

- > Parishes
- > Orders & congregation
- > Vocational institutes
- > Churches
- > Convents
- > Synagogue
- > Manses

KEY FREE BENEFITS

- Cover for Riot, Strike & Civil Commotion, and Malicious Damage – covered for full sum insured.
- Free Valuation for all vehicles at inception and renewal.
- Free property valuation & report for the institution's property by a professional company property valuer.
- Free risk survey & report for the institution.
- Loss or damage to institution items while on transit up to a limit of Kes. 50,000.
- Hold up cover to the staff up to Kes. 20,000 each.
- Loss of money in a locked safe – Kes. 20,000 following a fire or burglary.
- Clergy & Guest effects cover – Kes. 7,500 per clergy member / Guest & Kes. 500,000 per event
- 24-hour personalized service and dedicated account handler for all insurance-related queries and claims.

- A team of specialist claim handlers who will get your institution up and running.
- Cover in case of riot, strike, civil commotion and malicious damage.

SECTION 1: FIRE & PERILS

Property insured include all buildings, clergy's personal effects, pews, lectern, musical instruments, other furniture, fixtures and fittings, food stocks, books, visual screens and any other similar property against loss or damage occasioned by the following risks:

- Fire
- Lightning
- Earthquake
- Special Perils
- Floods & storm
- Riot, strike, civil commotion, and malicious damage
- Explosion as a result of gas cylinders and appliances & boilers.

Premium Rate;

- 0.125% of the value of property, Minimum Kes. 2,500
- Swimming Pools are covered for earthquake risks only @ 0.025%

SECTION 2: BURGLARY (BREAK-IN)

Under this section, we provide cover for property such as pews, lectern, musical instruments, other furniture, fixtures and fittings, food stocks, books, visual screens, and any other items of similar description against loss or damage following forcible and violent entry / exit to the institution's premises. A key requirement is that there ought to always be a security guard / watchman on duty.

- Theft by employees is not covered under this section.
- This section of the Policy can only be taken with Fire Insurance (Section 1, above)

Premium Rate;

- 0.15% of the total value of items insured, minimum Kes. 2,500

SECTION 3: ALL RISKS

Under this section the cover provided is specifically arranged for clergy personal effects, books, portable musical instruments, computer and accessories, laptops, screens, photocopiers, fax machines and other mobile electronic equipments. It offers financial compensation following loss or damage to the equipment in the event of accidental breakage, theft, or fire subject to specific exclusions under the policy This section cannot be taken without Sections 1 & 2.

Premium rate:

- 0.75% of sum insured, minimum Kes. 2,500
- Excess: 10% of each & every loss, minimum Kes. 5,000

SECTION 4: PUBLIC LIABILITY

Public Liability section is designed to cover third-party legal liability claims that may arise in and out of the institution's premises. Third party claimants are persons who may sustain injuries / death and or damage to their property as a result of negligent actions on the institution and or its employees.

This section cannot be taken without Section 1.

Premium Rate

- 0.05% of the liability amount minimum Kes. 2,500.

SECTION 5: LOSS OF MONEY

This section provides cover for loss of money in direct transit, or on premises including damage to safes or strong room caused by theft or any attempt or thereat.

This section cannot be taken without Section 1.

Premium Rate:

- 0.5% of the sum insured on each limit of liability; minimum Kes. 2,500.
- Estimated Annual Carry: 0.05%

SECTION 6: FIDELITY GUARANTEE

Provides cover against loss of money and/or stock through fraud or dishonesty of the insured employees handling cash or stock provided that such acts are discovered within 6 months.

This section cannot be taken without Section 1.

Premium Rate:

- 0.5% of the sum insured minimum Kes. 2,500.

SECTION 7: WORK INJURY BENEFITS ACT (WIBA) INSURANCE POLICY

This insurance covers the Insured against expenses for injuries or death suffered by the employees whilst in the course of duty as provided for by the WIBA ACT of 2007. Any worker is eligible for this cover if the worker is in continuous employment whether on full term contract or casual.

Summary of Benefits

- Death: An equivalent of eight (8) years' salary or 96 months' salary
- Permanent Total Disability: A percentage of the Death Benefit depending on degree of disability subject to eight (8) years' salary or 96 months' salary
- Partial Disability: An equivalent of actual weekly earnings subject to 52 weeks
- Medical Expenses: Actual medical expenses incurred as a result of injury or illness subject to a maximum of Kes. 100,000

- Funeral expenses: the limit is Kes. 30,000 per deceased person.

This policy can be taken as stand-alone and can be extended to become 24-hour policy (WIBA / GPA), this means, subject to additional premium, the employees can be covered while on their other personal engagements outside the institution.

SECTION 8: EMPLOYERS LIABILITY (COMMON LAW)

This section provides liability cover in case an employer is sued under Common Law by an employee who suffers injury or illness while at work. The WIBA policy does not provide for awards for pain and suffering or loss of amenities and other exposures under Common Law and therefore, there are chances that the affected employee is compensated under the WIBA policy, the insured could still incur financial loss. This policy fills that gap. The awards are based on the amount awarded by Court.

This section cannot be taken without the WIBA Section (Section 7)

Premium Rating

OPTION	A	B	C	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%

SECTION 9: PACIS INSTITUTION'S BUS INSURANCE

The Scope of Cover

The Pacis Institution's Bus Insurance is a customized policy that offers a wide range of unique benefits. It allows the Institution's management to enjoy peace of mind as they focus on taking care of the congregants. It's a policy designed to cover institutional vehicles including buses, vans, trucks etc., whilst on institution's related activities or any other activities authorized by the management of the institution.

The policy covers the insured vehicles against the below risks:

- Accidental damage, collision or overturning
- Damage by fire
- Malicious damage
- Theft
- Third-party liabilities
- Perils of nature e.g. floods, typhoon, hurricane, volcanic eruption & earthquake
- Riots, strike & civil commotion

Premium Rate

- Basic WIBA rate: 0.693% on Annual earnings minimum; Kes. 5,000.
- WIBA GPA rate: 0.9%