

BENEFIT	PLAN1	PLAN2	PLAN3
Accidental Death Benefit	100,000	100,000	100,000
Accidental permanent disability	100,000	150,000	200,000
Accidental Medical Expenses	50,000	75,000	100,000
Cost of artificial appliances	20,000	30,000	30,000
Ambulance Expenses	15,000	15,000	15,000
Accidental dental treatment	20,000	20,000	30,000
Funeral expense	50,000	50,000	50,000
Private tuition fees following incapacitation	3,000	6,000	8,000
Premium	345	395	420

Note

- Age limit: 3 to 20 years
- Accumulation Limit: Kes.10M
- Limited to school and school-related activities including transportation to and from school
- Limits & coverage can be customized to suit the needs of the school

Section 11

PACIS SCHOOL BUS INSURANCE

THE SCOPE OF COVER

The Pacis School Bus Insurance is a customized policy that offers a wide range of unique benefits. It allows the insured/school management to enjoy peace of mind as they focus on promoting excellence in education. It's a policy designed to cover institutional vehicles including buses, vans, trucks etc. whilst on institutions 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

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 school activities – Kes. 300,000 (maximum 2 drivers per incident)

- Third-Party Property Damage up to Kes. 5,000,000
- Free passenger legal liability for students
- Free 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 person.
- Excess Protector: 0.25% of the sum insured

OTHER PACIS PRODUCTS AVAILABLE FOR SCHOOLS

- Group Personal Accident for teaching and non-teaching staff
- Personal Accident covers for school directors at a discounted premium
- Private Motor scheme for directors and staff
- Customized Home Insurance and Property Insurance for directors and staff
- Directors and Officers Liability for school Directors / Board members
- Tailor-made Group Medical Insurance Cover
- Political Violence and Terrorism Cover


How to buy this package


- Provide the details of the business that you would like insured
- A quote will be prepared and submitted to you by our sales representative
- Provide relevant documentation such as Corporate PIN and Certificate of Incorporation
- A policy document will be delivered to you
- Pay for your Insurance Premium
- Enjoy your cover

How to claim

- Kindly contact us on customercare@paciskenya.com; +254 730 677 000
- And ensure you have the following documents:
 - Your business registration certificate and National ID
 - A police abstract (where applicable)
 - A filled claim form
 - Any other documents requested

HEAD OFFICE

 Pacis Centre, 4th Floor, Waiyaki Way, Westlands
P.O. Box 1870 - 00200, Nairobi City

 +254 020 790 3070
+254 720 113 122/ +254 730 677 000

 www.pacisinsurance.com

Nairobi CBD Office

Cardinal Otunga Plaza
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Nairobi City
Tel: +254 020 790 3070
Cell: +254 720 113 122/
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Nakuru Branch

Jennifer Riria Hub, 3rd Floor,
Kipchoge Ave./Tom Mboya St.,
Nakuru City
Tel: +254 020 790 3070
Cell: +254 720 113 122/
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Meru Branch

Hart Towers, Lower Ground
Floor, Ghana Street, off Kenyatta
Avenue, Meru Town
Tel: +254 020 790 3070
Cell: +254 720 113 122/
+254 730 677 000

Eldoret Branch

Zion Mall, 1st Floor
Eldoret - Uganda Road,
Eldoret Town
Tel: +254 020 790 3070
Cell: +254 720 113 122/
+254 730 677 000

Thika Branch

Maisha Heights, 2nd Floor,
Kenyatta Highway, Thika Town
Tel: +254 020 790 3070
Cell: +254 720 113 122/
+254 730 677 000

Nyeri Satellite Office

Vatican Square,
Adjacent to Nyeri Cathedral,
Kenyatta Road, Nyeri Town
Tel: +254 020 790 3070
Cell: +254 720 113 122/
+254 730 677 000

Kisumu Branch

Mega Plaza, 2nd Floor,
Wing A, Oginga Odinga Street,
Kisumu City
Tel: +254 020 790 3070
Cell: +254 720 113 122/
+254 730 677 000

Embu Satellite Office

Waumini Plaza,
1st Floor, Embu Town
Tel: +254 020 790 3070
Cell: +254 720 113 122/
+254 730 677 000

Kakamega Satellite Office

Mega Mall, 2nd Floor,
Kakamega-Kisumu Highway
Kakamega Town
Tel: +254 020 790 3070
Cell: +254 720 113 122/
+254 730 677 000

Mombasa Branch

Mombasa Trade Centre (MTC),
Ground Floor, Nkrumah Road,
Mombasa City
Tel: +254 020 790 3070
Cell: +254 720 113 122/
+254 730 677 000



School Comprehensive Insurance

Pacis School Comprehensive Insurance policy is a tailored multi-peril insurance product, designed to offer very comprehensive cover for schools and other learning institutions against loss or damage to against property, accidental injury or death to students, teaching and non-teaching staff as well as third-party liabilities.



Regulated by the Insurance Regulatory Authority

Why you should buy this package

KEY FREE BENEFITS

- Cover for riot, strike & civil commotion, and malicious damage (including student riots) – covered for full sum insured
- Free valuation for all vehicles at inception and renewal
- Free property valuation & report for school's property by a trained company property valuer
- Free risk survey & report for the school
- Loss or damage to school items while on transit up to a limit of Kes. 50,000
- Hold up cover to the staff upto Kes. 20,000 each
- Loss of money in a locked safe – Kes. 20,000 following a fire or burglary
- Students & guest effects cover – Kes. 7,500 per student / guest & Kes. 500,000 per event
- Mentorship support for schools throughout the cover period
- 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 school up and running
- Cover in case of riot, strike, civil commotion and malicious damage
- Preferential rates for personal covers for the school's principal, BOM, teaching & non-teaching staff

SECTION 1

FIRE & PERILS

Property insured include all buildings, swimming pool, students' personal effects, furniture, fixtures and fittings, food stocks, books 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 school property such as furniture, lab equipment, books, stores, and any other items of similar description against loss or damage following forcible and violent entry / exit to the school premises. A key requirement is that there ought to always be a security guard / watchman on duty.

Theft by employees or students 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 computer and accessories, laptops, photocopiers, fax machines and other mobile electronic equipment. 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

DIRECTORS & OFFICERS LIABILITY

This section provides cover for claims made against the directors in their personal capacity arising out of any wrongful acts by the Institution in their capacities as directors or officers. This cover is recommended for all private schools. "Wrongful Acts" shall mean any actual or alleged breach of duty breach of trust, neglect, error misstatement, misleading statement, omission, breach of warranty or authority or any other acts done or wrongly attempted by any director or officer.

This section cannot be taken without Section 1.

PREMIUM RATE:

- 1% of the liability annual limit of liability minimum Kes. 20,000

SECTION 6

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 threat.

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 7

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 8

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 years' salary or 96 months' salary
- **Permanent Total Disability:** A percentage of the death benefit depending on degree of disability subject to eight 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 school.

PREMIUM RATE:

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

SECTION 9

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 9)

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 10

PACIS STUDENTS' PERSONAL ACCIDENT COVER

The policy provides monetary payments as detailed in the schedule of benefits in the event bodily injury or death to the insured students as a result of an accident.

BENEFITS UNDER THE POLICY BY PACIS

- Accidental Death Benefit**
In the unfortunate occurrence of death through an accident, the policy will make a monetary payment up to the policy limit.
- Accidental Permanent Disability**
The policy will compensate in monetary terms for permanent disability to the students as determined by a medical doctor.
- Accident Medical Expenses**
Medical bills incurred as a result of an accident will be reimbursed up to the policy limit.
- Artificial Appliances**
The policy will make monetary payments for purchase of artificial limbs as recommended by a medical doctor subject to the policy limit.
- Ambulance Expenses**
Monetary payments payable to the school on reimbursement basis for expenses incurred upon settlement of ambulance charges following accidental injury to a student
- Dental & Optical Treatment**
The policy will pay for the cost of treating dental & optical injuries resulting from an accident up to the policy limit.
- Funeral Expenses**
The policy will cater for funeral expenses within 48 hours upon receipt of full claim documentation by the company.
- Private Tuition Fees Following Incapacitation**
Reimbursement of lost tuition fees paid to the institution following incapacitation and the student is unable to attend school up to a maximum of 8 weeks excluding the first one week.