

Summary of cover

Indemnity to the employer against legal liability under the Work Injury Benefits Act, 2007 and subsequent amendments in respect of assessments and awards for bodily injury by accident or diseases caused to employees in course of their employment, and occurring/made during the period of insurance, subject to the terms, conditions, exceptions and warranties, of the Policy.

Full name of Proposer(s): _____ PIN No: _____

Telephone No.: _____ Mobile Phone: _____ Fax Number: _____

Email Address: _____ Website: _____

Postal Address: _____ Postal Code: _____ Town: _____

Physical Address/Location: _____

Nature of Business/Occupation: _____

Period of Insurance: From Date: _____ To Date: _____

All questions must be answered fully Ticks or Dashes are not sufficient.

Please note that the truth of the statements and answers in the proposal are conditions precedent to liability.

1. (a) Does any law or regulation governing the conduct or maintenance of premises apply to your premises?	(i) Yes/No _____ If so, name such laws and regulations. _____ _____ _____ (ii) Have you carried out all obligations imposed on you by such laws and regulations? Yes/No _____
2. a) Do you have any circular saws or other machinery driven by steam, gas, water, electricity or other mechanical power? b) Do you have any boilers? c) Are your ways, works and plant properly fenced and guarded and otherwise in good order and condition?	(a) Yes/No _____ If yes, give details _____ _____ (b) Yes/No _____ If yes, give details _____ _____ (c) Yes/No _____
3. Do you use acids, gases, chemicals or explosives?	Yes/No _____ If yes, give details _____ _____ _____
4. Do you handle or use radioisotopes radioactive substances, or other sources of ionising radiations?	Yes/No _____ If yes, give details _____ _____
5. a) Are you at present insured or have you ever Proposed for a Workmen's Compensation policy or a work injury benefits policy? b) Have such proposals or renewals ever been declined or withdrawn? c) Have increased rates been required for such proposals or renewals?	(a) If so, please state policy number _____ and name of insurer(s) _____ (b) If so, please give reasons _____ and name of insurer(s) _____ (c) Yes/No _____ If yes, give details _____
6. Have you or any employee with pre-existing medical condition?	Yes/No _____

EMPLOYEES BEING WORKERS AS DEFINED BY SECTION 5 OF THE WORK INJURY BENEFITS ACT, 2007

			For Official Use Only		
Names/number of employees	Description of Occupation	Estimated Annual Salaries / Wages And Other Earning On Which Premium Is Based	Rate	Premium	Classification

For additional occupations please use a supplementary sheet.

Please note that it is a condition of this policy that the Estimated Annual Wages, Salaries and other Earnings is required to be certified annually by your Auditors within three months of the expiry date of insurance

7. Give the following information in respect of the past three years.

Year	Wages, Salaries and other earnings	Number of Accidents to your employees (whether or not involving claims)	Claims				
			Settled		Outstanding		
			Rate	Cost	Number	Cost	

BENEFITS

COVERAGE	COMPENSATION – PER EMPLOYEE
DEATH	96 Months earnings subject to the maximum amounts set out under the limit of liability above.
Permanent Total Disability	Percentages set out in the First Schedule of Work Injury Benefit Act, 2007 subject to the maximum amounts set out under the limit of liability above.
Temporary Total / Partial Disablement	As per Work Injury Benefit Act, 2007 subject to a twelve months earning.
Medical Expenses	Actual Expenses incurred but limit to Kshs. 200,000/- per employee
Funeral Expenses	Kshs. 50,000/- per deceased employee

I/We the undersigned desire to effect insurance in terms of the policy to be issued by the Company against Liability to my/our Employees within the meaning of the Work Injury Benefits Act, 2007. I/We agree to keep detailed records of all persons employed (including Identification documents) and to submit within thirty days after the end of each period of Insurance a statement in the form required by the Company of all wages, salaries, other earnings, which shall be duly certified by our Auditors and pay premium on any amount in excess of the amount estimated above. I/We hereby declare that all the above statements and particulars are true and I/We have not suppressed, misrepresented or incorrectly stated any material fact, and that I/We have fairly estimated the total amount of wages, salaries and other earnings and I/we agree that this declaration shall be the basis of the contract between me/us and the Company.

Signing this proposal form does not bind the proposer or underwriter to accept this insurance.

Executed at this _____ day of _____ 20 _____

For and on behalf of:

Name: _____

Signature: _____ (If Corporate): Name & Designation of Contact Person: _____