

UNIVERSITY OF NAIROBI

INSURANCE POLICIES IN PLACE

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GROUP PERSONAL ACCIDENT (G.P.A)

This policy provides cover for University of Nairobi employees (Insured) on a 24 hour basis who might sustain body injury caused by violent accidental external and visible means resulting directly and independently to death, permanent disability or temporary disability.

GROUP PERSONAL ACCIDENT (G.P.A)

Categories of employees covered:-

Grades:

I – IV

Middle

Academic

On contract

GROUP PERSONAL ACCIDENT (G.P.A)

In case of injury or death resulting from the above circumstances, please report the same to the Finance Officer within 24 hrs. The report should include:-

- a) A detailed statement regarding the circumstances
- b) Police Abstract
- c) Supporting documents such as hospital bills, death certificates etc.

MOTOR VEHICLE POLICY

This policy covers all University motor vehicles i.e cars, buses, tractors, motor cycles. The motor vehicle covers are classified under the following classes of insurance, dependent upon the value of the motor vehicle: -

- a) Comprehensive.
- b) Third Party, Fire and Theft
- c) Third Party only

Accidents or theft of any motor vehicle should be reported to the Finance Officer within 24 hrs. The report should include:-

- a) A detailed statement of the driver regarding the accident
- b) Police Abstract
- c) Copy of Driving License

Note:

In case of accident **DO NOT ACCEPT LIABILITY**

Report to the police and finance officer

FIDELITY GUARANTEE

Under this policy, the underwriter indemnifies the University for Loss of money or cash equivalent belonging to the University of Nairobi which might arise following any act of fraud or dishonesty committed by employees directly involved in handling of cash or cash equivalent.

The Officers Covered are: -

- a) Finance Officer
- b) Deputy Finance Officer

- c) College Bursars
- d) Accountants/Assistants
- e) Cashiers

In case of fraud or dishonesty committed by the above Officers, please report to the Finance officer within 24hrs. The report should include:-

- a) Police Abstract
- b) A detailed statement regarding the same.
- c) Internal audit reports.

Limitation clause:

Provided that the fraud is discovered not later than six months after the employee's services have been terminated or not later than six months after the termination of the policy whichever of these comes earlier.

This policy covers the loss of money belonging to the University of Nairobi which might occur under the following circumstances:-

- Cash in transit (2m)
- On the premises outside business hours (0.5m)
- On the premises during business hours (2m)
- On the premises not in strong room (0.3m)

MONEY POLICY

In case of loss of cash relating to the above circumstances, the department/section concerned should report to the Finance Officer within 24 hrs.

The report should contain:-

- a) A detailed statement regarding the loss
- b) Police Abstract
- c) Internal audit report

PUBLIC LIABILITY

This policy provides indemnity against legal liabilities payable by the University of Nairobi to third parties for accidental death or bodily injury and /or property damages, arising out of or within University premises owned or leased.

The Cover includes liabilities arising from damage caused by, or occurring at:-

- a. Fire and explosions
- b. Legal Liabilities to students
- c. Veterinary malpractice for surgeons and students
- d. Lifts, hoists and boilers
- e. Food poisoning in all kitchens
- f. Car parks and swimming pools
- g. Kima Kimwe dam

In case of damage or injury, which may give rise to claims under the above policy, please report the same to Finance Officer, University of Nairobi within 24 hrs.

The report should contain:-

- a) A detailed statement of the damage/injury
- b) Police Abstract

Exclusion clause:- Please note that property damage claims for University employees is excluded under this policy as employees do not constitute third parties.

FIRE & PERILS

This policy indemnifies the university against losses arising on University property such as buildings and their contents from the:

- a) destruction or damage by fire,
- b) explosive bush fire,
- c) riot/strikes, malicious damage,
- d) earthquake, wind, hail, rain flood,
- e) overflowing of guttering and pipes bursting of water tanks and pipes air craft impact and subterranean fire,

The buildings and contents covered include:-

- a) Main Campus
- b) Lower Kabete & Upper Kabete Campus
- c) Chiromo and Parklands Campus
- d) Kikuyu Campus
- e) Kenyatta Medical and Dental School
- f) Tigoni
- g) Lamu
- h) Malindi, Mombassa, Kabwezi, and Kakamega extra Mural Centre.
- i) Nakuru extra Mural
- j) Nyeri extra Mural Centre
- k) Mombassa extra Mural Centre
- l) Kenya Science Campus
- m) Kisumu Campus
- n) Mombasa Campus

In case of destruction/damage of the above listed buildings and their contents, please report to the Finance Officer, University of Nairobi within 24hrs.

The report should contain:-

- a) A detailed statement of the accident
- b) A police abstract on the same

BURGLARY

This policy indemnifies the University against losses of University property occasioned by theft, violent following forcible entry to or exit from University premises including larceny.

The Cover includes all movable content of every description while in any of the University premises provided such items are the property of the University of Nairobi.

In case of theft, violent, forcible entry to University premises, please report to the Finance Officer, University of Nairobi within 24hrs.

The report should contain:-

- a) A detailed statement of the incident
- b) A police Abstract

EMPLOYER'S LIABILITY (COMMON LAW POLICY)

This covers indemnifies University against legal liabilities arising from employer's negligence or breach of Common Law or Statutory Duty over its employees resulting in employees sustaining body injury.

In case of damage or injury, which may give rise to claims under the above policy, please report to Finance Officer?

In case of damage or injury, which may give rise to claims under the above policy, please report to Finance Officer, UoN within 24 hrs.

The report should contain:-

- a) A detailed statement of the damage/injury
- b) Police Abstract

PLATE GLASS

This policy covers losses arising from the fracture glasses fixed in the University Premises.

The glasses can also be destroyed or broken by an accident or misfortune of a fortitous character.

Currently plate glass covered includes the American wing and Faculty of Veterinary Science Building.

TOP INSURANCE COMPANIES

- a) Jubilee Insurance Company Limited
- b) Co-operative Insurance Company
- c) Kenindia Assurance Company

- d) British American Insurance Company
- e) Pan Africa Insurance Holdings
- f) Heritage Insurance Company
- g) APA Insurance Services
- h) Insurance company of East Africa (ICEA)
- i) Blue shield Insurance Company
- j) UAP Provincial Insurance Company