



East African Portland
Cement Co. Ltd

Holding Life Together

TENDER NO. EAPCC/OT/110/2016

**PROVISION OF INSURANCE
BROKERAGE SERVICES**

NOVEMBER, 2016

CLOSING DATENOVEMBER 3rd 2016

CLOSING TIME12.00 Noon

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SECTION I – INVITATION TO BID

PROVISION OF INSURANCE BROKERAGE SERVICES

- 1.1 The East African Portland Cement Company Ltd, one of the leading Cement manufacturing Companies in Kenya, Intends to engage the services of competent Insurance brokers to undertake the following services:
 - i. Advise the Company on the appropriate insurance protection for their insurable interests.
 - ii. Obtain premium quotations from reputable insurance underwriters
 - iii. Study and negotiate the terms of the insurance contracts to suit the requirements of the Company.
 - iv. Obtain the requisite debit notes.
 - v. Forward the premium payment to the underwriter
 - vi. Obtain the policy documents, review, negotiate on coverage with the insurer and submit them to the Company
 - vii. Handle insurance claims
 - viii. Advise the Company on all aspects of risk management.
- 1.2 The detailed breakdown of the requirements can be obtained in the schedule of requirements/price schedule stipulated in this bid document.
- 1.3 Interested eligible candidates may obtain further information from the Bid documents or contact the Procurement Office, East African Portland Cement Company Ltd, off Namanga Road Athi River, during normal working hours (08:30 – 15:30 local time on Mondays to Fridays except during lunch time from 13:00 to 14:00 hours and public holidays.).
- 1.4 Completed Bid documents are to be enclosed in plain sealed envelopes marked with Bid reference number and be deposited in the Bid Box located at the Customer Care office next the main entrance, East African Portland Cement Company Ltd, Off Namanga Road, Athi River, **P O Box 20-00204, Athi River, Kenya; Tel: 0709 855 000** so as to be received on or before November, 3rd 2016 at 12.00 Noon
- 1.5 Prices quoted shall clearly show if all taxes are exclusive or inclusive; and be in Kenya Shillings. They shall remain valid for a period of One year from the date of the award and shall not be subject to any variation or change during the period of cover.
- 1.6 Bids will be opened immediately thereafter in the presence of the Candidates or their representatives who choose to attend at East African Portland Cement Company Ltd Boardroom.
- 1.7 All bids shall be accompanied by a bid security from the bank of not less than **KES1,000,000/=** (One Million Kenya shillings).
- 1.8 The East African Portland Cement Company Ltd reserves the right to accept /reject all or part of the Bids and is not bound to give reasons for doing so.

**For: Managing Director
The East African Portland Cement Company Ltd
Off Namanga Road,
P O Box 20-00204
Athi River, Kenya.
Tel. 0709 855 000**

E-mail: info@eapcc.co.ke

Website: www.eastafricanportland.com

SECTION II - INSTRUCTIONS TO BIDDERS

2.1 Eligible Bidders

- 2.1.1 This Invitation for Tenders is open to all tenderers eligible as described in the Appendix to Instructions to Tenderers. Successful tenderers shall provide the services for the stipulated duration from the date of commencement (hereinafter referred to as the term) specified in the tender documents.
- 2.1.2 The East African Portland Cement's employees, Board members and their relatives (spouse and children) are not eligible to participate in the tender unless where specially allowed under section 131 of the Act.
- 2.1.3 Tenderers shall provide the qualification information statement that the tenderer (including all members of a joint venture and subcontractors) is not associated, or have been associated in the past, directly or indirectly, with a firm or any of its affiliates which have been engaged by the East African Portland Cement to provide consulting services for the preparation of the design, specifications, and other documents to be used for the procurement of the services under this Invitation for tenders.
- 2.1.4 Tenderers involved in the corrupt or fraudulent practices or debarred from participating in public procurement shall not be eligible.

2.2 Cost of Bidding

- 2.2.1 The Bidder shall bear all costs associated with the preparation and submission of its Bid, and the procuring entity, will in no case be responsible or liable for those costs, regardless of the conduct or outcome of the Bidding process.

2.3 The Bid Document

- 2.3.1. The Bid document comprises the documents:
- (i) Instructions to Bidders
 - (ii) Schedule of requirements
 - (iii) Bid Form and Price Schedules
 - (iv) Bid Security Form
 - (v) Performance Security Form
 - (vi) Confidential Business Questionnaire
- 2.3.2. The Bidder is expected to examine all instructions, forms, terms, and specifications in the Bid documents. Failure to furnish all information required by the Bid documents or to submit a Bid not substantially responsive may result in the rejection of its Bid.

2.4 Clarification of Documents

- 2.4.1. A prospective Bidder requiring any clarification of the Bid document may notify the Procuring entity in writing or by post at the entity's address indicated in the Invitation to Bid. The Procuring entity will respond in writing to any request for clarification of the Bid documents, which it receives not later than three (3) days prior to the deadline for the submission of Bids, Written copies of the Procuring entities response (including an explanation of the query but without identifying the source of inquiry) will be sent to all prospective Bidders that have received the Bid document.

2.4.2. These clarifications may be sent to:

Ngala Oloiptip
Head of Supply Chain
The East African Portland Cement Company Ltd
Off Namanga Road,
P O Box 20-00204
Athi River, Kenya.
Tel. 0709 855 000
Email: ngala.oloiptip@eapcc.co.ke: catherine.otido@eapcc.co.ke,

2.4.3. The procuring entity shall reply to any clarifications sought by the Bidder within 3 days of receiving the request to enable the Bidder to make timely submission of its Bid.

2.5 Amendment of Documents

2.5.1. At any time prior to the deadline for Bid submission, the Procuring entity, for any reason, whether at its own initiative or in response to a clarification requested by a prospective Bidder, may modify the Bid document.

2.5.2. All prospective candidates that have received the Bid documents will be notified of the amendment in writing or by post and will be binding on them.

2.5.3. In order to allow prospective Bidders reasonable time in which to take the amendment into account in preparing their Bids, the Procuring entity, at its discretion, may extend the deadline for the submission of Bids.

2.6 Language of Bid

2.6.1. The Bid prepared any correspondences and documents relating to the Bid document shall be written in English language, any printed literature furnished by the Bidder written in another language shall be accompanied by an accurate English translation of the relevant passages in which case, for purposes of interpretation of the Bid, the English translation shall govern.

2.7 Documents Comprising of Bid

2.7.1. The Bid prepared by the Bidders shall comprise the following components

- a) A Bid Form and a Price Schedule completed in accordance with paragraph 2.9, 2.10 and 2.11 below
- b) Documentary evidence established in accordance with paragraph 2.1.3 that the Bidder is eligible to Bid and is qualified to perform the contract if its Bid is accepted;
- c) Documentary evidence established in accordance with paragraph 2.2.1 that the goods and ancillary services to be supplied by the Bidder are eligible goods and services and conform to the Bid documents; and
- d) Bid security furnished in accordance with paragraph 2.13

2.8 Bid Forms

2.8.1. The Bidder shall complete the Bid Form and the appropriate Price Schedule furnished in the Bid documents, indicating the goods to be supplied, a brief description of the goods, their country of origin, quantity, and prices.

2.9 Bid Prices

- 2.9.1 The tenderer shall indicate on the form of tender and the appropriate Price Schedule the unit prices and total tender price of the services it proposes to provide under the contract.
- 2.9.2 Prices indicated on the Price Schedule shall be the cost of the services quoted including all customs duties and VAT and other taxes payable.
- 2.9.3 Prices quoted by the tenderer shall remain fixed during the Term of the contract unless otherwise agreed by the parties. A tender submitted with an adjustable price quotation will be treated as non-responsive and will be rejected, pursuant to paragraph 2.20.5

2.10 Bid Currencies

- 2.10.1. Prices shall be quoted in Kenya Shillings or any other currency easily convertible to Kenya Shillings unless otherwise specified in the Appendix to Instructions to Bidders.

2.11 Bidders Eligibility and Qualifications

- 2.11.1 Pursuant to paragraph 2.1 the tenderer shall furnish, as part of its tender, documents establishing the tenderers eligibility to tender and its qualifications to perform the contract if it's tender is accepted.
- 2.11.2 The documentary evidence of the tenderer's qualifications to perform the contract if its tender is accepted shall establish to the Company's satisfaction that the tenderer has the financial and technical capability necessary to perform the contract.
- 2.11.3 The documentary evidence of the Bidders qualifications to perform the contract if its Bid is accepted shall be established to the Procuring entity's satisfaction;
 - (a) that, in the case of a Bidder offering to supply goods under the contract which the Bidder did not manufacture or otherwise produce, the Bidder has been duly authorized by the goods' Manufacturer or producer to supply the goods.
 - (b) that the Bidder has the financial, technical, and production capability necessary to perform the contract;
 - (c) that, in the case of a Bidder not operating within Kenya, the Bidder is or will be (if awarded the contract) represented by an Agent in Kenya or provide prove that contract performance will not be affected, disruption will lead to penalties equivalent to the loss realized by the procuring entity.

2.12 Tender Security

- 2.12.1 The tenderer shall furnish, as part of its tender, a tender security of **Kshs.1,000,000**
- 2.12.2 The tender security is required to protect East African Portland Cement Company against the risk of Tenderer's conduct which would warrant the security's forfeiture, pursuant to paragraph 2.12.7
- 2.12.3 The Tender Security shall be denominated in Kenya Shillings or in another freely convertible currency, and shall be in the form of a cash deposit, bank guarantee or a bank draft issued by a reputable bank located in Kenya and valid for thirty (30) days beyond the validity of the Tender, as stipulated under Clause 2.13 below.

- 2.12.4 Any tender not secured in accordance with paragraph 2.12.1. and 2.12.2 shall be rejected by the Company as non-responsive, pursuant to paragraph 2.20.5
- 2.12.5 Unsuccessful Tenderer's tender security will be discharged or returned as promptly as possible but not later than thirty (30) days after the expiration of the period of tender validity
- 2.12.6 The successful Tenderer's tender security will be discharged upon the tenderer signing the contract, pursuant to paragraph 2.28, and furnishing the performance security, pursuant to paragraph 2.29.
- 2.12.7 The tender security may be forfeited:
- (a) If a tenderer withdraws its tender during the period of tender validity.
 - (b) In the case of a successful tenderer, if the tenderer fails:
 - (i) to sign the contract in accordance with paragraph 2.28 or
 - (ii) to furnish performance security in accordance with paragraph 2.29.
 - (c) If the tenderer rejects correction of an arithmetic error in the tender.

2.13 Bid Security

- 2.13.1. The Bidder shall furnish, as part of its Bid, a Bid security for the amount specified in the Appendix to Invitation to Bidders.
- 2.13.2. The Bid security shall be from a reputable bank of not less than KES 1,000,000/= (One million Kenya Shillings) only or an equivalent amount in any other eligible currency
- 2.13.3. The Bid security is required to protect the Procuring entity against the risk of Bidder's conduct which would warrant the security's forfeiture, pursuant to paragraph 2.14.7
- 2.13.4. The Bid security shall be denominated in Kenya Shillings or in another freely convertible currency, and shall be in the form of a bank cheque or a bank guarantee issued by a reputable bank located in Kenya or abroad in the form provided in the Bid documents and valid for thirty (30) days beyond the validity of the Bid i.e. 120 days from the date of Bid submission. **NO INSURANCE BID SECURITY SHALL BE ACCEPTED FOR THIS PROCUREMENT.**
- 2.13.5. Any Bid not secured in accordance with paragraph 2.14.2 and 2.14.4 will be rejected on the basis of non responsiveness, pursuant to paragraph 2.12
- 2.13.6. Bid security(s) of unsuccessful bidders will be discharged or returned as promptly as possible as but not later than thirty (30) days after the expiration of the period of Bid validity prescribed by the Procuring entity.
- 2.13.7. Bid security(s) of successful bidders will be discharged upon Bidder signing the contract, pursuant to paragraph 2.31 and furnishing the performance security, pursuant to paragraph 2.32
- 2.13.8. The Bid security may be forfeited:
- (a) if a Bidder withdraws its Bid during the period of Bid validity as specified by the procuring entity on the Bid Form; or
 - (b) in the case of a successful Bidder, if the Bidder fails:
 - (i) to sign the contract in accordance with paragraph 2.31
 - Or
 - (ii) to furnish performance security in accordance with paragraph 2.32

2.14 Validity of Bids

- 2.14.1. Bids shall remain valid for 90 days or as specified in the Invitation to Bid after the date of Bid opening prescribed by the Procuring entity, pursuant to paragraph 2.13. A Bid valid for a shorter period shall be rejected by the Procuring entity and treated as non responsive.
- 2.14.2. In exceptional circumstances, the Procuring entity may solicit the Bidder's consent to an extension of the period of validity. The request and the responses thereto shall be made in writing. The Bid security provided under paragraph 2.13 shall also be suitably extended. A Bidder may refuse the request without forfeiting its Bid security. A Bidder granting the request will not be required nor permitted to modify its Bid.

2.15 Format and Signing of Bid

- 2.15.1. The bidding entity shall prepare three copies of the Bid, clearly marking each "**ORIGINAL BID**", "**COPY OF BID "A**," and "**COPY OF BID "B**," as appropriate. In the event of any discrepancy between them, the original shall govern.
- 2.15.2. The original and all copies of the Bid shall be typed or written in indelible ink and shall be signed by the Bidder or a person(s) duly authorized to bind the Bidder to a contract. The latter authorization shall be indicated by written power-of-attorney accompanying the Bid. All pages of the Bid, except for unlamented printed literature, shall be initialed by the person or persons signing the Bid and stamped.
- 2.15.3. The Bid shall have no interlineations, erasures, or overwriting except as necessary to correct errors made by the Bidder, in which case such corrections shall be initialed by the person or persons signing the Bid.

2.16 Sealing and Marking of Bids

- 2.16.1. The Tenderer's shall submit proposals of both Technical and Financial envelope (separate),

Technical

- The technical documents shall comprise technical specifications, Tenderers profile, Bid Bond/Tender security, Certified Audited accounts, the confidential business questionnaire, statement of verification that the tenderer is not debarred in the matter of the Public Procurement.

Financial

- Commercial documents shall comprise the duly executed form of tender, price schedule, quotation from Insurers and payment terms.

- 2.16.2. The envelopes shall indicate the name and address of the Bidder to enable the Bid to be returned unopened in case it is declared late or the bidder does not make it to the next stage of financial evaluation.
- 2.16.3. If the outer envelope is not sealed and marked as stipulated in clause 2.16.4 the Procuring entity will assume no responsibility for the Bid's misplacement or premature opening.

2.16.4. The envelopes shall bear the tender number and addressed as indicated below:

TENDER No: EAPCC/OT/110/2016; PROVISION OF INSURANCE BROKERAGE SERVICES; DO NOT OPEN BEFORE; NOVEMBER, 3rd 2016 AT 1200 NOON.

ADDRESSED TO:

**THE HEAD OF SUPPLY CHAIN
EAST AFRICAN PORTLAND CEMENT COMPANY LTD
P.O. BOX 20 -00204
ATHI RIVER –KENYA**

2.16.5. The Bidder shall seal the original and each copy of the Bid in separate envelopes, duly marking the envelopes as “**ORIGINAL**” and “**COPY.**” The envelopes shall then be sealed in an outer envelope.

2.17 Deadline for Submission of Bids

2.17.1 Bids must be received by the Procuring entity at the address specified under paragraph 2.16.4 no later than 12 Noon –November 3rd, 2016

2.17.2 The Procuring entity may, at its discretion, extend this deadline for the submission of Bids by amending the Bid documents in accordance with paragraph 2.5, in which case all rights and obligations of the Procuring entity and candidates previously subject to the deadline will therefore be subject to the deadline as extended

2.18 Modification and Withdrawal of Bids

2.18.1 The Bidder may modify or withdraw its Bid after the Bid’s submission, provided that written notice of the modification, including substitution or withdrawal of the Bids, is received by the Procuring entity prior to the deadline prescribed for submission of Bids.

2.18.2 The Bidder’s modification or withdrawal notice shall be prepared, sealed, marked, and dispatched in accordance with the provisions of paragraph 2.18. A withdrawal notice may also be sent by cable, telex but followed by a signed confirmation copy, postmarked no later than the deadline for submission of Bids.

2.18.3 No Bid may be modified after the deadline for submission of Bids.

2.18.4 No Bid may be withdrawn in the interval between the deadline for submission of Bids and the expiration of the period of Bid validity specified by the Bidder on the Bid Form. Withdrawal of a Bid during this interval may result in the Bidder’s forfeiture of its Bid security, pursuant to paragraph 2.13.8

2.18.5 The procuring entity may at any time terminate procurement proceedings before contract award and shall not be liable to any person for the termination.

2.18.6 The procuring entity shall give prompt notice of the termination to the Bidders and on request give its reasons for termination within 14 days of receiving the request from any Bidder.

2.19 Opening of Bids

- 2.19.1. The Procuring entity will open all Bids in the presence of Bidders' representatives who choose to attend; at the said time and location specified in the Bid document in the presence of Bidders' representatives who are present shall sign a register evidencing their attendance.
- 2.19.2. The Bidders' names, Bid modifications or withdrawals, Bid prices, discounts and the presence or absence of requisite Bid security and such other details as the Procuring entity, at its discretion, may consider appropriate, will be announced at the opening.
- 2.19.3. The Procuring entity will prepare minutes of the Bid opening.

2.20 Clarification of Bids

- 2.20.1 To assist in the examination, evaluation and comparison of Bids the Procuring entity may, at its discretion, ask the Bidder for a clarification of its Bid. The request for clarification and the response shall be in writing, and no change in the prices or substance of the Bid shall be sought, offered, or permitted.
- 2.20.2 Any effort by the Bidder to influence the Procuring entity in the Procuring entity's Bid evaluation, Bid comparison or contract award decisions may result in the rejection of the Bidders' Bid.

2.21 Preliminary Examination

- 2.21.1. The Procuring entity will examine the Bids to determine whether they are complete, whether any computational errors have been made, whether required sureties have been furnished, whether the documents have been properly signed, and whether the Bids are generally in order.
- 2.21.2. Arithmetical errors will be rectified on the following basis. If there is a discrepancy between the unit price and the total price that is obtained by multiplying the unit price and quantity, the unit price shall prevail, and the total price shall be corrected. If the candidate does not accept the correction of the errors, its Bid will be rejected, and its Bid security forfeited. If there is a discrepancy between words and figures the amount in words will prevail. All in all, the award shall be based on the corrected figure.
- 2.21.3. The Procuring entity may waive any minor informality or non-conformity or irregularity in a Bid which does not constitute a material deviation, provided such waiver does not prejudice or effect the relative ranking of any Bidder.
- 2.21.4. Prior to the detailed evaluation, pursuant to paragraph 2.23 the Procuring entity will determine the substantial responsiveness of each Bid to the Bid documents. For purposes of these paragraphs, a substantially responsive Bid is one, which conforms to all the terms and conditions of the Bid documents without material deviations. The Procuring entity's determination of a Bid's responsiveness is to be based on the contents of the Bid itself without recourse to extrinsic evidence.
- 2.21.5. If a Bid is not substantially responsive, it will be rejected by the Procuring entity and may not subsequently be made responsive by the Bidder by correction of the non-conformity.
- 2.21.6. The Company reserves the right to waive minor deviations in the evaluation criteria if they do not materially affect the capability of an applicant to perform.

2.22 Conversion to Single Currency

2.22.1. Where other currencies are used, the procuring entity will convert these currencies to Kenya Shillings using the selling exchange rate on the date of Bid closing provided by the Central Bank of Kenya.

2.23 Evaluation and Comparison of Bids

STEP ONE

2.23.1. Preliminary evaluation of Tenders Submitted

The evaluation committee shall first conduct a preliminary evaluation to determine whether

- (a) The tender has been submitted in the required format;
- (b) Any tender security submitted is in the required form, amount and validity period;
- (c) The required number of copies of the tender has been submitted;
- (d) The tender is valid for the period required; and

2.23.2. Statutory/Mandatory Requirement

1. Bid Bond of Kshs.1,000,000.00 from a reputable bank valid for 120 days from the date of tender opening
2. The Broker shall submit documentary evidence indicating that their Premium Turnover over the last two years was at least **Kshs.400 million** per year and submitted as Appendix. The Appendix should be certified by the Principal Officer and the firm's Auditor. The information should include a list of accounts constituting the declared turnover. The Procuring Entity reserves the right to verify this information with the Tenderer's clients. Tenderers shall also submit as part of their tenders their audited financial statements for the last two years attached to these documents as Appendix.
3. The Tenderers must have serviced at least five (5) large corporate clients in the last 3 years whose annual premium is at least Kshs.40 million each. Two of the corporations must be listed in the NSE. (Attach copies of letters of contract award).
4. The broker must have been in existence for a period for more than five (5) years.
5. Valid Tax Compliance Certificate
6. Certificate of Incorporation
7. Valid/Current AIBK Certificate
8. Valid/Current IRA Certificate/ License

Tenders that do not satisfy any of the above requirements (clause 2.23.1 and 2.23.2) shall be rejected.

STEP TWO

2.23.3. Technical requirements

(a) Staff Qualification (15 Points)

- (i) The Tenderer should have a minimum of three professional staff, minimum qualification being a Bachelor of Commerce-Insurance option (or equivalent) and an Associate of the Chartered Insurance Institute. (Each 2 points = 6 points)
- (ii) The Principal Officer must possess the experience, academic and professional qualifications set out below (6 points):
 - ◆ At least ten years experience in senior management in the insurance industry (3 points, prorate for less) and;
 - ◆ Minimum academic qualification of a University degree and Associate of the Chartered Insurance Institute or equivalent (3 points).
- (iii). Appoint dedicated staff member to serve EAPCC and forward their CV detailing professional qualification and work experience (3 points)

(b) Firm's Past Experience and Business support – (35 points)

- I. The Tenderers must have serviced at least 10 corporate clients in the last 5 years whose annual premium is at least **Kshs.15 million** each and have serviced for more than a year. (Attach copies of letters of contract award) and provided as Appendix (**5 points**)
- II. **Professional Indemnity Cover (3 points)**

Brokers shall be expected to have a Professional Indemnity cover with a limit of not less than **Kshs. 50 million**.

A copy of the current policy indicating the amount and expiry date of insurance must be attached as Appendix. (2 points). Firms with higher levels of cover will be given 1 extra point.

Compensation shall be claimed against this cover if the Broker fails to perform any of its obligations or provides services failing below the standard set out therein or is in breach of any of its material obligations under the contract.

V. **Evidence of claims handling capability and servicing (20 points)**

- a) The Broker shall submit documentary evidence indicating their claims handling capability. The claims should be of non-motor and non-life nature. (1 point)
- b) The Broker shall submit their claims turnaround times. (1 point)
- c) The broker shall submit their turnaround times inclusive of the service calendar for the year detailing risk management that they will carry throughout the policy year (1 point)
- d) Demonstrate the processes that are in place to ensure personnel changes do not create management problems for you in continuing to provide your broking service to the EAPCC (your response should consider team stability, capacity, availability, number of clients, client retention rate, relationship resolution and complaints management). (3 point)

- e) Provide an example of a management report you provide to a similar client as EAPCC which shows how you monitor the delivery of your pre-agreed service standards. (1 point)
- f) Describe how you will manage the day to day broking activities of this account should your submission be successful (your response should consider the likes of documentation, contact, target response times, dealing with requests for information/enquiries, document checks, advisory and technical bulletins) (4 point)
- g) Identification, assessment and monitoring of the suitability, financial standing and security of insurers and provide advice to the EAPCC and take action as appropriate (3 point)
- h) Monitoring the service standards of the EAPCC's insurers including the insurer's turnaround times. (2 point)
- i) The broker shall submit documentary evidence indicating that the insurer fronted has a good claims payment history. This should be in form of a table as below signed by the Claims Manager:
(5 points)

	Client	Insurance Policy	Claim	Claim Amount	Claim Notification Date	Claim Settlement Date
1.						
2.						
3.						
4.						
5.						

VI. Demonstrate capacity to offer risk management services (3 points)

VII. Value added service rendered with evidence of having demonstrated at least three to other clients. (4 points)

PASS MARK FOR THE ABOVE IS 37.5 POINTS (75%)

Bidders who have met the pass mark score in the technical evaluation will proceed to financial evaluation

STEP THREE

2.23.4. Financial Evaluation

2.23.5. This will involve Premium Comparison and checking for arithmetic errors if any

2.23.6. Bidders with the lowest premium per policy (portfolio) will be recommended for award.

2.24 Post-qualification

2.24.1 East African Portland Cement Company will verify and determine to its satisfaction whether the tenderer that is selected as having submitted the lowest evaluated responsive tender is qualified to perform the contract satisfactorily.

2.24.2 The determination will take into account the tenderer's financial and technical capabilities. It will be based upon an examination of the documentary evidence of the tenderer's qualifications submitted by the tenderer, pursuant to paragraph 2.11.2 , as well as such other information as the Company deems necessary and appropriate

2.24.3 An affirmative determination will be a prerequisite for award of the contract to the tenderer. A negative determination will result in rejection of the Tenderer's tender, in which event the Company will proceed to the next lowest evaluated tender to make a similar determination of that Tenderer's capabilities to perform satisfactorily.

2.25 Award Criteria

2.25.1 Subject to paragraph 2.29 East African Portland Cement Company will award the contract to the successful tenderer whose tender has been determined to be substantially responsive and has been determined to be the lowest evaluated tender, provided further that the tenderer is determined to be qualified to perform the contract satisfactorily.

2.25.2 To qualify for contract awards, the tenderer shall have the following:-

- (a) Necessary qualifications, capability experience, services, equipment and facilities to provide what is being procured.
- (b) Legal capacity to enter into a contract for procurement
- (c) Shall not be insolvent, in receivership, bankrupt or in the process of being wound up and is not the subject of legal proceedings relating to the foregoing.
- (d) Shall not be debarred from participating in public procurement.

2.26. Right to accept or Reject Tenders

2.26.1 East African Portland cement Company reserves the right to accept or reject any tender, and to annul the tendering process and reject all tenders at any time prior to contract award, without thereby incurring any liability to the affected tenderer or tenderers or any obligation to inform the affected tenderer or tenderers of the grounds for the Company's action. If the Company determines that none of the tenders is responsive, it shall notify each tenderer who submitted a tender.

2.26.2 East African Portland Cement Company shall give prompt notice of the termination to the tenderers and on request give its reasons for termination within 14 days of receiving the request from any tenderer.

2.26.3 A tenderer who gives false information in the tender document about its qualification or who refuses to enter into a contract after notification of contract award shall be considered for debarment from participating in future public procurement.

2.27. Preference

1.27.1 Preference where allowed in the evaluation of Bids shall not exceed 15%.

2.28. Contacting the Procuring entity

2.28.1 Subject to paragraph 2.21 no Bidder shall contact the Procuring entity on any matter related to its Bid, from the time of the Bid opening to the time the contract is awarded.

2.28.2 Any effort by a Bidder to influence the Procuring entity in its decisions on Bid, evaluation, Bid comparison, or contract award may result in the rejection of the Bidder's Bid.

2.29. Award of Contract

- 2.29.1. The determination will take into account the Bidder financial, technical, and production capabilities. It will be based upon an examination of the documentary evidence of the Bidders qualifications submitted by the Bidder, pursuant to paragraph 2.12.3 as well as such other information as the Procuring entity deems necessary and appropriate.
- 2.29.2. An affirmative determination will be a prerequisite for award of the contract to the Bidder. A negative determination will result in rejection of the Bidder's Bid, in which event the Procuring entity will proceed to the next lowest evaluated Bid to make a similar determination of that Bidder's capabilities to perform satisfactorily.

(b) Award Criteria

The Procuring entity will award the contract to the successful Bidder(s) whose Bid has been determined to be substantially responsive and has been determined to be the lowest evaluated Bid, provided further that the Bidder is determined to be qualified to perform the contract satisfactorily.

Awards shall not be subject to appeals

(c) Procuring entity's Right to Vary quantities

The Procuring entity reserves the right at the time of contract award to increase or decrease the quantity of goods originally specified in the Schedule of requirements without any change in unit price or other terms and conditions

(d) Procuring entity's Right to accept or Reject any or All Bids

The Procuring entity reserves the right to accept or reject any Bid, and to annul the Bidding process and reject all Bids at any time prior to contract award, without thereby incurring any liability to the affected Bidder(s) or any obligation to inform the affected Bidder or Bidders of the grounds for the Procuring entity's action

2.30. Notification of Award

- 2.30.1 Prior to the expiration of the period of Bid validity, the Procuring entity will notify the successful Bidder in writing that its Bid has been accepted.
- 2.30.2 The notification of award will constitute the formation of the Contract but will have to wait until the contract is finally signed by both parties
- 2.32.1. Upon the successful Bidder's furnishing of the performance security pursuant to paragraph 2.28, the Procuring entity will promptly notify each unsuccessful Bidder and will discharge its Bid security, pursuant to paragraph 2.14

2.31. Signing of Contract

- 2.31.1. At the same time as the Procuring entity notifies the successful Bidder that its Bid has been accepted, the Procuring entity will send the Bidder the Contract Form detailing contract format.
- 2.31.2. The parties to the contract shall have it signed within 30 days from the date of notification of contract award unless there is an administrative review request.

2.31.3. Within thirty (30) days of receipt of the Contract Form, the successful Bidder shall sign and date the contract and return it to the Procuring entity.

2.31.4. All payments to the successful bidder shall be by letter of credit

2.32. Performance Security

2.32.1. Within Thirty (30) days of the receipt of notification of award from the Procuring entity, the successful Bidder shall furnish the performance security in accordance with the Conditions of Contract, in the Performance Security Form provided in the Bid documents, or in another form acceptable to the Procuring entity.

2.32.2. Failure of the successful Bidder to comply with the requirements of paragraph 2.27 or paragraph 2.28 shall constitute sufficient grounds for the annulment of the award and forfeiture of the Bid security, in which event the Procuring entity may make the award to the next lowest evaluated Candidate or call for new Bids.

2.33. Corrupt or Fraudulent Practices

2.33.1. The Procuring entity requires that Bidders observe the highest standard of ethics during the procurement process and execution of contracts when used in the present regulations, the following terms are defined as follows;

- (i) “Corrupt practice” means the offering, giving, receiving, or soliciting of anything of value to influence the action of a public official in the procurement process or in contract execution; and
- (ii) “Fraudulent practice” means a misrepresentation of facts in order to influence a procurement process or the execution of a contract to the detriment of the Procuring entity, and includes collusive practice among Bidder (prior to or after Bid submission) designed to establish
- (iii) Bid prices at artificial non-competitive levels and to deprive the Procuring entity of the benefits of free and open competition;
- (iv) ‘Collusive Practice’ means a scheme or arrangement between two or more bidders, with or without the knowledge of the Company, designed to establish bid prices at artificial, noncompetitive levels, and
- (iv) ‘Coercive Practice’ means harming or threatening to harm, directly or indirectly, persons or their property to influence their participation in the procurement process or effect the execution of a contract.

2.33.2. The procuring entity will reject a proposal for award if it determines that the Bidder recommended for award has engaged in corrupt or fraudulent practices in competing for the contract in question.

2.32.3. Further a Bidder who is found to have indulged in corrupt or fraudulent practices risks being debarred from participating in EAPCC future procurements.

APPENDIX TO INSTRUCTIONS TO BIDDERS

The following information regarding the particulars of the Bid shall complement supplement or amend the provisions of the instructions to Bidders. Wherever there is a conflict between the provision of the instructions to Bidders and the provisions of the appendix, the provisions of the appendix herein shall prevail over those of the instructions to Bidders

INSTRUCTIONS TO BIDDERS REFERENCE	PARTICULARS OF APPENDIX TO INSTRUCTIONS TO BIDS
2.1.1	<p>3.4. CONDITIONS TO BE MET BY THE NOMINATED INSURANCE COMPANY</p> <p>3.4. Must be registered with the Commissioner of Insurance for the current year and a copy of the current license be submitted.</p> <p>3.5. Must have done an average annual gross premium of Kshs.500 million under General Insurance business (excluding motor vehicle portfolio) in the preceding two years i.e. 2014 & 2015.</p> <p>3.6. Must have paid up capital of at least Kshs.300 million.</p> <p>3.7. Must submit copies of the audited accounts for the previous two (2) years (2014 & 2015).</p> <p>3.8. Must submit current copies of the following documents;</p> <ul style="list-style-type: none"> (a) PIN Certificate (b) Tax Compliance Certificate (c) NHIF Compliance Certificate (d) NSSF Compliance Certificate (e) Certificate of Registration/Incorporation <p>3.9. A valid Association of Kenya Insurance (AKI) membership certificate.</p> <p>3.10. Must provide reference letters from previous clients indicating that the provider has been settling claims on time.(Providers Must indicate the nature of the claim)</p>

SECTION III – SPECIAL CONDITIONS OF CONTRACT

3.0. CONDITIONS THAT MUST BE MET BY THE NOMINATED INSURANCE COMPANY

- 3.0.1 Must be registered with the Commissioner of Insurance for the current year and a copy of the current license be submitted.
- 3.0.2 Must have done an average annual gross premium of **Kshs.500** million under General Insurance business (excluding motor vehicle portfolio) and in the case of life business an annual turnover of at least Kshs.150 million (excluding pension) and a life fund of at least 300 million in the preceding two years i.e. 2014 & 2015.
- 3.0.3 Must have paid up capital of at least Kshs.300 million.
- 3.0.4 Must submit copies of the audited accounts for the previous two (2) years (2014 & 2015).
- 3.0.5 Must submit current copies of the following documents;
 - (f) PIN Certificate
 - (g) Tax Compliance Certificate
 - (h) NHIF Compliance Certificate
 - (i) NSSF Compliance Certificate
 - (j) Certificate of Registration/Incorporation
- 3.0.6 Association of Kenya Insurance (AKI) membership certificate.

SECTION IV - SCHEDULE OF REQUIREMENTS

Notes

- 1. These specifications describe the basic requirements for services. Tenderers are requested to submit with their offers the detailed proposals for the insurance services they intend to provide.
- 2. Tenderers must indicate whether the insurance services offered comply with specified requirements.
- 3. Deviations from the basic requirements, if any, shall be explained in detail in writing with the offer, with supporting data. The Company reserves the right to reject the insurance services proposed, if such deviations shall be found to adversely affect the use of such services.
- 4. Tenderers will be required to provide a summary of the quotations, which should take the format of the appended forms Cover Summaries and should enumerate all the exclusions, extensive and special clauses, policy limitations and excess applicable under each of the policies. The space provided in the format should however not be a constraint to the amount of information that tenderers can submit.
- 5. Any special requirements in respect to each class of insurance have been provided in the cover summaries. Such requirements must be considered and addressed in the bids.
- 6. Tenderers will be required to provide a summary of their quotations based on the format of the appended **Price Schedule**.

All premiums should be inclusive of taxes and levies

RISK NOTES

NAME:	EAST AFRICA PORTLAND CEMENT COMPANY LIMITED																										
CLASS OF INSURANCE:	COMBINED INDUSTRIAL ALL RISKS POLICY																										
POLICY NUMBER:	TO BE ADVISED																										
PERIOD OF INSURANCE:	1 JANUARY 2017 TO 31 DECEMBER 2017																										
SUMMARY OF COVER:	Loss of or damage to property insured from any unforeseen cause and compensation for loss of gross profit and/or increased cost of working to avoid or diminish loss of gross profit occasioned by loss or damage to items insured under the material.																										
LOCATION:	Any premises owned and/or leased and/or rented by the Insured and/or their Agents.																										
INTEREST AND SUM INSURED:	<p><u>SECTION A – MATERIAL DAMAGE</u></p> <table border="1"> <thead> <tr> <th>DESCRIPTION</th> <th>SUM INSURED (KSHS)</th> </tr> </thead> <tbody> <tr> <td>1. Buildings at the factory, staff premises, social complex, quarries and any other</td> <td>1,300,000,000</td> </tr> <tr> <td>2. Plant, Machinery Factory Spares, Motor Vehicles Spare Parts and Equipment/tools in Workshop.</td> <td>7,000,000,000</td> </tr> <tr> <td>3. Furniture, fixtures & fittings & all other contents</td> <td>60,000,000</td> </tr> <tr> <td>4. Stocks-In-Trade comprising raw materials, work-in-progress, finished products, packaging materials, including fuel in various depots.</td> <td>800,000,000</td> </tr> <tr> <td>5. Stock of cement at various depots & factory</td> <td>500,000,000</td> </tr> <tr> <td>6. Furnace Oils, Coal ,Fuel & Fuel Tanks</td> <td>300,000,000</td> </tr> <tr> <td>Total Sum Insured</td> <td>9,960,000,000</td> </tr> </tbody> </table> <p><u>SECTION B – BUSINESS INTERRUPTION</u></p> <table border="1"> <thead> <tr> <th>DESCRIPTION</th> <th>SUM INSURED (SHS)</th> </tr> </thead> <tbody> <tr> <td>1. Claim Preparation Costs</td> <td>1,000,000</td> </tr> <tr> <td>2. Gross Profits</td> <td>3,826,671,000</td> </tr> <tr> <td>3. 100% payroll basis</td> <td>1,809,389,930.76</td> </tr> <tr> <td>Total Sum Insured</td> <td></td> </tr> </tbody> </table>	DESCRIPTION	SUM INSURED (KSHS)	1. Buildings at the factory, staff premises, social complex, quarries and any other	1,300,000,000	2. Plant, Machinery Factory Spares, Motor Vehicles Spare Parts and Equipment/tools in Workshop.	7,000,000,000	3. Furniture, fixtures & fittings & all other contents	60,000,000	4. Stocks-In-Trade comprising raw materials, work-in-progress, finished products, packaging materials, including fuel in various depots.	800,000,000	5. Stock of cement at various depots & factory	500,000,000	6. Furnace Oils, Coal ,Fuel & Fuel Tanks	300,000,000	Total Sum Insured	9,960,000,000	DESCRIPTION	SUM INSURED (SHS)	1. Claim Preparation Costs	1,000,000	2. Gross Profits	3,826,671,000	3. 100% payroll basis	1,809,389,930.76	Total Sum Insured	
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3. 100% payroll basis	1,809,389,930.76																										
Total Sum Insured																											
PERIOD OF INDEMNITY:	18 Months																										
LIEN CLAUSE:	Kenya Commercial Bank Limited, CFC Stanbic Bank Kenya Limited																										

NAME:	EAST AFRICA PORTLAND CEMENT COMPANY LIMITED	
CLASS OF INSURANCE:	COMBINED INDUSTRIAL ALL RISKS POLICY	
EXCESS:	ITEM	EXCESS
	Material damage & Business Interruption: Kshs. 500,000.00	Kshs. 500,000
	Earthquake	2% of sum insured Maximum Kshs.5,000,000
	Stocks-In-Trade comprising raw materials, work-in-progress, finished products, packaging materials, including fuel in various depots and factory spares	Kshs.50,000
	Stock of cement at various depots & factory	Kshs. 50,000
	Furnace Oils, Coal ,Fuel & Fuel Tanks	Kshs. 100,000
BASIS OF VALUATION:	Section A - Reinstatement	
	All Others - Indemnity	
SPECIAL CONDITIONS/CLAUSES:	<u>SECTION A:</u>	
	<ol style="list-style-type: none"> 1. Municipal Plans Scrutiny Fees clause. 2. Temporary Removal of Contents (Internal) clause. 3. Temporary Removal of Contents (External) clause. 4. Designation of Property. 5. Denial of Access 6. Appraisal Clause Limit – Kshs.50,000,000/=. 7. Fuel and Tanks clause. 8. Lien Clause –Kenya Commercial Bank Limited 9. Alterations and Repairs. 10. Electrical Clause No.111 11. Malicious Damage. 12. Site Sub-Contractors 13. Including Theft Without Forcible Entry and or Exit from the Premises Limit – Kshs.20,000,000/=. 14. Non Validation clause. 15. Debris Removal – Kshs.30,000,000/=. 	
	<u>Section B:</u>	
	<ol style="list-style-type: none"> 1. Fines and Damages. 2. Professional Accountants Fees. 3. Contract Price. 4. Professional Fees. 5. Foundation clause. 6. Contract Works clause. 7. 33½% Business Increase clause. 8. 50% Rebate clause. 9. Suppliers clause : COGEN. 10. Customers clause : COGEN. 11. Public Suppliers clause. 	

NAME:	EAST AFRICA PORTLAND CEMENT COMPANY LIMITED									
CLASS OF INSURANCE:	COMBINED INDUSTRIAL ALL RISKS POLICY									
SECTION C - ENGINEERING MATERIAL DAMAGE SECTION										
SUMMARY OF COVER:	Sudden and unforeseen damage to machinery whilst working, at rest or dismantling/erection for inspection or repair. Excluding risks normally covered under a standard Fire and Perils Policy.									
INTEREST AND SUM INSURED:	Total Sum Insured: KSHS. 7,000,000,000									
BASIS OF VALUATION:	Replacement									
EXCESS:	10% of Each and Every loss min kshs. 100,000									
LIEN CLAUSE:	Kenya Commercial Bank Limited, CFC Stanbic Bank Kenya Limited									
SPECIAL CONDITIONS:	<ol style="list-style-type: none"> 1. The insured shall take all reasonable steps to maintain the insured property in efficient working order. 2. Immediate notice shall be given on any occurrence which might give rise to a claim under the policy. 3. Escalation clause. 4. Expediting Expenses. 5. Stand-by clause. 6. Reinstatement of Sum Insured. 7. Steam Turbines Examination Notice shall be given 15 days in advance. 8. Lifts and Cranes. 9. Explosion Extension. 10. Flue Gas Explosion. 11. Own Surrounding Property Cover. 12. Lien Clause –Kenya Commercial Bank; CFC Stanbic Bank Kenya Limited 									
SECTION D - MACHINERY BREAKDOWN LOSS OF PROFITS COVER										
SUMMARY OF COVER:	Compensation for loss of gross profits and/or increased cost of working incurred to avoid or diminish loss of profit occasioned by loss or damage to items insured under the Machinery Breakdown policy.									
INTEREST AND SUM INSURED:	<table border="1"> <thead> <tr> <th>DESCRIPTION</th> <th>SUM INSURED (KSHS)</th> </tr> </thead> <tbody> <tr> <td>1. Gross Profits</td> <td>3,826,671,000</td> </tr> <tr> <td>2. 100% payroll</td> <td>1,809,389,930.76</td> </tr> <tr> <td>3. Claims Preparation Costs</td> <td>1,000,000</td> </tr> </tbody> </table>		DESCRIPTION	SUM INSURED (KSHS)	1. Gross Profits	3,826,671,000	2. 100% payroll	1,809,389,930.76	3. Claims Preparation Costs	1,000,000
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1. Gross Profits	3,826,671,000									
2. 100% payroll	1,809,389,930.76									
3. Claims Preparation Costs	1,000,000									
LIEN CLAUSE:	Kenya Commercial Bank Limited, CFC Stanbic Bank Kenya Limited									
INDEMNITY PERIODS:	18 Months									
TIME EXCESS:	Nil									
SPECIAL CONDITIONS/CLAUSES	<ol style="list-style-type: none"> 1. Alternative Trading clause. 2. Return Premium clause – 50%. 									

NAME:	EAST AFRICA PORTLAND CEMENT COMPANY LIMITED
CLASS OF INSURANCE:	COMBINED INDUSTRIAL ALL RISKS POLICY
	<ol style="list-style-type: none"> 3. Prolongation clause. 4. Professional Accountants clause. 5. Business Increase clause <ul style="list-style-type: none"> • Upward 25% • Downward 50% 6. Payment on Account clause. 7. Departmental clause. 8. Accumulation of Stocks clause. 9. Declaration of Gross Profit Earned and Deposit Premium Adjustment.

NAME:	EAST AFRICA PORTLAND CEMENT COMPANY LIMITED
CLASS OF INSURANCE:	ELECTRONIC EQUIPMENT INSURANCE
POLICY NUMBER:	TO BE ADVISED
PERIOD OF INSURANCE:	1 JANUARY 2017 TO 31 DECEMBER 2017
SUMMARY OF COVER:	Unforeseen loss or damage to machinery declared by any accidental cause whilst working, at rest, dismantling or reassembly for maintenance, movement or repair.
LOCATION:	Kenya
INTEREST AND SUM INSURED:	Computers, Printers and Accessories -Kshs. 79,298,762
EXCESS:	10% of Each and Every Loss Minimum Kshs. 5,000/=
BASIS OF VALUATION:	Replacement
SPECIAL CONDITIONS / CLAUSES:	<ol style="list-style-type: none"> 1. Including Fire, Lightning. 2. Including Flood, Earthquake, Subsidence or Windstorm. 3. Including transit cover extension 4. Automatic Reinstatement of Loss. 5. Expediting Expenses – Limit 25% of Repair Cost. 6. Including Theft/Burglary. 7. Riot, Strike ad Civil Commotion. 8. Automatic Additions / Deletions clauses. 9. Clearing of Debri – Kshs.100,000/=. 10. New Replacement Value – for items less than 3 years old. 11. Notice of Cancellation – 30 days. 12. Express Freight Charges cover. 13. External Data Media Section 14. Increased Cost of Working Section

NAME:	EAST AFRICA PORTLAND CEMENT COMPANY LIMITED	
CLASS OF INSURANCE:	BURGLARY INSURANCE	
POLICY NUMBER:	TO BE ADVISED	
PERIOD OF INSURANCE:	1 JANUARY 2017 TO 31 DECEMBER 2017	
SUMMARY OF COVER:	Loss of or damage to property insured by burglary following violent and/or forcible entry or exit from premises insured.	
INTEREST AND SUM INSURED:	ITEM DESCRIPTION	SUM INSURED (KSHS)
	On Stocks and Materials in Trade including All Other Contents of every description	20,000,000
	First Loss Sum Insured	2,000,000
BASIS OF VALUATION:	Indemnity	
SPECIAL CONDITIONS/CLAUSES:	<ol style="list-style-type: none"> 1. Automatic Reinstatement of Loss clause. 2. All Other Contents clause – Kshs.10,000/= <ol style="list-style-type: none"> a) Money and Stamps not otherwise specifically insured. b) Documents, Manuscripts and Business Books but only for their value as stationery. c) Pattern, Model, Moulds, Plans and Design. d) Employees Pedal Cycles, Clothing, Tools and other Personal Effects – any one employee. 3. Strike, Riot and Civil Commotion extension. 4. Cancellation (30 days) clause. 5. Damage to Buildings / Premises. 6. Definition of Premises to include Leased or Rented. 7. Goods Held in Trust or on Commission. 8. Loss due to Violence to Employees / Guards. 9. Other Tenants clause. 10. Property Stored in the Open – Kshs.100,000/= 11. Reinstatement of Value clause – 3 years old. 12. Special Perils A – H. 13. Temporary Removal Within and Without. 	

NAME:	EAST AFRICA PORTLAND CEMENT COMPANY LIMITED															
CLASS OF INSURANCE:	ALL RISKS															
POLICY NUMBER:	TO BE ADVISED															
PERIOD OF INSURANCE:	1 JANUARY 2017 TO 31 DECEMBER 2017															
SUMMARY OF COVER:	Physical loss or damage to the specified property arising from any cause not excluded by the policy.															
INTEREST AND SUM INSURED	Miscellaneous office machinery and equipment including factory equipment, training, medical centre and laboratory equipment of each and every description and mobile, radio equipment including the below items and all other items not covered under the Industrial All Risks and Computer policies.															
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DESCRIPTION	EXCESS															
1. Mobile Phone	10% of Loss Minimum Kshs.5,000															
2. Other Items	10% of Loss minimum kshs.10,000															
BASIS OF VALUATION:	Reinstatement															
GEOGRAPHICAL AREA:	Kenya but Worldwide for laptops, mobile phones, cameras, ipads/tablets.															
SPECIAL CONDITIONS / CLAUSES:	<ol style="list-style-type: none"> 1. Subject to Average Condition. 2. Pairs and Sets clause. 3. Reinstatement Value clause. 4. Automatic Additions and Deletions clause. 5. Riot, Strike and Civil Commotion extension. 6. Reinstatement of Loss clause. 7. Cancellation Notice 30 days. 8. The insured shall take all reasonable precautions to prevent loss of or damage to the property insured. 9. Locked Boot clause. 															

NAME:	EAST AFRICA PORTLAND CEMENT COMPANY LIMITED							
CLASS OF INSURANCE:	MOBILE PLANT ALL RISKS INSURANCES							
POLICY NUMBER:	TO BE ADVISED							
PERIOD OF INSURANCE:	1 JANUARY 2017 TO 31 DECEMBER 2017							
SUMMARY OF COVER:	Physical loss or damage to the specified property arising from any cause not excluded by the policy.							
INTEREST AND SUM INSURED	<table border="1"> <thead> <tr> <th>DESCRIPTION</th> <th>SUM INSURED (SHS)</th> </tr> </thead> <tbody> <tr> <td>1. Plant owned/leased and held in trust in all areas where the company operations are carried out within the Republic of Kenya</td> <td>593,066,965</td> </tr> <tr> <td>TOTAL SUM INSURED</td> <td>593,066,965</td> </tr> </tbody> </table>		DESCRIPTION	SUM INSURED (SHS)	1. Plant owned/leased and held in trust in all areas where the company operations are carried out within the Republic of Kenya	593,066,965	TOTAL SUM INSURED	593,066,965
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TOTAL SUM INSURED	593,066,965							
BASIS OF VALUATION:	Reinstatement							
GEOGRAPHICAL AREA:	Kenya.							
SPECIAL CONDITIONS / CLAUSES:	<ol style="list-style-type: none"> 1. Subject to Average Condition. 2. Pairs and Sets clause. 3. Reinstatement Value clause. 4. Automatic Additions and Deletions clause – 90 days 5. Riot, Strike and Civil Commotion extension. 6. Reinstatement of Loss clause. 7. Cancellation Notice 30 days. 8. The insured shall take all reasonable precautions to prevent loss of or damage to the property insured. 9. Locked Boot clause. 							
EXCESS	10% Each and Every Loss Minimum Kshs. 20,000/=							

NAME:	EAST AFRICAN PORTLAND CEMENT COMPANY LIMITED																									
CLASS OF INSURANCE:	MONEY INSURANCE																									
POLICY NUMBER:	TO BE ADVISED																									
PERIOD OF INSURANCE:	1 JANUARY 2017 TO 31 DECEMBER 2017																									
SUMMARY OF COVER:	Indemnity against the risk of loss of money which means and includes cash, and/or currency notes occasioned by robbery or theft or any other cause whatsoever whilst in transit or whilst on the premises as described in the policy.																									
DEFINITION OF MONEY:	Cash, Bank and Currency Notes, Cheques, Bankers Drafts, Money Orders, Unused Postage, Revenue and NHIF Stamps and Cards and other negotiable instruments including unexpended units of Franking Machines.																									
INTEREST AND SUM INSURED:	<table border="1"> <thead> <tr> <th>DETAILS</th> <th>SUM INSURED (KSHS)</th> </tr> </thead> <tbody> <tr> <td>1. Cash in Transit Until Paid Out</td> <td>5,000,000</td> </tr> <tr> <td>2. Cash in Premises During Office Hours</td> <td>4,000,000</td> </tr> <tr> <td>3. Cash in Locked Safe and/or Strong room</td> <td>3,000,000</td> </tr> <tr> <td>4. Cash in Locked Cash Box in Locked Drawer</td> <td>200,000</td> </tr> <tr> <td>5. Cash in Custody of Senior Staff</td> <td>N/A</td> </tr> <tr> <td>6. Loss or Damage to Safes and Strong rooms</td> <td>900,000</td> </tr> <tr> <td>7. National Hospital Insurance Fund Stamps and Revenue Stamps affixed to cards</td> <td>2,265,840</td> </tr> <tr> <td>8. Contents of franking machine</td> <td>90,000</td> </tr> <tr> <td>9. Any other negotiable instrument</td> <td>90,000</td> </tr> <tr> <td>ESTIMATED ANNUAL CARRY</td> <td>96,000,000</td> </tr> <tr> <td></td> <td></td> </tr> </tbody> </table>		DETAILS	SUM INSURED (KSHS)	1. Cash in Transit Until Paid Out	5,000,000	2. Cash in Premises During Office Hours	4,000,000	3. Cash in Locked Safe and/or Strong room	3,000,000	4. Cash in Locked Cash Box in Locked Drawer	200,000	5. Cash in Custody of Senior Staff	N/A	6. Loss or Damage to Safes and Strong rooms	900,000	7. National Hospital Insurance Fund Stamps and Revenue Stamps affixed to cards	2,265,840	8. Contents of franking machine	90,000	9. Any other negotiable instrument	90,000	ESTIMATED ANNUAL CARRY	96,000,000		
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6. Loss or Damage to Safes and Strong rooms	900,000																									
7. National Hospital Insurance Fund Stamps and Revenue Stamps affixed to cards	2,265,840																									
8. Contents of franking machine	90,000																									
9. Any other negotiable instrument	90,000																									
ESTIMATED ANNUAL CARRY	96,000,000																									
GEOGRAPHICAL AREA :	Kenya.																									
BASIS OF VALUATION:	Cash - Indemnity Safe - Reinstatement																									
EXCESS:	10% of claim amount; Minimum Kshs.10,000/=																									
SPECIAL CONDITIONS:	<ol style="list-style-type: none"> Cover following loss by Fire, Explosion and Earthquake. Riot, Strike and Civil Commotion. Personal Accident / Assault of employees limit – Kshs.500,000/=. Infidelity of employees discovered within 3 (three) working days. Cost of replacement of lost safe keys. 																									

NAME:	EAST AFRICAN PORTLAND CEMENT COMPANY LIMITED
CLASS OF INSURANCE:	MONEY INSURANCE
	<ul style="list-style-type: none"> 6. Notice of Cancellation – 30 days. 7. Jurisdiction clause – Kenya. 8. Hold-up clause. 9. Declaration of Actual Transits. 10. Watchman Warranty. 11. Safes & Books clause. 12. Keys clause. 13. Escort Warranty.

NAME:	EAST AFRICAN PORTLAND CEMENT COMPANY LIMITED									
CLASS OF INSURANCE:	FIDELITY GUARANTEE INSURANCE									
POLICY NUMBER:	TO BE ADVISED									
PERIOD OF INSURANCE:	1 JANUARY 2017 TO 31 DECEMBER 2017									
SUMMARY OF COVER:	Indemnity against loss of money and/or stock caused by fraud or dishonesty of the insured employees.									
POSITIONS COVERED:	<table border="1"> <thead> <tr> <th>OCCUPATION</th> <th>NUMBER OF EMPLOYEES</th> </tr> </thead> <tbody> <tr> <td>1. Management / Executive Employees</td> <td>23</td> </tr> <tr> <td>2. Accountants, Supervisors, Stores, Ledger Employees</td> <td>100</td> </tr> <tr> <td>3. Other Employees Including ICT</td> <td>420</td> </tr> </tbody> </table>		OCCUPATION	NUMBER OF EMPLOYEES	1. Management / Executive Employees	23	2. Accountants, Supervisors, Stores, Ledger Employees	100	3. Other Employees Including ICT	420
OCCUPATION	NUMBER OF EMPLOYEES									
1. Management / Executive Employees	23									
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3. Other Employees Including ICT	420									
LIMITS OF LIABILITY:	<table border="1"> <thead> <tr> <th>DESCRIPTION</th> <th>LIMITS OF LIABILITY KSHS</th> </tr> </thead> <tbody> <tr> <td>1. Any One Person</td> <td>20,000,000</td> </tr> <tr> <td>2. Any One Event</td> <td>200,000,000</td> </tr> <tr> <td>3. Any One Year</td> <td>300,000,000</td> </tr> </tbody> </table>		DESCRIPTION	LIMITS OF LIABILITY KSHS	1. Any One Person	20,000,000	2. Any One Event	200,000,000	3. Any One Year	300,000,000
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1. Any One Person	20,000,000									
2. Any One Event	200,000,000									
3. Any One Year	300,000,000									
GEOGRAPHICAL AREA:	Kenya									
EXCESS:	2.5% Each and Every Loss; Minimum Kshs.100,000									
EXTENSIVE CLAUSES:	<ol style="list-style-type: none"> 1. Discovery Period – <ul style="list-style-type: none"> • 18 months after termination of employment or • 18 months after lapse of the policy 2. Claims Preparation Cost – Kshs.1,000,000/=. 3. Automatic Reinstatement of Loss. 4. Automatic Additions and Deletions of staff clause. 5. Collusion clause – Kshs.200,000,000/= 									

NAME:	EAST AFRICAN PORTLAND CEMENT COMPANY LIMITED																					
CLASS OF INSURANCE:	PUBLIC/PRODUCTS LIABILITY INSURANCE																					
POLICY NUMBER:	TO BE ADVISED																					
PERIOD OF INSURANCE:	1 JANUARY 2017 TO 31 DECEMBER 2017																					
SUMMARY OF COVER:	<p><u>Public Liability:</u></p> <p>Indemnity against legal liability to Third Parties in respect of accidental death, bodily injury and/or illness and/or loss or damage to property incurred by the insured in the course of the insured's business.</p> <p><u>Products Liability:</u></p> <p>Indemnity against legal liability to Third Parties in respect of death, bodily injury and /or loss or damage to property arising out of the nature or condition of any goods or products manufactured, including containers, labels constructed, altered, repaired, serviced, handled, treated, sold or supplied by the insured in connection with their business.</p>																					
GEOGRAPHICAL AREA:	<table border="1"> <thead> <tr> <th>COVER</th> <th>GEOGRAPHICAL AREA</th> </tr> </thead> <tbody> <tr> <td>Products Liability</td> <td>Worldwide, excluding the United States of America and Canada.</td> </tr> <tr> <td>Public Liability</td> <td>Kenya</td> </tr> </tbody> </table>		COVER	GEOGRAPHICAL AREA	Products Liability	Worldwide, excluding the United States of America and Canada.	Public Liability	Kenya														
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EXCESS	NIL																					
POLICY CONDITIONS / CLAUSES:	<ol style="list-style-type: none"> 1. Other Insurances. 2. Cancellation Clause – 30 days. 3. Immediate Notice shall be given in the event of any loss or damage. 4. Breach of Conditions. 5. Cross Liabilities. 6. Tools of Trade. 7. Employees and Visitors' Property. 8. Subject to annual adjustment on declaration of actual 																					

NAME:	EAST AFRICAN PORTLAND CEMENT COMPANY LIMITED
CLASS OF INSURANCE:	PUBLIC/PRODUCTS LIABILITY INSURANCE
	<p>Turnover for Products Liability.</p> <p>9. Claims Preparation Costs.</p> <p>10. Movement of Motor Vehicles.</p> <p>11. Legal Expenses Costs.</p> <p>12. Tenants Liability.</p> <p>13. Emergency Medical Expenses.</p> <p>14. Car Parks.</p> <p>15. Due Care clause.</p> <p>16. Jurisdiction clause – Kenya.</p> <p>17. Tenants Liability.</p> <p>18. Misrepresentation, Mis-description, Non-disclosure.</p> <p>19. Product Recall clause.</p> <p>20. Hold Harmless clause on Products.</p> <p>21. Marketing Agreements.</p> <p>22. Property Owners and Managers.</p> <p>23. Property in Custody of Insured.</p>

NAME:	EAST AFRICAN PORTLAND CEMENT COMPANY LIMITED																							
CLASS OF INSURANCE:	WIBA/GPA/EL																							
POLICY NUMBER:	TO BE ADVISED																							
PERIOD OF INSURANCE:	1 JANUARY 2017 TO 31 DECEMBER 2017																							
SUMMARY OF COVER:	Compensation in respect of accidental death, bodily injury, disease or disablement and medical expenses incurred out of either occupational or non-occupational causes.																							
DEFINITION OF EARNINGS:	Basic Salary, including allowances of a constant nature.																							
BENEFITS:	<table border="1"> <thead> <tr> <th>LIABILITY</th> <th colspan="2">BENEFITS</th> </tr> </thead> <tbody> <tr> <td>Death</td> <td colspan="2">96 Months' Earnings</td> </tr> <tr> <td>Permanent Total Disability</td> <td colspan="2">96 Months' Earnings</td> </tr> <tr> <td>Temporary Disability</td> <td>Total</td> <td>Weekly earnings for a maximum of 52 weeks.</td> </tr> <tr> <td>Medical Expenses</td> <td colspan="2">Kshs.1,500,000/= Per Person Per Incident.</td> </tr> <tr> <td>Funeral Expenses</td> <td colspan="2">Kshs.150,000/=PP</td> </tr> <tr> <td>Occupational Diseases</td> <td colspan="2">96 Months' Earnings</td> </tr> </tbody> </table>			LIABILITY	BENEFITS		Death	96 Months' Earnings		Permanent Total Disability	96 Months' Earnings		Temporary Disability	Total	Weekly earnings for a maximum of 52 weeks.	Medical Expenses	Kshs.1,500,000/= Per Person Per Incident.		Funeral Expenses	Kshs.150,000/=PP		Occupational Diseases	96 Months' Earnings	
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INSURED LIVES:	All Employees Of The Insured Including But Not Limited To Permanent, Contract And Casuals																							
ESTIMATED EARNINGS:	<table border="1"> <thead> <tr> <th>CATEGORY</th> <th>No.</th> <th>ANNUAL SALARIES (KSHS)</th> </tr> </thead> <tbody> <tr> <td>Permanent</td> <td>508</td> <td>910,730,375</td> </tr> <tr> <td>Contract</td> <td>778</td> <td>865,890,435</td> </tr> <tr> <td>Casuals</td> <td>96</td> <td>32,769,120</td> </tr> <tr> <td>TOTAL ESTIMATED WAGES</td> <td></td> <td>1,809,389,931</td> </tr> </tbody> </table>			CATEGORY	No.	ANNUAL SALARIES (KSHS)	Permanent	508	910,730,375	Contract	778	865,890,435	Casuals	96	32,769,120	TOTAL ESTIMATED WAGES		1,809,389,931						
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BASIS OF COVER:	Kenya – Occupational Hazards Only.																							
COMMON LAW LIABILITY LIMITS:	<table border="1"> <thead> <tr> <th>DETAIL</th> <th>AMOUNT (KSHS)</th> </tr> </thead> <tbody> <tr> <td>a) Any One Employee</td> <td>8,000,000</td> </tr> <tr> <td>b) Any One Occurrence</td> <td>25,000,000</td> </tr> <tr> <td>c) Any One Period</td> <td>50,000,000</td> </tr> </tbody> </table>			DETAIL	AMOUNT (KSHS)	a) Any One Employee	8,000,000	b) Any One Occurrence	25,000,000	c) Any One Period	50,000,000													
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SPECIAL CLAUSES:	<ol style="list-style-type: none"> 1. Accumulation Limit – Kshs.300,000,000/=. 2. Automatic Additions/Deletions. 3. 24 hour cover, duty or pleasure 4. Annual declaration of actual earnings and premium adjustment. 																							

NAME:	EAST AFRICAN PORTLAND CEMENT COMPANY LIMITED
CLASS OF INSURANCE:	WIBA/GPA/EL
	<ol style="list-style-type: none"> 5. Age Limit – 18 to 70 years. (outside this require medical examination report prior to acceptance) 6. Airfares for Treatment. 7. Cancellation Notice – 30 Days. 8. Disappearance clause. 9. Drugs exclusion not to apply where drugs are administered by a Medical Practitioner. 10. Exposure clause 11. Motor Cycling up to 500cc. 12. Payment on Account. 13. Repatriation Expenses. 14. Riot, Strike and Civil Commotion. 15. Temporary Total Disablement payable in addition to Capital Benefits. 16. Trustees clause. 17. Include legal defence costs authorized by the insurers. 18. Including ambulance and/or transport expenses to and from scheduled appointments due to accident or occupational sickness 19. Including home nursing care (Provided under WIBA) 20. Double benefit clause 21. Terrorism extension

NAME:	EAST AFRICAN PORTLAND CEMENT COMPANY LIMITED	
CLASS OF INSURANCE:	GROUP PERSONAL ACCIDENT - SENIOR STAFF DEPENDENTS	
POLICY NUMBER:	TO BE ADVISED	
PERIOD OF INSURANCE:	1 JANUARY 2017 TO 31 DECEMBER 2017	
SUMMARY OF COVER:	Covering the following persons against accidental death and/or injury in accordance with the benefits specified.	
INSURED PERSONS:	Dependents of the senior staff 80	
GEOGRAPHICAL AREA:	Worldwide	
BENEFITS:	DETAIL	BENEFIT (KSHS)
	Death	Kshs. 4 million
	Permanent Disablement	Total Kshs. 4 million
	Medical Expenses	Ksh. 0.4 million
	Funeral Expenses	Kshs.0.1 million Per Person
CLAIMS NOTIFICATION:	<ul style="list-style-type: none"> • As soon as possible but not later than 60 days. • Notice should be given after the occurrence of an accident that may give rise to a claim under the policy. 	
SPECIAL CLAUSES:	<ol style="list-style-type: none"> 1. Age limits – from 3 months to 70 years, 2. Air travel as passenger in any standard type licensed aircraft. 3. Riot and Strike extension. 4. Automatic Additions/Deletions. 5. Trustee clause. 6. Disappearance clause. 7. Worldwide limits. 8. Payment on Account. 9. Double Benefits. 10. Including childbirth or pregnancy or other physical causes peculiar to the female sex. 11. Terrorism extension 	

NAME:	EAST AFRICAN PORTLAND CEMENT COMPANY LIMITED											
CLASS OF INSURANCE:	GROUP PERSONAL ACCIDENT - APPRENTICES											
POLICY NUMBER:	TO BE ADVISED											
PERIOD OF INSURANCE:	1 JANUARY 2017 TO 31 DECEMBER 2017											
SUMMARY OF COVER:	Covering the following persons against accidental death and/or injury in accordance with the benefits specified.											
INSURED PERSONS:	EAPCC Apprentices 35											
GEOGRAPHICAL AREA:	Worldwide											
BENEFITS:	<table border="1"> <thead> <tr> <th>DETAIL</th> <th>BENEFIT (KSHS)</th> </tr> </thead> <tbody> <tr> <td>Death</td> <td>Kshs. 0.5 million</td> </tr> <tr> <td>Permanent Total Disablement</td> <td>Kshs. 0.5 million</td> </tr> <tr> <td>Medical Expenses</td> <td>Kshs. 0.05 million</td> </tr> <tr> <td>Funeral Expenses</td> <td>Kshs.0.15 million Per Person</td> </tr> </tbody> </table>		DETAIL	BENEFIT (KSHS)	Death	Kshs. 0.5 million	Permanent Total Disablement	Kshs. 0.5 million	Medical Expenses	Kshs. 0.05 million	Funeral Expenses	Kshs.0.15 million Per Person
DETAIL	BENEFIT (KSHS)											
Death	Kshs. 0.5 million											
Permanent Total Disablement	Kshs. 0.5 million											
Medical Expenses	Kshs. 0.05 million											
Funeral Expenses	Kshs.0.15 million Per Person											
CLAIMS NOTIFICATION:	<ul style="list-style-type: none"> • As soon as possible but not later than 60 days. • Notice should be given after the occurrence of an accident that may give rise to a claim under the policy. 											
SPECIAL CLAUSES:	<ol style="list-style-type: none"> 1. Age limits – from 18 years to 70 years, 2. Air travel as passenger in any standard type licensed aircraft. 3. Riot and Strike extension. 4. Automatic addition/deletion clause 5. Trustee clause. 6. Disappearance clause. 7. Worldwide limits. 8. Payment on Account. 9. Double Benefits. 10. Terrorism extension 											

NAME:	EAST AFRICAN PORTLAND CEMENT COMPANY LIMITED													
CLASS OF INSURANCE:	MOTOR PRIVATE - COMPREHENSIVE													
POLICY NUMBER:	TO BE ADVISED													
PERIOD OF INSURANCE:	1 JANUARY 2017 TO 31 DECEMBER 2017													
SUMMARY OF COVER:	<p><u>Comprehensive:</u></p> <p>Indemnity against loss of or damage to and legal liability to third parties arising out of motor private vehicles owned or operated by the Insured.</p>													
INTEREST AND SUM INSURED:	<table border="1"> <thead> <tr> <th>DETAIL</th> <th>SUM INSURED (KSHS)</th> </tr> </thead> <tbody> <tr> <td>Third Party Property Damage</td> <td>5,000,000</td> </tr> <tr> <td>Third Party Bodily Injury/Death</td> <td>Unlimited</td> </tr> <tr> <td><u>Passenger Legal Liability:</u></td> <td></td> </tr> <tr> <td>• Death/Injury to any one Passenger</td> <td>3,000,000</td> </tr> <tr> <td>• A series of claims arising out of any event</td> <td>20,000,000</td> </tr> </tbody> </table>		DETAIL	SUM INSURED (KSHS)	Third Party Property Damage	5,000,000	Third Party Bodily Injury/Death	Unlimited	<u>Passenger Legal Liability:</u>		• Death/Injury to any one Passenger	3,000,000	• A series of claims arising out of any event	20,000,000
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Towing Charges	80,000													
Repair Authority	50,000													
Medical Expenses	30,000													
Radio Cassette	50,000													
Windscreen	100,000													
DRIVERS:	The Insured or any person authorized by the insured and holding a valid Driving License													
GEOGRAPHICAL AREA:	KENYA													
EXCESS:	<table border="1"> <thead> <tr> <th>DETAILS</th> <th>EXCESS</th> </tr> </thead> <tbody> <tr> <td>EXCESS</td> <td>Maximum Excess Kes. 75,000</td> </tr> <tr> <td>Own Damage Claims</td> <td>Accidental Own Damage & Partial theft cases ...2.5% of Vehicle value Minimum Kshs.15,000/= (If the policy has excess protector cover must be reinstated)</td> </tr> <tr> <td>Theft Claims</td> <td><u>Partial Loss</u> 5% of value Minimum Kshs.10,000 <u>Total Loss</u> 10% of Value Minimum Kshs.20,000</td> </tr> <tr> <td>Third Party Claims</td> <td>Kshs.5,000</td> </tr> <tr> <td>Young / Novice Drivers</td> <td>Kshs.5,000 Additional</td> </tr> </tbody> </table>		DETAILS	EXCESS	EXCESS	Maximum Excess Kes. 75,000	Own Damage Claims	Accidental Own Damage & Partial theft cases ...2.5% of Vehicle value Minimum Kshs.15,000/= (If the policy has excess protector cover must be reinstated)	Theft Claims	<u>Partial Loss</u> 5% of value Minimum Kshs.10,000 <u>Total Loss</u> 10% of Value Minimum Kshs.20,000	Third Party Claims	Kshs.5,000	Young / Novice Drivers	Kshs.5,000 Additional
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Third Party Claims	Kshs.5,000													
Young / Novice Drivers	Kshs.5,000 Additional													
SPECIAL CONDITIONS/CLAUSES:	<ol style="list-style-type: none"> 1. Special Perils Cover. 2. Strike, Riot and Civil Commotion. 3. Subject to Average Condition. 4. Jurisdiction Clause – Kenya. 													

NAME:	EAST AFRICAN PORTLAND CEMENT COMPANY LIMITED
CLASS OF INSURANCE:	MOTOR PRIVATE - COMPREHENSIVE
	<ul style="list-style-type: none"> 5. Use by Motor Trader. 6. Legal Liability of Passengers for Acts of Negligence. 7. Warranted Approved Anti-theft Device. 8. Replacement Part. 9. Excess protector 10. Agreed value clause (subject to valuation by an approved assessor) 11. No blame no excess payable subject to confirmation by police abstract (Cost of repairs must be above the applicable excess amount for this benefit to qualify)

NAME:	EAST AFRICAN PORTLAND CEMENT COMPANY LIMITED																							
CLASS OF INSURANCE:	MOTOR COMMERCIAL – COMPREHENSIVE																							
POLICY NUMBER:	TO BE ADVISED																							
PERIOD OF INSURANCE:	1 JANUARY 2017 TO 31 DECEMBER 2017																							
SUMMARY OF COVER:	<p><u>Comprehensive:</u></p> <p>Indemnity against loss of or damage to and legal liability to Third Parties arising out of motor commercial vehicles owned or operated by the Insured.</p>																							
INTEREST AND SUM INSURED:	As per attached schedule. (KSHS. 302,345,037)																							
LIMITS OF LIABILITY:	<table border="1"> <thead> <tr> <th>DETAIL</th> <th>LIABILITY:</th> </tr> </thead> <tbody> <tr> <td>Third Party Persons</td> <td>Unlimited</td> </tr> <tr> <td>Third Party Property Damage</td> <td>10,000,000</td> </tr> <tr> <td><u>Passenger Liability</u></td> <td></td> </tr> <tr> <td>• Any One Claim</td> <td>5,000,000</td> </tr> <tr> <td>• Any One Event</td> <td>20,000,000</td> </tr> <tr> <td>Towing Charges</td> <td>80,000</td> </tr> <tr> <td>Repair Authority</td> <td>50,000</td> </tr> <tr> <td>Medical Expenses</td> <td>30,000</td> </tr> <tr> <td>Radio Cassette</td> <td>50,000</td> </tr> <tr> <td>Windscreen</td> <td>Replacement Value</td> </tr> </tbody> </table>		DETAIL	LIABILITY:	Third Party Persons	Unlimited	Third Party Property Damage	10,000,000	<u>Passenger Liability</u>		• Any One Claim	5,000,000	• Any One Event	20,000,000	Towing Charges	80,000	Repair Authority	50,000	Medical Expenses	30,000	Radio Cassette	50,000	Windscreen	Replacement Value
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Windscreen	Replacement Value																							
DRIVERS:	Any person authorized by the insured and holding a valid driving license.																							
GEOGRAPHICAL AREA:	EAST AFRICA (but excluding third party liabilities outside Kenya)																							
EXCESS:	<table border="1"> <thead> <tr> <th>DETAIL</th> <th>EXCESS:</th> </tr> </thead> <tbody> <tr> <td>EXCESS:</td> <td>Maximum Excess Kes. 75,000</td> </tr> <tr> <td>Own Damage</td> <td>5% of Value Minimum Kshs.10,000/=</td> </tr> <tr> <td>Third Party Damage Claims</td> <td>Kshs.5,000/=</td> </tr> <tr> <td>Third Party Injury Claims</td> <td>Nil</td> </tr> <tr> <td>Theft Claims</td> <td>with anti-theft device)10% of sum insured, Min Kshs.20,000/= without anti-theft devise)20% of sum insured,</td> </tr> </tbody> </table>		DETAIL	EXCESS:	EXCESS:	Maximum Excess Kes. 75,000	Own Damage	5% of Value Minimum Kshs.10,000/=	Third Party Damage Claims	Kshs.5,000/=	Third Party Injury Claims	Nil	Theft Claims	with anti-theft device)10% of sum insured, Min Kshs.20,000/= without anti-theft devise)20% of sum insured,										
DETAIL	EXCESS:																							
EXCESS:	Maximum Excess Kes. 75,000																							
Own Damage	5% of Value Minimum Kshs.10,000/=																							
Third Party Damage Claims	Kshs.5,000/=																							
Third Party Injury Claims	Nil																							
Theft Claims	with anti-theft device)10% of sum insured, Min Kshs.20,000/= without anti-theft devise)20% of sum insured,																							

NAME:	EAST AFRICAN PORTLAND CEMENT COMPANY LIMITED	
CLASS OF INSURANCE:	MOTOR COMMERCIAL – COMPREHENSIVE	
		min Kshs.20,000/= with tracking devise or fleet management system) ...5% of sum insured, min Kshs.20,000/=
	Young/Novice Drivers	Kshs.5,000/= Additional
SPECIAL CONDITIONS/CLAUSES:	<ol style="list-style-type: none"> 1. Riot, Strike and Civil Commotion – Comprehensive. 2. Special Perils – Comprehensive. 3. Unobtainable Parts clause – Comprehensive. 4. Use by Motor Trader. 5. Liability of Passengers for Acts of Negligence. 6. Endorsement 19K and 19M. 7. Jurisdiction clause – Kenya. 8. Subject to Average Condition – Comprehensive. 9. Subject to Anti-theft Warranty – Comprehensive. 10. Excess protector 11. Agreed value clause (subject to valuation by an approved assessor) 12. No blame no excess payable subject to confirmation by police abstract (Cost of repairs must be above the applicable excess amount for this benefit to qualify) 	

NAME:	EAST AFRICAN PORTLAND CEMENT COMPANY LIMITED							
CLASS OF INSURANCE:	MOTOR THIRD PARTY ONLY– HEAVY EQUIPMENT(IN BOLD AS PER SCHEDULE) & KG PLATE							
POLICY NUMBER:	TO BE ADVISED							
PERIOD OF INSURANCE:	1 JANUARY 2017 TO 31 DECEMBER 2017							
SUMMARY OF COVER:	<p><u>Third Party Only:</u></p> <p>Indemnity against legal liability to third parties arising out of use of motor commercial special type owned or operated by the Insured.</p>							
INTEREST AND SUMS INSURED:	As per attached schedule Forklifts/Caterpillars, etc							
LIMITS OF LIABILITY:	<table border="1"> <thead> <tr> <th>DETAIL</th> <th>LIMIT OF LIABILITY (KSHS)</th> </tr> </thead> <tbody> <tr> <td>Third Party Persons</td> <td>Unlimited</td> </tr> <tr> <td>Third Party Property Damage</td> <td>10,000,000</td> </tr> </tbody> </table>		DETAIL	LIMIT OF LIABILITY (KSHS)	Third Party Persons	Unlimited	Third Party Property Damage	10,000,000
DETAIL	LIMIT OF LIABILITY (KSHS)							
Third Party Persons	Unlimited							
Third Party Property Damage	10,000,000							
GEOGRAPHICAL AREA:	Kenya							
EXCESS:	Nil all claims.							
SPECIAL CONDITIONS/CLAUSES:	<ol style="list-style-type: none"> 1. Jurisdiction clause – Kenya 2. Use by Motor Trader. 3. Immediate Notice shall be given of any occurrence which may give rise to a claim under the policy. 							

NAME:	EAST AFRICAN PORTLAND CEMENT COMPANY LIMITED							
CLASS OF INSURANCE:	DIRECTORS AND OFFICERS LIABILITY INSURANCE							
POLICY NUMBER:	TO BE ADVISED							
PERIOD OF INSURANCE:	1 JANUARY 2017 TO 31 DECEMBER 2017							
SUMMARY OF COVER:	Indemnity against amounts which the Insured shall become legally liable to pay as compensation including agreed defense costs and expenses resulting from any wrongful act by the Insured in their capabilities and Directors or Officers of the Insured.							
INSURED PERSONS:	All Non-Executive Directors including the Chairman and all Management staff.							
LIMITS OF LIABILITY:	<table border="1"> <thead> <tr> <th>DETAIL</th> <th>LIABILITY (SHS)</th> </tr> </thead> <tbody> <tr> <td>Any Claim or Occurrence</td> <td>20,000,000</td> </tr> <tr> <td>All Claims in Aggregate</td> <td>50,000,000</td> </tr> </tbody> </table>		DETAIL	LIABILITY (SHS)	Any Claim or Occurrence	20,000,000	All Claims in Aggregate	50,000,000
DETAIL	LIABILITY (SHS)							
Any Claim or Occurrence	20,000,000							
All Claims in Aggregate	50,000,000							
DEDUCTIBLES:	NIL							
SPECIAL CONDITIONS/CLAUSES:	<ol style="list-style-type: none"> 1. Representation at Investigations and Examinations. 2. Outside Directorships. 3. New Subsidiaries. 4. 60 Days Discovery Period following non-renewal of the policy which can be extended to 12 months on payment of 25% additional premium. 5. Subrogation. 6. Other Insurance. 7. Notice and Authority. 8. Immediate Notice of any circumstances which may give rise to a claim under the policy will be given in writing or by facsimile to the Insurer. 							

NAME:	EAST AFRICAN PORTLAND CEMENT COMPANY LIMITED							
CLASS OF INSURANCE:	MEDICAL MALPRACTICE INSURANCE							
POLICY NUMBER:	TO BE ADVISED							
PERIOD OF INSURANCE:	1 JANUARY 2017 TO 31 DECEMBER 2017							
SUMMARY OF COVER:	Legal liability for death/bodily injury/illness arising out of the medical activities/advice rendered at the EAPCC Clinic.							
LIMITS OF INDEMNITY:	<table border="1"> <thead> <tr> <th>DETAIL</th> <th>AMOUNT (KSHS)</th> </tr> </thead> <tbody> <tr> <td>Any One claim or Event</td> <td>50,000,000</td> </tr> <tr> <td>Any One Period</td> <td>50,000,000</td> </tr> </tbody> </table>		DETAIL	AMOUNT (KSHS)	Any One claim or Event	50,000,000	Any One Period	50,000,000
DETAIL	AMOUNT (KSHS)							
Any One claim or Event	50,000,000							
Any One Period	50,000,000							
SPECIAL CONDITIONS/CLAUSES:	<ol style="list-style-type: none"> 1. Jurisdiction clause – Kenya. 2. Including Use of Ambulance or any other vehicle. 3. Including gratuitous services at the scene of a medical emergency by the Doctors. 4. Including treatment in other Hospitals if deemed necessary by insured Doctors. 5. Covering all nurses and all clinical officers. 6. Including legal costs with consent of insurers. 							
EXCESS:	NIL							
SOME IMPORTANT POLICY EXCLUSIONS:	<ol style="list-style-type: none"> 1. Liability assumed under contract. 2. Any criminal act on the part of the assured or services rendered under the influence of intoxication or narcotics. 3. Advice, operation or treatment by unregistered medical practitioner or persons not in the employment of the insured. 4. Use of drugs for birth control or weight reduction. 5. Radium or radiological or electrical treatment. 6. Use of drugs for weight reduction. 							

NAME:	EAST AFRICAN PORTLAND CEMENT COMPANY LIMITED
CLASS OF INSURANCE:	GOODS IN TRANSIT INSURANCE
POLICY NUMBER:	TO BE ADVISED
PERIOD OF INSURANCE:	1 JANUARY 2017 TO 31 DECEMBER 2017
SUMMARY OF COVER:	Loss or damage to goods incidental to the business the property of the Insured or held in trust or on commission whilst in transit within the territorial limit of Kenya by Air/Road/Rail.
INTEREST AND LIMITS:	On packed or balkanized cement, etc, whilst in transit to various destinations within the country.
VOYAGE DESCRIPTION:	Cover attaches from the time goods leave insured's premises for commencement of transit and continues until goods are delivered to the consignees address.
ESTIMATED ANNUAL TRANSIT:	Kshs. 162,000,000
MAXIMUM LIMIT ANY ONE CONSIGNMENT:	Kshs. 4,000,000
BASIS OF VALUATION:	Replacement at cost price including transport charged incurred.
CONVEYANCE:	Air/Rail / Road / Own/Hired Transport.
GEOGRAPHICAL AREA:	Kenya
EXCESS:	10% of each and every loss minimum kshs. 20,000
IMPORTANT WARRANTIES:	<ol style="list-style-type: none"> 1. Overnight Warranty – cover for loss or damage of goods is excluded if vehicle is left parked overnight, UNLESS vehicle is left locked in Insured's covered garage or in locked or continuously attended public car park. 2. Unattended Vehicle – if any journey is interrupted, the vehicle WILL NOT be left unattended.
SPECIAL CLAUSES:	<ol style="list-style-type: none"> 1. Institute Standard Conditions for Cargo Contracts. 2. Institute Cargo Clauses (A). 3. Including Holdup and Hijacking. 4. Including Riot, Strike and Civil Commotion. 5. Recovery from Carriers Clause. 6. Kenya Jurisdiction clause. 7. Institute Radioactive Contamination Exclusion clause. 8. Including Premium Adjustment clause. 9. Overnight Warranty. 10. Cancellation Notice – 30 days.

NAME:	EAST AFRICAN PORTLAND CEMENT COMPANY LIMITED
CLASS OF INSURANCE:	MARINE CARGO – SEA/AIR INSURANCE
POLICY NUMBER:	TO BE ADVISED
PERIOD OF INSURANCE:	ALWAYS OPEN
SUMMARY OF COVER:	Indemnity against loss of or damage to property of the insured (including legal liabilities for general average and salvage where applicable) whilst in transit by means of the specified conveyances within the geographical limits and conditions specified in the policy.
INTEREST:	New Machinery and/or Machinery Spare Parts and/or Chemicals packed in cased and/or crates and/or cartons and/or new drums and/or drums. All other interests and models of packing held covered at rates, terms and conditions to be agreed.
LIMITS:	Kshs.100, 000,000/= Any One Conveyance or Location.
CONVEYANCES:	Approved Steamer and/or Steamers and/or Airfreight and/or Parcel Post and/or Road and/or Rail and/or Conveyance.
VOYAGE:	Port and/or place in the world to the final destination in Kenya Direct Shipment or held covered.
BASIS OF VALUATION:	C.I.F. plus 10% on the whole or as may be specifically declared in advance.
LIMITS OF LIABILITY:	Kshs.100,000,000 any one Conveyance or Location
SPECIAL CLAUSES:	<ol style="list-style-type: none"> 1. Institute Cargo Clauses (c) including Washing Overboard for Cargo Carried on Deck. 2. Institute Cargo Clauses (A). 3. Institute Cargo Clauses (Air). 4. Institute Classification Clause. 5. Institute Standard Conditions for Cargo Contracts. 6. Institute Strikes clauses (Cargo). 7. Institute Strikes Clauses (Air Cargo). 8. Institute War Clauses (Cargo). 9. Institute War Clauses (Sending by Post). 10. Institute Replacement Clause Machinery.
EXTENSIVE CLAUSES:	<ol style="list-style-type: none"> 1. Including concealed damage – 6 months. 2. Subject to theft, pilferage, and non-delivery clause. 3. Second Hand replacement clause – machinery. 4. Malicious Damage clause. 5. Parcel Post. 6. Transit Extension (Duration Endorsement) – up to 90 days. 7. Including Loading and Unloading Risks. 8. Salvage clause. 9. Automatic Reinstatement of Voyage clause. 10. Storage clause – up to 90 days.

NAME:	EAST AFRICAN PORTLAND CEMENT COMPANY LIMITED
CLASS OF INSURANCE:	MARINE CARGO – SEA/AIR INSURANCE
	11. Surveys clause – Kshs.50,000/=. 12. Seals Intact clause. 13. General Average and Salvage Charge clause. 14. Cancellation Notice – 30 days. 15. Carriers / Bailees Liability. 16. Exclusion for Rust, Oxidation, Chipping. 17. Lien Clause – Kenya Commercial Bank and CFC Stanbic Bank Kenya Limited
	Minimum Premium – Kshs.1, 000/= per cover note.
EXCESS	10% of each and every loss minimum kshs. 20,000

NAME:	EAST AFRICAN PORTLAND CEMENT COMPANY LIMITED									
CLASS OF INSURANCE:	MEDICAL INSURANCE - DIRECTORS									
POLICY NUMBER:	TO BE ADVISED									
PERIOD OF INSURANCE:	1 JANUARY 2017 TO 31 DECEMBER 2017									
SUMMARY OF COVER:	Medical insurance services for Board of Directors.									
BENEFITS:	<table border="1"> <thead> <tr> <th>LIABILITY</th> <th>BENEFITS</th> </tr> </thead> <tbody> <tr> <td>In-patient</td> <td>Kshs. 2,000,000</td> </tr> <tr> <td>Out-patient</td> <td>Kshs. 100,000</td> </tr> <tr> <td>Funeral Expense</td> <td>Kshs. 100,000</td> </tr> </tbody> </table>		LIABILITY	BENEFITS	In-patient	Kshs. 2,000,000	Out-patient	Kshs. 100,000	Funeral Expense	Kshs. 100,000
LIABILITY	BENEFITS									
In-patient	Kshs. 2,000,000									
Out-patient	Kshs. 100,000									
Funeral Expense	Kshs. 100,000									
INSURED LIVES:	Board of Directors - 9									

NAME:	EAST AFRICAN PORTLAND CEMENT COMPANY LIMITED													
CLASS OF INSURANCE:	GROUP PERSONAL ACCIDENT - DIRECTORS													
POLICY NUMBER:	TO BE ADVISED													
PERIOD OF INSURANCE:	1 JANUARY 2017 TO 31 DECEMBER 2017													
SUMMARY OF COVER:	Covering the Board of Directors against accidental death and/or injury in accordance with the benefits specified.													
INSURED PERSONS:	Board of Directors - 9													
GEOGRAPHICAL AREA:	Worldwide													
BENEFITS:	<table border="1"> <thead> <tr> <th>DETAIL</th> <th>BENEFIT (KSHS)</th> </tr> </thead> <tbody> <tr> <td>Death</td> <td>2,000,000</td> </tr> <tr> <td>Permanent Total Disablement</td> <td>2,000,000</td> </tr> <tr> <td>Temporary Total Disability</td> <td>8,000 per week for 52 weeks.</td> </tr> <tr> <td>Medical Expenses</td> <td>Kshs.100,000/= Per Person Per Incident.</td> </tr> <tr> <td>Funeral Expenses</td> <td>Kshs.100,000/= Per Person</td> </tr> </tbody> </table>		DETAIL	BENEFIT (KSHS)	Death	2,000,000	Permanent Total Disablement	2,000,000	Temporary Total Disability	8,000 per week for 52 weeks.	Medical Expenses	Kshs.100,000/= Per Person Per Incident.	Funeral Expenses	Kshs.100,000/= Per Person
DETAIL	BENEFIT (KSHS)													
Death	2,000,000													
Permanent Total Disablement	2,000,000													
Temporary Total Disability	8,000 per week for 52 weeks.													
Medical Expenses	Kshs.100,000/= Per Person Per Incident.													
Funeral Expenses	Kshs.100,000/= Per Person													
CLAIMS NOTIFICATION:	<ul style="list-style-type: none"> • As soon as possible but not later than 60 days. • Notice should be given after the occurrence of an accident that may give rise to a claim under the policy. 													
SPECIAL CLAUSES:	<ol style="list-style-type: none"> 1. Age limits – from 18 to 70 years, 2. Air travel as passenger in any standard type licensed aircraft. 3. Riot and Strike extension. 4. Trustee clause. 5. Disappearance clause. 6. Worldwide limits. 7. Duty only for Directors. 8. Payment on Account. 9. Double Benefits. 10. Including childbirth or pregnancy or other physical causes peculiar to the female sex. 													

NAME:	EAST AFRICAN PORTLAND CEMENT COMPANY LIMITED
CLASS OF INSURANCE:	GROUP PERSONAL ACCIDENT - DIRECTORS
	11. Including ambulance and/or transport expenses to and from scheduled appointments due to accident or occupational sickness 12. Including home nursing care

LIST OF MOTOR VEHICLES

ITEM	DESCRIPTION	REG. NO	VALUATION AS AT 1/10/2015
ISUZU DOUBLE CAB PICK-UP	PRIVATE CARS	KCD 301G	4,000,000
ISUZU DOUBLE CAB PICK-UP	PRIVATE CARS	KCD 302G	3,990,000
ISUZU DOUBLE CAB PICK-UP	PRIVATE CARS	KCD 303G	4,000,000
ISUZU DOUBLE CAB PICK-UP	PRIVATE CARS	KCD 304G	3,990,000
ISUZU DOUBLE CAB PICK-UP	PRIVATE CARS	KCD 305G	4,000,000
ISUZU DOUBLE CAB PICK-UP	PRIVATE CARS	KCD 306G	3,980,000
ISUZU DOUBLE CAB PICK-UP	PRIVATE CARS	KCD 307G	3,980,000
ISUZU DOUBLE CAB PICK-UP	PRIVATE CARS	KCD 184G	4,000,000
ISUZU DOUBLE CAB PICK-UP	PRIVATE CARS	KCD 190G	3,990,000
ISUZU DOUBLE CAB PICK-UP	PRIVATE CARS	KCD 189G	4,000,000
ISUZU DOUBLE CAB PICK-UP	PRIVATE CARS	KCD 188G	4,000,000
ISUZU DOUBLE CAB PICK-UP	PRIVATE CARS	KCD 187G	3,900,000
ISUZU DOUBLE CAB PICK-UP	PRIVATE CARS	KCD 186G	4,000,000
ISUZU DOUBLE CAB PICK-UP	PRIVATE CARS	KCD 185G	3,990,000
ISUZU DOUBLE CAB PICK-UP	PRIVATE CARS	KCD 183G	3,990,000
ISUZU DOUBLE CAB PICK-UP	PRIVATE CARS	KCD 321G	4,200,000
ISUZU DOUBLE CAB PICK-UP	PRIVATE CARS	KCD 322G	4,200,000
PEUGEOT SALOON - 2946 CC	PRIVATE CARS	KAP 001Y	500,000
TOYOTA PRADO - 2996 CC	PRIVATE CARS	KAT 710X	1,630,000
MERCEDEZ BENZ - 2996 CC	PRIVATE CARS	KAT 456X	2,120,000
TOYOTA PRADO VX	PRIVATE CARS	KBW 044V	8,000,000
TOYOTA PRADO VX	PRIVATE CARS	KBU 755Y	7,660,000
ISUZU PICK UP -3000 CC	PRIVATE CARS	KBJ 821J	1,800,000
TOYOTA PICK UP - 2446 CC	PICK UPS	KAT 458X	450,000
ISUZU PICK UP - 2800 CC	PICK UPS	KAP 707W	600,000
ISUZU PICK UP -3000 CC	PICK UPS	KBJ 895R	1,300,000
ISUZU DOUBLE CABIN - D MAX	PICK UPS	KBJ 790E	1,950,000
FORD RANGER PICK UPS	PICK UPS	KBZ 087D	2,115,000
FORD RANGER PICK UPS	PICK UPS	KBZ 089D	2,100,000
FORD RANGER PICK UPS	PICK UPS	KBZ 090D	2,110,000
FORD RANGER PICK UPS	PICK UPS	KBZ 091D	2,100,000
FORD RANGER PICK UPS	PICK UPS	KBZ 093D	2,120,000
FORD RANGER PICK UPS	PICK UPS	KBZ 095D	2,120,000
FORD RANGER PICK UPS	PICK UPS	KBZ 096D	2,100,000
ISUZU DOUBLE CAB PICK-UP	PICK UPS	KBX 799Q	3,000,000
TOYOTA HILUX PICK UP - 2986 CC	PICK UPS	KAX 908P	680,000

ISUZU DOUBLE CABIN - D MAX	PICK UPS	KBG 580C	3,350,000
ISUZU DOUBLE CABIN - D MAX	PICK UPS	KBJ 791E	3,400,000
FORD RANGER PICK UPS	PICK UPS	KBZ 088D	2,413,000
FORD RANGER PICK UPS	PICK UPS	KBZ 092D	2,413,000
FORD RANGER PICK UPS	PICK UPS	KBZ 094D	2,413,000
TOYOTA HIACE AMBULANCE - 2494 CC	AMBULANCE	KBB 514S	2,230,000
TOYOTA LANDCRUISER AMBULANCE-4164CC	AMBULANCE	KBU 624H	5,600,000
MITSUBISHI - 6557 CC	LORRIES	KAQ 470W	1,500,000
ISUZU - 9839 CC	LORRIES	KAQ 407W	1,800,000
ISUZU - 9265 CC	LORRIES	KAJ 617S	1,400,000
ISUZU FSR33H LORRY- 8226CC	LORRIES	KBR 877U	4,000,000
ISUZU FSR33H LORRY- 8226CC	LORRIES	KBR 879U	4,800,000
ISUZU FSR33H LORRY- 8226CC	LORRIES	KBR 876U	4,000,000
ISUZU TRUCKS	LORRIES	KBU 813T	4,860,000
ISUZU TRUCKS	LORRIES	KBU 385T	4,800,000
ISUZU TRUCKS	LORRIES	KBU 812T	4,850,000
ISUZU TRUCKS	LORRIES	KBU 384T	4,860,000
MITSUBISHI - 7545 CC	LORRIES	KAG 862F	950,000
ISUZU FSR33H LORRY- 8226CC	LORRIES	KBR 878U	Not Valued
ISUZU FX23-9839CC	LORRIES	KAP 725W	2,260,000
ISUZU FX WATER BOWSER-9800CC	LORRIES	KBP 045E	4,660,000
PRIME MOVERS	PRIME MOVERS	KCC 378Q	9,600,000
PRIME MOVERS	PRIME MOVERS	KCC 226Q	9,600,000
PRIME MOVERS	PRIME MOVERS	KCC 227Q	9,600,000
ISUZU NQR - 66R BUS - 4000 CC	BUSES	KBG 803C	2,300,000
ISUZU BUS - 13741 CC/275 HP	BUSES	KAH 295F	Not Valued
ISUZU NQR - 66R BUS - 4000 CC	BUSES	KBG 843C	2,300,000
ISUZU NQR66R BUS-4000CC	BUSES	KBN 134V	2,600,000
ZC 05056 - TRAILER - AGRI	TRAILERS	ZC 05056	Not Valued
ZA 4890 - WATER BOWSER	TRAILERS	ZA4890	Not Valued
ZF 3031	TRAILER	ZF 3031	2,284,482
ZC 0505 - WATER BOWSER	TRAILERS	ZC 05056	250,000
M1530 ZB7825 - CMC TRAILER	TRAILERS	ZB 7824	980,000
M1529 ZB7824 - CMC TRAILER	TRAILERS	ZB 7824	950,000
M1528 ZB7821 - SEMI TRAILER BULK TANKER -	TRAILERS	ZB 7821	1,580,000

M1527 ZB7820 - SEMI TRAILER BULK TANKER -	TRAILERS	ZB 7820	1,600,000
HEAVY EQUIPMENT			
M/FERGUSON - 4070 CC	EARTH MOVING MACHINE	KAH 324L	500,000
GOLDONI TRACTOR -33 HP	EARTH MOVING MACHINE	KAL 663U	850,000
I/CASE TRACTOR - 85 HP	EARTH MOVING MACHINE	KAL 662U	1,200,000
KOMATSU EXCAVATOR -	EARTH MOVING MACHINE	KAL 887U	4,700,000
KOMATSU WHEEL LOADER - 217 HP	EARTH MOVING MACHINE	KAJ 761S	8,300,200
KOMATSU WHEEL LOADER WA420 - 3	EARTH MOVING MACHINE	KAY 206V	14,850,000
COMPRESSOR XAHS 836	DRILLING RIGS		1,850,000
M2007 INGERSOL RAND CM 351 RIG	DRILLING RIGS		2,550,000
DRILLING RIG ROC 460	DRILLING RIGS		6,850,000
M1316 TEREX R35B	DUMPERS		2,250,000
M1322 KOMATSU HD 465 - 7100 - REAR DUMPER	DUMPERS		33,500,000
M1323 KOMATSU HD 465 - 7101 - REAR DUMPER	DUMPERS		33,500,000
M1108 KOMATSU D355A	EXCAVATOR		28,300,000
M1068 KOMATSU WA 600	FRONT END LOADERS		41,200,000
M1403 MANITOU HEAVY DUTY FORK LIFT	UTILITY MACHINES		10,750,000
1069 KOMATSU WA 600-3	FRONT END LOADERS		7,500,000
1324 KOMATSU HD 255	FRONT END LOADERS		7,500,000
1325 KOMATSU HD 255	FRONT END LOADERS		7,500,000
M2407 CATERPILLAR 320DL DUMPER MIN LOAD 50 MT	OTHERS		53,000,000
M1202 SANY MOTOR GRADER 30 MT HEAPED	OTHERS		17,500,000
DYNATEC DRILLING RIG, MODEL 6BTA5.9	OTHERS		22,500,000
NEW HOLLAND BACKHOE LOADER 1.0M	OTHERS		6,700,000
BML-DUMPER-3580	60176	M1327	40,000,000
BML-DUMPER-3581	60177	M1328	42,000,000
BML-DUMPER-3579	60175	M1326	42,500,000
EXCAVATOR -BE 700	60178	M2406	10,000,000
KOMATSU EXCAVATOR -PC 750	60013	M2404	10,000,000
KOMATSU EXCAVATOR -EX-JINJA	60164	M2405	5,500,000
COMP KAESER		M250	2,000,000

FORM OF TENDER

Date: _____

Tender No: _____

Tender Name: _____

To:

Gentlemen and/or Ladies:

1. Having examined the Tender documents including Addenda No. _____ the receipt of which is hereby duly acknowledged, we, the undersigned, offer to provide Insurance brokerage services under this tender in conformity with the said tender document for the sum of _____, or such other sums as may be ascertained in accordance with the Schedule of Prices attached herewith and made part of this Tender.
2. We undertake, if our Tender is accepted, to provide the Insurance Cover Services in accordance with the conditions of the tender.
3. We agree to abide by this Tender for a period of _____ days from the date fixed for tender opening of the instructions to Tenderers, and it shall remain binding upon us and may be accepted at any time before the expiration of that period.
4. This Tender, together with your written acceptance thereof and your notification of award, shall constitute a Contract between us subject to the signing of the contract by both parties.
5. We understand that you are not bound to accept the lowest or any Tender you may receive.

Dated this _____ day of _____ 2016

(Signature)

(in the capacity of)

Duly authorized to sign tender for and behalf of

CONFIDENTIAL BUSINESS QUESTIONNAIRE FORM

You are requested to give the particulars indicated in Part 1 and either Part 2(a), 2(b) or 2 (c) whichever applied to your type of business

You are advised that it is a serious offence to give false information on this form

Part 1 – General:

Business Name

.....

Location of business premises.

.....

Plot No..... Street/Road

.....

Postal Address Tel No. Fax E mail

.....

Nature of Business

.....

Registration Certificate No.

.....

Maximum value of business which you can handle at any one time – Kes.

.....

Name of your bankers Branch

.....

Part 2 (a) – Sole Proprietor

Your name in full Age

Nationality Country of origin

- Citizenship details

.....

-

Part 2 (b) Partnership

Given details of partners as follows:

Name	Nationality	Citizenship Details	Shares
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1.
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.....

2.
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3.
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.....

4.
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.....

Part 2 (c) – Registered Company

Private or Public

.....

State the nominal and issued capital of company-

Nominal Kes.

Issued Kes.

Given details of all directors as follows

Name	Nationality	Citizenship Details	Shares
1.....			
.....			
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- If a Kenya Citizen, indicate under “Citizenship Details” whether by Birth, Naturalization or registration.

PERFORMANCE SECURITY FORM

To
[Name of procuring entity]

WHEREAS [Name of Bidder] (Hereinafter called "the Bidder") has undertaken, in pursuance of Contract No. _____ [Reference number of the contract] dated _____ 20 _____ to supply [Description of goods] (Hereinafter called "the Contract").

AND WHEREAS it has been stipulated by you in the said tender that the Bidder shall furnish you with a bank guarantee by a reputable bank for the sum specified therein as security for compliance with the Bidder's performance obligations in accordance with the Contract.

AND WHEREAS we have agreed to give the Bidder a guarantee:

THEREFORE WE hereby affirm that we are Guarantors and responsible to you, on behalf of the Bidder, up to a total of [amount of the guarantee in words and figure] and we undertake to pay you, upon your first written demand declaring the Bidder to be in default under the Contract and without cavil or argument, any sum or sums within the limits of [Amount of guarantee] as aforesaid, without you needing to prove or to show grounds or reasons for your demand or the sum specified therein.

This guarantee is valid until the _____ day of _____ 20 _____

Signed and seal of the Guarantors

[Name of bank or financial institution]

[Address]

[Date]

PERFORMANCE SECURITY FORM

To:
[Name of East African Portland Cement Company]

WHEREAS *[name of tenderer]*
(Hereinafter called “the tenderer”) has undertaken, in pursuance of Contract No. _____ *[reference number of the contract]* dated _____ 20 _____ to supply
.....
[description of insurance services] (Hereinafter called “the Contract”)

AND WHEREAS it has been stipulated by you in the said Contract that the tenderer shall furnish you with a bank guarantee by a reputable bank for a sum specified therein as security for compliance with the Tenderer’s performance obligations in accordance with the Contract

AND WHEREAS we have agreed to give the tenderer a guarantee:

THEREFORE WE hereby affirm that we are Guarantors and responsible to you, on behalf of the tenderer, up to a total of
[amount of the guarantee in words and figures], and we undertake to pay you, upon your first written demand declaring the tenderer to be in default under the Contract and without cavil or argument, any sum of money within the limits of *[Amount of guarantee]* as aforesaid, without your needing to prove or to show grounds or reasons for your demand or the sum specified therein.

This guarantee is valid until the _____ day of _____ 20 ____

Signature and seal of the Guarantors

[Name of bank or financial institution]

[Address]

[Date]

(Amend accordingly if provided by Insurance Company)