



## **PUBLIC LIABILITY INSURANCE**

**PUBLIC LIABILITY – GENERAL PREMISES RISK**



1st FLOOR, CAPITOL HILL TOWERS, CATHEDRAL ROAD ■ P.O. BOX 55651 - 00200, CITY SQUARE, NAIROBI TELEPHONE: 2721710 • FAX: (254 - 20 ) 2726234 • E-MAIL: [info@trident.co.ke](mailto:info@trident.co.ke) • WEBSITE: [www.trident-online.com](http://www.trident-online.com)

## PUBLIC LIABILITY INSURANCE

### SUMMARY OF COVER

The Company indemnifies Manufacturers, Hoteliers, Boarding Houses and the like against their legal liability for

- (a) Bodily injury to or disease contracted by any person
- (b) Loss of or damage to materials property caused by accidents happening in connection with the business

### SUMMARY OF EXCLUSIONS

- (a) Bodily injury to or disease contracted by an employee of the insured arising out of and in the course of his employment by the Insured.
- (b) Loss of or damage of property belonging to or under the control of Insured or that part upon which the insured has been working
- (c) Damage to property caused by subsidence vibration or removal or weakening of support
- (d) Damage to property caused by Fire or Expulsion
- (e) Bodily injury disease loss or damage caused by the ownership possession or use by or on behalf of insured of lifts elevators cranes hoists or other power operated lifting tackle as specified in the policy or any mechanically propelled or horse drawn vehicles air or water craft.
- (f) Bodily injury, disease, loss or damage caused by
  - (i) Defective drains sewers sanitary arrangements or pollution.
  - (ii) Remedial or other treatment or advice professional neglect error or omission of the Insured.
  - (iii) Flood
  - (iv) Any commodity which the Insured has manufactured sold supplied repaired serviced tested or processed after such commodity has been removed from the premises occupied by the Insured
  - (v) Work away from premises
  - (vi) Ownership or tenure of land or building not specified
- (g) Contractual Liability
- (h) Way and Kindred risks
- (i,j) Nuclear contamination risks

#### NAIROBI CBD

#### (TOWN OFFICE) BRANCH

Queensway House, 4th Floor  
Kaunda Street  
P.O. Box 55651-00200  
Nairobi  
Tel: 020-2673597/2690973

#### MOMBASA BRANCH

Mombasa Trade Centre, 3rd Fir, Rm 303  
Nkrumah Road  
P.O. Box 88716-80100  
Mombasa  
Tel: 041-2312417  
Wireless: 020-3501297 Fax 041-2312417

#### NAKURU BRANCH

Polo Centre 1<sup>st</sup> Floor Kenyatta Avenue/  
Tom Mboya Street,  
P.O. Box 7353-20100  
Nakuru  
Tel: (+254)51-2211800/1/2  
Wireless: 020-2171018



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## PUBLIC LIABILITY – GENERAL PREMISES RISK

(Please complete all questions using BLOCK LETTERS where applicable)

Full name of Proposer.....  
 Trade or Business (Nature of risk to be insured).....  
 Business Address.....

Full Address of Premises to be insured.....  
 .....

Estimated Total number of Employees

Estimated Total wages of Employees

Period of Insurance From.....To.....Renewal Date.....

LIMIT OF INDEMNITY REQUIRED (excluding fire and explosion)

1. Are you now or have you ever been insured in connection with this class of risk?.....  
 If Yes give name of Company.....
2. Has any Company;
  - a. Declined your proposal? .....
  - b. Cancelled or refused to renew your proposal? .....
  - c. Required an increased Premium or Special Conditions?.....
3. Do you undertake work away from your Premises?.....  
 If YES please state estimated annual wages.....
4. Are Elevators, Hoists, Cranes or other power operated lifting tackle used in your premises?.....  
 If YES state how many in each case.....
5. Are your premises and plant properly maintained and in good state of repair?.....
6. Do you wish the policy to include your legal liability for: damage to property by Fire or Explosion?.....  
 If YES state limits of indemnity required.....
7. APPLICABLE TO HOTELS ONLY- Is liability in respect of Guests' Effects whilst on Proposers' premises arising from FIRE, THEFT or ACCIDENTAL DAMAGE required?  
 (LIMIT OF INDEMNITY Shs. 20,000/-).....
8. APPLICABLE TO HOTELS, PUBLIC HALLS etc., with CAR PARKS. Is liable for loss of or damage to customers' car parked or Garaged to be insured?.....  
 If YES please state:
  - (a) Is a charge made? .....
  - (b) Does notice disclaiming liability appear? .....
  - (c) Are tickets issued bearing a similar disclaimer? .....
  - (d) The maximum capacity of the garage or parking place.....

N.B. If the car park is part of a hotel, Fire and Theft risks should be included in FIRE and BURGLARY policies. The cover is not

Applicable to Garages or Parks used for Motor Trade purposes

9. Have any claims been made upon you during the past three years in connection with accident to Third Parties?  
If YES give details of cause of accidents, loss or damages and nature of injury, and amounts paid and outstanding

**DECLARATION**

**I/We wish to insure with the Insurer in the terms of the Policy issued for this class of business. I/We warrant that the statements and particulars entered in this Proposal are true and that I/We have not withheld any material information. I/We agree to give immediate notice to the Insurer of any alteration in the Circumstances described herein and this Proposal shall form the basis of the contract between us.**

**Date.....**

**Proposers Signature.....**