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WIBA (Work Injury Benefit Act) Insurance

Summary of Cover

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

Name in full _____
First Middle Last

PIN Number _____

Postal Address _____ Postal Code _____ Town _____

Telephone Number(s) _____ Fax Number _____ Email Address _____

Physical Address / Location _____

Nature of Business / Occupation _____

Period of Insurance required: From _____ To _____

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

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

1. Does any law or regulation governing the conduct or maintenance of premises apply to your premises?	Yes <input type="checkbox"/> No <input type="checkbox"/> If so, name such laws and regulations. _____ _____ (ii) Have you carried out all obligations imposed on you by such laws and regulations? Yes <input type="checkbox"/> No <input type="checkbox"/> _____
2. Do you handle or use radio isotopes radioactive substances, or other sources of ionising radiations?	Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, give details _____ _____
3.(a) Are you at present insured or have you ever Proposed for a Workmen's Compensation policy or a work injury benefits policy? (b) Have such proposals or renewals ever been declined or withdrawn? (c) Have increased rates been required for such proposals or renewals?	(a) If so, please state policy number _____ and name of Insurer(s) _____ (b) If, so please give reasons _____ and name of Insurer(s) _____ (c) Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, give details _____ _____
4. Do you have any employee with pre-existing medical condition?	Yes/No _____
5. Do you have any employees who are apprentices or trainees in your organisation?	Yes/No If Yes State how many _____ and give the estimated annual wages payable to a similar person(s) with five years experience _____

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

Names/number of employees	Description of Occupation	Estimated Annual Salaries / Wages And Other Earning On Which Premium Is Based	For official use only		Classification
			Rate	Premium	

For additional occupations please use a supplementary sheet.

Please note that it is a condition of this Policy that the Estimated Annual Wages, Salaries and other Earnings of all employees be declared. Any under-declaration either of the number of employees or the earnings may results in resultant claim being declined

7. Please provide the following information in respect of Salary banding.

Salary Range (KShs) Per Month	Number of employees
0 to 100,000	
100,001 to 300,000	
300,001 to 500,000	
500,001 to 1,000,000	
Over 1,000,000	

Benefits

- A. Death 96 months' earnings subject to the statutory maximum limit
- B. Permanent Total Disablement Percentages as set out in the First Schedule of Work Injury Benefits Act, 2007, subject to the statutory maximum limit.
- C. Temporary Total/Partial Disablement As per the Work Injury Benefit Act, 2007 subject to a maximum of twelve months Earnings
- D. Medical Expenses Actual expenses incurred but limited to Kshs.100,000 per employee
- E. Funeral Expenses Kshs. 30,000 per deceased employee

Declaration

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

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

Executed at this _____ day of _____ 20_____

For and on behalf of:

Name: _____

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