

EMPLOYERS LIABILITY INSURANCE RENEWED CONTRACT

Insured :
Address : KIGALI-RWANDA
Policy N° : **Endorsement:**
Risk Class Covered : Employers Liability
Effect Date : dd/mm/yyyy
Expiry Date : dd/mm/yyyy
Insurer : RADIANT INSURANCE COMPANY LTD

I. OPERATIVE CLAUSES:

As per this policy the Insurer **RADIANT INSURANCE COMPANY LTD** hereby agree within the jurisdiction of Rwanda and subject to terms, exceptions and conditions contained in general conditions and herein or endorsed hereon to indemnify the Insured against damages that the employer may become legally liable to pay consequent upon death of or bodily injury to or illness of any person employed under contract of service or apprenticeship with the insured, which occurs in the course of and in connection with such person's employment, and which results in a claim or claims made against the insured (employer) during the period of insurance

Project:

Location:premises everywhere the project is working

INTEREST:

ITEMS TO INSURE	COVERS	PREMIUMS (FRW)
Employers Liability	*Number of staff: persons *Maximum limit of cover: • By individual:FRW • By event:FRW • Annual:FRW * Territorial Limit: Rwanda

SPECIFIC EXCEPTIONS

This section does not cover

- (a) Liability assumed by the insured under any contract, undertaking or agreement where such liability would not have attached to the insured in the absence of such contract, undertaking or agreement
- (b) Liability for disease or impairment attributable to a gradually operating cause which does not arise from a sudden and identifiable accident or event
- (c) fines, penalties, punitive, exemplary or vindictive damages
- (d) damages in respect of judgments delivered or obtained in the first instance otherwise than by a court of competent jurisdiction within the Republic of Rwanda
- (e) any claim arising from an event known to the insured which is not reported to the to the

company

II. PREMIUM CALCULATION IN FRW

- **Net Premium** :
- **Fees** :
- **VAT** :
- **Total Premium** :

The total net premium is **Rwf** and the subscriber has to pay **Rwf** (VAT and administrative fees included).

III. PERIOD OF INSURANCE

The present contract is concluded for a period of one year. The parties agreed that the policy takes effect from **DD/MM/YYYY** and expires on **DD/MM/YYYY**.

IV. TERMINATION OF THE CONTRACT

In case either Party commits a breach of any provisions contained in this contract and after receipt of a written notice specifying the breach or default and fails to rectify the defaults or the causes of the breach, either Party reserves the right to terminate this contract within 30 days from the receipt of written notice.

It is further agreed that any claim that may occur during this period will be met by the insurer as per agreed terms.

V. DISPUTE SETTLEMENT

The parties agree that in case of conflict between the terms of these particular conditions and general conditions, terms of these particular conditions shall prevail.

Any dispute arising out of this contract shall first be settled amicably. If the difference continues, the parties shall be referred to the decision of the Rwandan competent jurisdiction.

This policy is established in two (2) copies and comes into effect from 15th July 2021.

Done at Kigali, DD/MM/YYYY

For Insured:

For Insurer

Name:

Name: