



KENYA PETROLEUM REFINERIES LIMITED

Refinery Road, Changamwe | P O Box 90401 – 80100, Mombasa, Kenya

Tel: +254 41 3433511-9 | Mob: +254 713 583441, +254 724 257102

Email: tenders@kprl.co.ke | Website: www.kprl.co.ke

OPEN TENDER

TENDER FOR PROVISION OF INSURANCE BROKERAGE SERVICES

TENDER NUMBER:
REF. KPRL/OT/026.011/2026-2027

OCTOBER 2026

Issued by: Contracting & Procurement Department

INVITATION TO TENDER

12th October 2026

TENDER NAME: PROVISION OF INSURANCE BROKERAGE SERVICES

TENDER NUMBER: KPRL/OT/026.011/2026-2027

1. Kenya Petroleum Refineries Limited, invites sealed tenders from eligible and competent Insurance Brokerage firms for the Provision of Insurance Brokerage Services for a period of two (2) years.
2. Tendering will be conducted under open competitive tender using a standardized tender document. Tendering is open to all qualified and interested Tenderers.
3. All Tenders must be accompanied by an original Tender Security of **Kes. 300,000 only**.
4. Completed tenders must be delivered and dropped in the Tender Box at KPRL Offices located at the address below on or before **10:00am on MONDAY, 26TH OCTOBER 2026**. Electronic Tenders will NOT be permitted.
5. The tenders will be opened immediately after the deadline date and time specified above or any deadline date and time specified later. The tender will be publicly opened in the presence of the Tenderers' designated representatives who choose to attend at the address below.
6. Late tenders will be rejected.
7. The addresses referred to above are:

A. Address for obtaining further information and for purchasing tender documents

Supply Chain Manager
Kenya Petroleum Refineries Ltd,
Refinery Road, Changamwe,
P. O. Box 90401 - 80100,
Mombasa, Kenya.
Email: tenders@kpri.co.ke
Telephone: 0724 257 102

B. Address for Submission of Tenders.

The Chief Executive Officer
Kenya Petroleum Refineries Ltd,
Refinery Road, Changamwe,
P. O. Box 90401 - 80100,
Mombasa, Kenya.

Completed Bids are to be dropped in the Tender Box at KPRL Offices Reception in Changamwe, Mombasa **on or before the CLOSING DATE on MONDAY, 26TH OCTOBER 2026 at 1000hrs.**

C. **Address for Opening of Tenders.**

Kenya Petroleum Refineries Ltd,
Refinery Road, Changanwe,
KPRL Boardroom,

Mombasa, Kenya.

Contact: Supply Chain Manager

Yours sincerely,



Supply Chain Manager

FOR: CHIEF EXECUTIVE OFFICER

IMPORTANT NOTICE TO TENDERERS

This Standard Tender Document (STD) is issued by Kenya Petroleum Refineries Limited (KPRL) for the procurement of Services — being services where the primary output is physical, operational or task-based delivery rather than intellectual or advisory output. This document constitutes the master template and must be read together with the Tender Data Sheet (TDS) and the Service Specifications issued for each specific procurement.

WHERE THERE IS CONFLICT between the provisions of this STD and the TDS or Service Specifications, the TDS and Service Specifications shall prevail.

Document Structure:

- Part 1 – Tendering Procedures: Instructions to Tenderers (ITT) and Tender Data Sheet (TDS)
- Part 2 – Tender Forms: Forms to be completed and submitted by Tenderers
- Part 3 – Technical Proposal Requirements and Evaluation Criteria
- Part 4 – General Conditions of Contract for Non-Consulting Services (GCC-NCS)
- Part 5 – Special Conditions of Contract (SCC)
- Part 6 – Contract Forms and Schedules
- Annexures

Tenderers are advised to read all Parts carefully and comply fully with all requirements. Late, incomplete or non-compliant tenders will be rejected without consideration.

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PART 1 – TENDERING PROCEDURES

SECTION I: INSTRUCTIONS TO TENDERERS (ITT)

These Instructions to Tenderers establish the rules and procedures for submission, receipt, evaluation of tenders and award of service contracts by Kenya Petroleum Refineries Limited. All Tenderers shall comply with these instructions.

A. GENERAL

1. Scope of Services

1.1 Kenya Petroleum Refineries Limited (hereinafter "KPRL" or "the Client") invites tenders for the provision of services as described in the Service Specifications and Scope of Work attached to the Tender Data Sheet (TDS).

1.2 The Tender Reference Number, description of services, contract duration, service locations and other key details are specified in the TDS.

2. Eligible Tenderers

2.1 This tender is open to all eligible Tenderers on the basis stated in the TDS. A Tenderer may be a natural person, a sole proprietorship, a registered company, a partnership or a joint venture/consortium (JV).

2.2 A Tenderer shall not be eligible if:

- The Tenderer or its principals are debarred by KPRL or appear on KPRL's ineligibility list;
- The Tenderer has been convicted of a corrupt, fraudulent, collusive or coercive practice;
- The Tenderer is insolvent, in receivership, bankrupt or under administration;
- The Tenderer is in material breach of any existing KPRL contract;
- The Tenderer has a conflict of interest as defined in ITT Clause 3.

2.3 For JV/Consortium arrangements: All JV members shall be jointly and severally liable. A Lead Member shall be designated with authority to bind the JV. All JV members shall sign the tender. The JV Agreement shall accompany the tender submission.

2.4 Subcontractors proposed at tender stage shall be identified and shall not have a conflict of interest with KPRL or with any other party in the procurement process.

3. Conflict of Interest

3.1 A conflict of interest exists when a Tenderer's ability to provide objective and independent services is compromised.

The following are specific conflicts of interest:

- A Tenderer that prepared the Service Specifications or Scope of Work for this procurement;
- A Tenderer that is an affiliate or subsidiary of another Tenderer in the same procurement;
- A Tenderer that has financial or family ties with KPRL employees involved in this procurement;
- Any other situation that KPRL reasonably determines to be a conflict of interest.

3.2 Tenderers shall disclose all actual or potential conflicts of interest in Form 7. Failure to disclose may result in disqualification or contract termination.

4. Cost of Tendering

4.1 Tenderers shall bear all costs associated with the preparation and submission of their tenders. KPRL shall not be liable for any such costs regardless of the outcome of the procurement process.

5. Pre-Tender Conference and Site Visit

5.1 Where specified in the TDS, KPRL shall convene a mandatory or optional pre-tender conference and/or site visit. For services involving work at KPRL premises or pipeline infrastructure, a site visit is strongly recommended to allow Tenderers to understand site conditions, access requirements and operational constraints.

5.2 Minutes of the pre-tender conference, including all questions raised and responses given, shall be circulated to all registered Tenderers within five (5) working days and shall form part of the tender documents.

5.3 Tenderers who do not attend a mandatory pre-tender conference or site visit may be disqualified, as stated in the TDS.

B. TENDER DOCUMENTS

6. Content of Tender Documents

6.1 The tender documents comprise: this STD (all Parts and Sections); the TDS; the Service Specifications and Scope of Work; any Addenda issued; and any other documents listed in the TDS.

6.2 Tenderers shall examine all instructions, specifications, schedules and forms in the tender documents. Failure to furnish required information or to comply with requirements may result in rejection of the tender.

7. Clarification of Tender Documents

7.1 Tenderers may request written clarification from KPRL through the email tenders@kpri.co.ke and by the deadline stated in the TDS. KPRL shall respond in writing (without identifying the requesting Tenderer) and distribute the response to all registered Tenderers within the timeframe specified in the TDS.

7.2 No verbal clarifications shall be binding. Only written clarifications issued by KPRL shall form part of the tender documents.

8. Amendment of Tender Documents

8.1 KPRL may amend the tender documents by issuing Addenda at any time before the submission deadline. All Addenda are binding. KPRL may extend the submission deadline to allow Tenderers adequate time to incorporate Addenda into their tenders.

C. PREPARATION OF TENDERS

9. Language

9.1 All tenders, correspondence and documents shall be in English. Translations of supporting documents shall be provided where originals are in another language.

10. Documents Comprising the Tender

10.1 The complete tender shall include:

- Form 1: Tender Submission Form
- Form 2: Tenderer Information / Company Profile
- Form 3: JV/Consortium Agreement (where applicable)

- Form 4: Technical Tender (Service Delivery Plan, Staffing Plan, Equipment Schedule, Method Statement)
- Form 5: Financial Tender / Priced Schedule of Rates or Lump Sum Breakdown
- Form 6: Tender Security or Tender Securing Declaration (where required by TDS)
- Form 7: Conflict of Interest Declaration
- Form 8: Beneficial Ownership Disclosure Form
- Form 9: Anti-Corruption Declaration
- Form 10: Data Protection Compliance Declaration
- Form 11: Subcontractor Disclosure Form (where subcontracting is proposed)
- Qualification and experience documents as required by Section IV
- Certificates of professional or trade body registration (where applicable)
- Any other documents specified in the TDS

11. Technical Tender Requirements

11.1 The Technical Tender shall demonstrate the Tenderer's capability, experience and plan for delivering the services. It shall comprise:

- **Service Delivery Plan:** The Tenderer's approach to delivering the required services, including proposed processes, quality assurance mechanisms, performance monitoring and service continuity arrangements;
- **Staffing Plan:** Number, grades, qualifications and deployment plan for all personnel to be deployed; roster and shift arrangements where applicable; supervisor-to-operative ratios;
- **Key Personnel:** Details and CVs of supervisory and management personnel who will oversee service delivery;
- **Equipment and Resources Schedule:** Details of equipment, tools, vehicles, uniforms, PPE and other resources to be deployed;
- **Method Statement:** Step-by-step description of how the services will be delivered, including mobilisation plan, health and safety approach, and emergency/contingency procedures;
- **Company Experience:** List of similar contracts completed in the last five (5) years, with client references;
- **Licences and Certifications:** Copies of relevant trade licences, regulatory approvals, professional body memberships and certifications (e.g. PSRA for security; NEMA for environmental services; KEBS certifications);
- **Local Content Plan:** Details of Kenyan personnel and local subcontractors/suppliers to be engaged.

11.2 The Technical Tender shall NOT contain any financial information.

12. Financial Tender / Priced Bill of Quantities or Schedule of Rates

12.1 The Financial Tender shall:

- Be denominated in Kenya Shillings (KES) unless otherwise stated in the TDS;
- Price all items in the Schedule of Rates or Priced Bill of Quantities (BoQ) provided in the tender documents;
- Include all labour costs, materials, consumables, equipment, overheads, profit, and statutory levies;
- State VAT separately where the Tenderer is VAT-registered;
- Be valid for the period stated in the TDS.

12.3 Unit rates and lump sums shall be firm and fixed for the contract period unless a price adjustment mechanism is specified in the TDS. Any schedule of rates shall be used for valuing variations.

12.4 KPRL shall deduct withholding tax from all payments as required by Kenyan tax laws.

13. Tender Validity Period

13.1 Tenders shall remain valid for the period specified in the TDS after the submission deadline. Tenders valid for a shorter period may be rejected.

13.2 KPRL may request an extension of the tender validity period. Tenderers may agree or decline. A Tenderer that agrees shall also extend its Tender Security accordingly.

14. Tender Security

14.1 Where required by the TDS, a Tender Security shall be furnished in the amount, form and validity period specified in the TDS. The Tender Security shall be from a bank licensed by the Central Bank of Kenya.

14.2 The Tender Security may be forfeited if: A Tenderer withdraws its tender after the submission deadline; or the successful Tenderer fails to sign the Contract or furnish the Performance Security.

14.3 The Tender Security of unsuccessful Tenderers shall be returned within five (5) working days after award of the Contract.

D. SUBMISSION AND OPENING

15. Sealing, Marking and Submission

15.1 The tender shall be submitted in a sealed envelope clearly indicating the Tender Reference Number; the description of the procurement; the tender submission deadline; and 'DO NOT OPEN BEFORE **MONDAY, 26TH OCTOBER 2026 at 1000hrs.** and must reach **Kenya Petroleum Refineries Ltd** at the address indicated in the TDS.

15.2 Completed bids are to be dropped in the **Tender Box at KPRL Offices Reception** in Changamwe, Refinery Road, Mombasa on or before the **CLOSING DATE on MONDAY, 26TH OCTOBER 2026 at 1000hrs.**

16. Deadline for Submission

16.1 Tenders must be received by KPRL at the address stated in the TDS by the date and time specified. KPRL may at its discretion extend the deadline by issuing an Addendum.

16.2 Late tenders shall be rejected without opening.

17. Modification and Withdrawal

17.1 A Tenderer may modify or withdraw its tender by written notice received by KPRL before the submission deadline. No modification is permitted after the deadline. No withdrawal is permitted after the deadline without forfeiture of the Tender Security.

18. Tender Opening

18.1 Tenders shall be opened publicly at KPRL offices at the date and time stated in the TDS. Tenderers' representatives may attend the opening. At opening, KPRL shall announce: each Tenderer's name; whether a Tender Security has been furnished; and the total tender price (corrected only for obvious arithmetic errors).

18.2 KPRL shall prepare tender opening minutes recording the names of all Tenderers present.

E. EVALUATION AND AWARD

19. Confidentiality

19.1 All information relating to evaluation is confidential until publication of the contract award. Tenderers shall not contact KPRL evaluation officials during the evaluation period, except in response to written requests for clarification.

20. Clarification During Evaluation

20.1 KPRL may seek written clarification from Tenderers during evaluation. Responses shall be in writing and shall not alter the substance or price of the tender. Failure to respond within the stated time may result in rejection.

21. Evaluation Stages

21.1 Tenders shall be evaluated in four stages: (1) Preliminary/Administrative; (2) Technical; (3) Due Diligence (4) Financial; with Post-Qualification, as detailed in Section IV.

22. Preliminary (Administrative) Review

22.1 KPRL shall examine tenders to determine whether they are complete, whether required tender security have been furnished, whether the documents have been properly signed, and whether the tenders are generally in order. A tender that is not substantially responsive shall be rejected.

22.2 Arithmetical errors shall be corrected as follows: where there is a discrepancy between the unit price and the total price (unit price multiplied by quantity), the unit price shall prevail and the total price shall be corrected. Where there is a discrepancy between words and figures, words shall prevail. If a Tenderer does not accept such correction, its tender shall be rejected.

23. Technical Evaluation

23.1 Technically compliant tenders shall be evaluated against the criteria in Section IV. Only tenders achieving the minimum technical score stated in the TDS shall proceed to financial evaluation.

24. Financial Evaluation

24.1 KPRL shall evaluate the financial proposals of technically compliant Tenders. All tenders shall be converted to Kenya Shillings using the exchange rates specified in the TDS for comparison purposes.

24.2 KPRL shall determine the evaluated cost of each tender by adjusting for: any price correction as a result of arithmetic correction; any applicable price adjustment; any other factors specified in Section IV.

25. Post-Qualification

21.5.1 KPRL shall assess whether the Tenderer with the lowest evaluated cost has the qualifications to perform the contract satisfactorily. KPRL shall verify documentary evidence of the qualifications stated in the Tenderer's submission.

F. AWARD

26. Award Criteria and Notification

26.1 Subject to the provisions of these Instructions, KPRL shall award the Contract to the Tenderer who: (a) has been determined to be eligible; (b) is technically compliant; (c) meets post-qualification requirements; and (d) has submitted the lowest evaluated tender price.

26.2 KPRL reserves the right to accept or reject any or all tenders, annul the tendering process and reject all tenders at any time prior to contract award, without incurring any liability to Tenderers.

26.3 KPRL reserves the right to negotiate with a qualifying Tenderers for optimization of the final solution to determine a final set of information. This may include issuing a negotiation round of the Tender.

26.4 KPRL shall notify the successful Tenderer in writing that its tender has been accepted. The successful Tenderer shall be required to confirm acceptance in writing within the period stated in the award letter.

26.5 Unsuccessful Tenderers shall be notified in writing within ten (10) working days of the receipt of acceptance by the successful Tenderer.

27. Performance Security

27.1 Where specified in the TDS, the selected Tenderer shall furnish a Performance Security in the form and amount stated in the TDS within ten (10) working days of contract signing. The Performance Security shall remain valid for the contract period plus sixty (60) days. The Performance Security shall be from a bank or surety company licensed by the Central Bank of Kenya.

G. ETHICS AND PROFESSIONAL STANDARDS

28. Professional Ethics and Conduct

28.1 KPRL expects the highest standards of conduct from all service providers and their personnel. Service providers shall:

- Deliver services honestly, diligently and in accordance with applicable legal and industry standards;
- Not offer, promise or accept any gifts, benefits or hospitality from KPRL employees beyond nominal value;
- Declare and manage all actual or potential conflicts of interest promptly;
- Not make public statements about KPRL's affairs, operations or premises without prior written consent;
- Maintain confidentiality of all information obtained in connection with the contract, during and after the contract period.

28.2 KPRL may terminate the Contract immediately for any material breach of professional ethics or conduct.

29. Data Protection

29.1 Service providers who handle personal data on behalf of KPRL shall comply with Kenya's Data Protection Act 2019 and KPRL's Data Protection Policy. Detailed requirements are set out in Annexure C and in the Data Protection Compliance Declaration (Form 10).

SECTION II: TENDER DATA SHEET (TDS)

The following data supplement, complement or amend the Instructions to Tenderers for each specific services procurement. Where there is conflict, the TDS prevails. This section shall be completed by KPRL for each procurement.

TDS Item	Data / Information
Tender Reference No.	KPRL/OT/026.011/2026-2027
Service Description	PROVISION OF INSURANCE BROKERAGE SERVICES
Service Category	Insurance Brokerage Services
Service Location(s)	KPRL Offices, Refinery Road, Changamwe, Mombasa.
Pre-Tender Conference / Site Visit	The mandatory pre-arranged pretender visit of the site of the works will be held. Location: KPRL Offices, Refinery Road, Changamwe, Mombasa. Date: Friday, 16th October 2026 at 1000hrs Tenderers must provide their own Personal Protective Equipment (PPEs). As a minimum Tenderers must bring along a helmet (hard hat), pair of safety shoes and cotton overall or dust coat. Tenderers who will not have PPEs will not be allowed to participate in the site visit. Tenderers are expected to make their own travel arrangements
Clarification Deadline	5 working days before submission deadline
Clarification Address / Email	Supply Chain Manager tenders@kpri.co.ke
Tender Validity Period	[121] calendar days from submission deadline
Tender Security	KES 300,000 in form of a Bank Guarantee from CBK - licensed bank Valid for 151 days from date of the tender opening Bidders must submit the original tender security with their bid document. Bidders are advised to note any changes in Tender Opening date and extend the security accordingly.
Subcontracting	Not Permitted
Tender Currency	Kenya Shillings (KES)
Price Adjustment	Fixed Price
Submission Address	The Chief Executive Officer Kenya Petroleum Refineries Limited, Refinery Road, Changamwe, P. O. Box 90401 – 80100, MOMBASA.

TDS Item	Data / Information
Submission Deadline	Completed Bids are to be deposited in the Tender Box provided at the Reception at KPRL Offices in Changamwe, Mombasa on or before the CLOSING DATE on MONDAY, 26TH OCTOBER 2026 at 1000hrs.
Tender Opening	The Tender opening shall take place immediately after the submission deadline specified above or any deadline date and time specified in an addendum. Tenders will be publicly opened in the presence of the Tenderers' designated representatives who choose to attend at the above submission address.
Contract Duration	Two Years
Professional Indemnity Cover	To be provided by the successful bidder - Professional Indemnity Cover of not less than KShs.200 million from a reputable Insurance Company. Signed and stamped by the underwriter

SECTION II (b) : SCOPE OF WORK AND SPECIFICATIONS

SCOPE AND SPECIFICATIONS

The scope of services will include: -

1. Structuring and obtaining optimum policy covers from the underwriters in accordance with the tenders submitted.
2. Negotiate preferential terms for KPRL, including but not limited to, no blame, no excess, no blame discount, reduced deductibles and excess, reduced premium rates and volume discount.
3. Arrange the immediate placement of our risk with insurers and undertake a periodic technical rating of such insurers and advise Kenya Petroleum Refineries Ltd accordingly;
4. Provide prompt and satisfactory service on the general management of the policy, correspondence and claim review meetings;
5. Analyzing, reviewing and scrutinizing of the Policy document plus endorsements there-in, and if the entire policy document is found to be satisfactory, such documents to be deposited with the Company Secretary not later than 15 days from inception of cover;
6. Ensure preparation of quarterly claims bordereaux which must be submitted to Kenya Petroleum Refineries Ltd by the 5th of the following month;
7. Arrange quarterly meetings to review performance of the policy by 15th of the following quarter;
8. Negotiate with the qualified Underwriter any other pertinent aspects of the policy that may arise during the term of the policy;
9. Provide appropriate risk improvement recommendation;
10. Such other services as may be related or ancillary to the due performance of the above work
11. Prompt settlement and processing of claims, ensuring all fully documented claims are settled within fourteen (14) days. Cheques to be received not more than 15 days after execution of discharge voucher/Loss acceptance form.
12. Ensure that the Service Level Agreement between the broker and the underwriter is submitted to KPRL within twenty-one (21) days of commencement of coverage.

ADDITIONAL REQUIREMENTS

- 1.0 The Service provider shall avail a panel of three Loss Adjustors in the event of a claim, and a general claims procedure for all awarded policies.
- 2.0 Claimants under the Permanent Total Disability (PTD) who have been awarded incapacity of 5% or less shall not be subjected to a mandatory medical re-examination or second medical opinion by the insurer, if the claimant has no complaint.

- 3.0 The Brokers must familiarize themselves with conditions prevailing in KPRL and take them into account in preparing their proposals. To obtain further information on the assignment, Brokers are encouraged to send any queries through the office of the Contracting & Procurement Manager.
- 4.0 Please note that (i) the costs of preparing the proposals and of negotiating the Contract, including any visit to the KPRL are NOT reimbursable and (ii) KPRL is not bound to accept any of the proposals submitted.
- 5.0 Tenderers will be required to provide a summary of the policy outline, which should take the format of the appended forms and should enumerate all the exclusions, extensive and special clauses policy limitation and excess applicable under each of the policies. The place provided in the form should however not be a constraint to the amount of information that the tenders can submit.
- 6.0 Tenderers are requested to consider and quote for two (2) year Long Term Contract **(LTA)** period in addition to the basic quote of one (1) year. The Tenderers should clearly indicate the applicable annual premium and the commensurate 2-year LTA premiums. Additionally, the fundamental conditions of the bid should be outlined in the bid.
- 7.0 All premiums should be inclusive of taxes and levies.

LIST OF INSURANCE REQUIREMENTS

NO	DETAILS
1	INDUSTRIAL ALL RISKS POLICY
2	GENERAL PUBLIC LIABILITY
3	GENERAL 3 RD PARTY LIABILITY
4	GROUP LIFE ASSURANCE
5	GROUP PERSONAL ACCIDENT – WIBA AND EMPLOYERS LIABILITY
6	DIRECTORS' & OFFICERS' LIABILITY INSURANCE
7	MEDICAL INSURANCE (DIRECTORS)
8	FIDELITY GUARANTEE INSURANCE
9	BAILEES' LIABILITY
10	ALL RISKS (CLUB HOUSE)
11	ALL RISKS (COMPANY ASSETS)
12	CONTRACTORS ALL RISKS
13	DOMESTIC PACKAGE (STAFF HOUSES)
14	DOMESTIC PACKAGE (MANAGEMENT HOUSES)
15	MONEY INSURANCE
16	MARINE CARGO – OPEN COVER
17	MOTOR PRIVATE (STAFF owned) COMPREHENSIVE
18	MOTOR PRIVATE (COMPANY owned) COMPREHENSIVE
19	MOTOR COMMERCIAL (FIRE ENGINE) COMPREHENSIVE
20	MOTOR COMMERCIAL (PICK-UPS AND VANS) THIRD PARTY
21	MOTOR COMMERCIAL (FIRE ENGINES & CRANES) THIRD PARTY
22	MOTOR COMMERCIAL (TRUCKS AND TRAILERS) THIRD PARTY
23	MOTOR COMMERCIAL (AMBULANCE) THIRD PARTY
24	CRUDE OIL

POLICY NO. 1: INDUSTRIAL ALL RISKS INSURANCE POLICY

	INDUSTRIAL All RISKS POLICY - ASSETS VALUES 2027	
		DEPRECIATED REPLACEMENT COST
		USD
	SECTIONS	
1	COMPLEX 1 PLANT	846,154
2	COMPLEX 2 PLANT	923,077
3	GREASE PLANT	338,462
4	WATER RECOVERY PLANT	1,200,000
5	DEMINERALIZED PLANT	19,885
6	COOLING WATER TOWER	5,077
7	STEAM SUPPLY AND DISTRIBUTION SYSTEM	294,008
8	COMPRESSED AIR SYSTEM	208,646
9	ELECTRICAL SUPPLY AND DISTRIBUTION SYSTEM	2,525,162
10	TANKS AND INTERCEPTORS	30,637,269
	SUB TOTAL PLANT, TANKS & INTERCEPTORS	36,997,738
11	FUEL PUMPS	
	11.1 Bitumen Pumps - Near Tank - T - 513	12,785
	11.2 Pumps at Changamwe Tank Farm	437,415
	11.3 Pumps at the Blending Area	445,615
	11.4 Pumps at KPC Input Tank Farm Area	1,104,708
	11.5 Pumps at Portreitz Tank Farm Area	829,185
	SUB TOTAL FUEL PUMPS	2,829,708
12	PRODUCT PIPE AND PIPEWORKS	3,487,408
13	FUEL LOADING FACILITIES	
	13.1 White Oils Truck Loading Area	513,077
	13.2 LPG Truck Loading Area	1,560,008
	SUB TOTAL FUEL LOADING FACILITIES	2,073,085
14	FIRE FIGHTING SYSTEM	
	14.1 Changamwe Tank Farm	319,254
	14.2 Port Reitz Tank Farm	90,738
	TOTAL FIRE FIGHTING SYSTEM	409,992
15	AUTOMOTIVES	194,462
16	WORKSHOP MACHINERY	
	16.1 Mechanical Section	60,077

	16.2 Electrical Section	54,892
	16.3 Instruments Section	17,738
	TOTAL WORKSHOP MACHINERY	132,708
17	LABORATORY EQUIPMENT	219,208
18	DISPENSARY EQUIPMENT	5,085
19	9.2MW CAPTIVE THERMAL POWER PLANT	4,092,685
20	INSTRUMENTATION AND CONTROL SYSTEMS	
	20.1 Changamwe Control Room	1,473,692
	20.2 Port Reitz Control Room	209,231
	20.3 Changamwe Pipeline Area	77,538
	20.4 Changamwe Truck Loading Area	470,500
	20.5 Changamwe Tank Farm Area	371,077
	TOTAL INSTRUMENTATION AND CONTROL SYSTEMS	2,602,038
	TOTAL PLANT, MACHINERY AND EQUIPMENT	53,044,115
21	ICT EQUIPMENT	126,854
22	FURNITURE & FITTINGS	141,938
23	BUILDINGS	5,286,923
24	SITE WORKS (CIVIL WORKS/FENCES)	3,256,154
25	SOFT WARE	1,051,192
26	VARIOUS WORKS IN PROGRESS	18,901,669
	TOTAL ASSETS (INDUSTRIAL INSTALLATION)	81,808,846
27	WHITE OIL PRODUCT STOCKS	9,576,803
28	CRUDE OIL STOCKS	55,774,528
29	BUSINESS INTTERUPTION	10,447,661
30	GRAND TOTAL	157,607,838

CLASS OF INSURANCE:	INDUSTRIAL ALL RISKS POLICY																				
SUMMARY OF COVER:	Physical loss of or damage to property insured and loss of gross profit arising from any cause not excluded by the policy.																				
	<table> <tr> <th colspan="2"><u>ASSET COMBINED POLICY</u></th></tr> <tr> <th><u>MATERIAL DAMAGE</u></th><th><u>SUM INSURED (USD)</u></th></tr> <tr> <td>Property Damage including Machinery Breakdown</td><td>81,808,846</td></tr> <tr> <td>Crude Oil Stocks</td><td>55,774,528</td></tr> <tr> <td>White Oil Product Stocks</td><td>9,576,803</td></tr> <tr> <th><u>CONSEQUENTIAL LOSS –</u></th><th><u>SUM INSURED (USD)</u></th></tr> <tr> <td>Loss of Profits Resulting to Interruption in Operations.</td><td>10,447,661</td></tr> <tr> <td>Auditors Fees and the Claim Preparation Costs</td><td></td></tr> <tr> <td>Indemnity Period</td><td>12 Months</td></tr> <tr> <td>TOTAL SUM INSURED</td><td>157,607,838</td></tr> </table>	<u>ASSET COMBINED POLICY</u>		<u>MATERIAL DAMAGE</u>	<u>SUM INSURED (USD)</u>	Property Damage including Machinery Breakdown	81,808,846	Crude Oil Stocks	55,774,528	White Oil Product Stocks	9,576,803	<u>CONSEQUENTIAL LOSS –</u>	<u>SUM INSURED (USD)</u>	Loss of Profits Resulting to Interruption in Operations.	10,447,661	Auditors Fees and the Claim Preparation Costs		Indemnity Period	12 Months	TOTAL SUM INSURED	157,607,838
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Auditors Fees and the Claim Preparation Costs																					
Indemnity Period	12 Months																				
TOTAL SUM INSURED	157,607,838																				
LOCATION	Changamwe, Refinery Road, Mombasa, Kenya																				
EXTENSIVE CLAUSES SECTION A:	72 Hours clause. 85% Average Condition. - Accidental Error or Omission. - Adjoining Building. - All Other Contents – \$ 1,000 - Alternations clause. - Appraisement clause – \$ 50,000 - Architects, Quantity Surveyors and Consulting Engineers fees – \$ 100,000 - Automatic Reinstatement of Loss clause. - Breach of Conditions clause. - Cancellation (30 days) clause. - Capital Additions clause – 10%. - Computer System Records clause. - Contract Works. - Cost of Demolition, Site Clearance and Erection of Hoardings. - Cost of Re-erection clause. - Cross Liability clause. - Debris Removal Costs clause.- \$ 100,000 - Designation of Property clause. - Electrical Clause I - Escalation clause – 10%. - Expediting Expenses clause.																				

CLASS OF INSURANCE:	INDUSTRIAL ALL RISKS POLICY
	23. Fire Brigade Charges. 24. General Interest clause. 25. Goods in Trust and/or on Commission – Limit \$ 20,000 26. Import Duty Clause – Limit 20%. 27. Landlord's Fixtures and Fittings. 28. Misdescription Clause 29. Stock Declaration condition 30. Other Insurances clause. 31. Payment on Account clause. 32. Public Authorities clause. 33. Public Utilities clause. 34. Reinstatement clause / Replacement Value. 35. Riot, Strike and Civil Commotion. 36. Subrogation Waiver clause. 37. Temporary Removal clause. 38. Theft following Forcible and/or Violent Entry or exit 39. Vehicle Loads clause. 40. Un-occupancy Clause 41. Workmen on Premises clause. 42. Including vehicle load clause. 43. Including subsidence and landslip. 44. Transit Risks Extension. 45. Deductible – \$ 200,000 each and every loss 46. Sub Limits To apply excess of deductible/waiting period) as per policy.
EXTENSIVE CLAUSES SECTION B:	1. Accountant's clause. 2. Accumulated Stocks. 3. Adjustment Clause 33⅓% Upwards. 4. Automatic Reinstatement of Loss. 5. Cancellation (30 days) clause. 6. Customers and Suppliers extension. 7. Denial of Access clause. 8. Departmental clause. 9. Payments on Account. 10. Prolongation clause. 11. Salvage Sales clause. 12. Waiver of material Damage Proviso / Excess 13. Customers Extension 14. Suppliers extension 15. Metered Supplies 16. Interruption by Civil/Military Authority - 30 17. Excess Applicable – 45 Days' Time Excess
WARRANTIES:	1. Safe and Books clause. 2. Automatic Sprinkler Installation
SECTION C -	MACHINERY BREAKDOWN
SPECIAL CONDITIONS/CLAUSES:	1. Automatic Reinstatement of Sum Insured. 2. Subject to Kenya Jurisdiction clause.

CLASS OF INSURANCE:	INDUSTRIAL ALL RISKS POLICY
	3. Including Flue Gas Explosion. 4. Expediting Expenses including Airfreight. 5. Cancellation Clause – 30 days. 6. Replacement Value up to three years. 7. Damage to Surrounding Property - Own / Third Party. 8. Average condition
SOME IMPORTANT POLICY EXCLUSIONS:	1. War and Allied Perils. 2. Acts of Terrorism, Sabotage and Political Violence. 3. Transmission and Distribution Line Exclusion. 4. All Others as per the policy 5. Excess Applicable – As per Policy

POLICY NO. 2 GENERAL THIRD PARTY LIABILITY

CLASS OF INSURANCE:	GENERAL THIRD-PARTY LIABILITY	
SUMMARY OF COVER:	Indemnity against legal liability to third parties in respect of accidental death, bodily injury and/or illness and/or loss of or damage to property incurred in the course of the Insured's business	
LIMITS OF LIABILITY:	DESCRIPTION	LIABILITY (USD)
	GENERAL LIABILITY	
	1. Any One Claim	100,000,000
	2. Any One Period of Insurance	100,000,000
	PRODUCTS /OPERATIONS LIABILITY	
	1. Any One Claim	100,000,000
	2. Any One Period of Insurance	100,000,000
BUSINESS DESCRIPTION	Oil Refinery (Not currently in Operation) Premises used as Storage and Distribution Facility	
SPECIAL CONDITIONS/CLAUSES:	1. Cancellation (30 days) clause. 2. Car Park. 3. Contract Works. 4. Policy wordings – Claims made basis 5. Cross Liability clause. 6. Customer's Equipment. 7. Defective Sanitation. 8. Damage to Leased or Rented Premises. 9. Employees Effects - \$ 500 10. Exhibitions and Signboards. 11. Fire, Lightning and Explosion. 12. First Aid. 13. Flood, Fumes and Pollution. 14. Food and Drink. 15. Goods Held in Trust. 16. Individual Liability of Directors. 17. Indemnity to Principals. 18. Leased Premises. 19. Liability for Sub-contractors and/or their Workmen.	

CLASS OF INSURANCE:	GENERAL THIRD-PARTY LIABILITY
	20. Lifts and Hoists. 21. Loading and Unloading of Motor Vehicles. 22. Machinery and Plant. 23. Private Dwellings. 24. Property Owners and Managers. 25. Pedal Cycles and Handcarts. 26. Public Utilities. 27. Riot and Strike. 28. Sports / Social Activities. 29. Subsidence / Collapse. 30. Subrogation Waiver. 31. Sub-contractors / Contractors. 32. Temporary Visits Worldwide. 33. Tools of Trade. 34. Tree Felling. 35. Work Away. 36. Work at Executives Residence. 37. Staff Canteen Liabilities 38. Refinery currently not in operation – Silent Risk.
SOME IMPORTANT POLICY EXCLUSIONS:	1. Contractual Liability. 2. Liability arising out of the ownership, possession or use by or on behalf of the insured of any horse-drawn or propelled vehicle. 3. Terrorism, sabotage and political violence. 4. War risks Exclusion 5. Gradual Environmental Clause 6. Liability from Chemical and Biological Substances 7. Radioactive Exclusion Clause 8. Cyber-attack Exclusion Clause
EXCESS APPLICABLE	General & Products Liability Claims – Each and Every Claim - \$ 100,000 Excess Motor Liability etc. - \$ 1,000,000

NO. 3 GENERAL THIRD PARTY LIABILITY – DEDUCTIBLE BUY BACK

CLASS OF INSURANCE:	GENERAL THIRD-PARTY LIABILITY – DEDUCTIBLE BUY BACK	
SUMMARY OF COVER:	To Pay the first portion of any Third Party and or product liability Claim as per limits as shown below.	
LIMITS OF LIABILITY:	DESCRIPTION	LIABILITY (USD)
	GENERAL LIABILITY	
	1. Any One Claim and in Annual Aggregate	100,000
	PRODUCTS /OPERATIONS LIABILITY	
	2. Any One Claim	100,000
BUSINESS DESCRIPTION:	Oil Refinery (Not currently in Operation) Premises used as Storage and Distribution Facility	

NO. 4 DIRECTORS & OFFICERS LIABILITY INSURANCE

CLASS OF INSURANCE:	DIRECTORS & OFFICERS LIABILITY INSURANCE	
SUMMARY OF COVER:	Indemnity against amounts which the insured shall become legally liable to pay as compensation including defense costs and expenses liability attaching from any wrongful acts by the insured in their capacities as Directors or Officers of the insured company.	
PERSONS INSURED:	Directors and Officers making decisions on behalf of the company	
LIMITS OF INDEMNITY:	DESCRIPTION	LIMIT (USD)
	1. Any One Event	5,000,000
	2.Any One Period	5,000,000
	3.Non-Executive Directors	1,000,000
	Sub Limits of Liability	

CLASS OF INSURANCE:	DIRECTORS & OFFICERS LIABILITY INSURANCE		
	1.Bodily Injury, Property Damage and Defense Costs	20% of Limits of Liability	
	2.Pre-Investigation Costs	100,000.00	
	3.Kidnap Response Costs	10,000.00	
DEDUCTIBLE:	\$ 50,000 Each and Every Loss.		
SPECIAL CLAUSES:	Subject always to terms and conditions of the policy wordings		
EXCLUSIONS:	1. Any legal personal profit or gain received by any insured person 2. Dishonest, fraudulent, criminal or malicious act or omission of any insured persons. 3. Losses which are subject to indemnity under any other policy 4. War and Associated Risks 5. Discovery Period – 30 days 6. Radioactive Contamination 7. Pollution claims, Civil or Criminal Fines and Penalties		

NO. 5 MEDICAL INSURANCE - DIRECTORS

CLASS OF INSURANCE:	MEDICAL INSURANCE - DIRECTORS
SUMMARY OF COVER:	Cover the directors (excluding dependents) during their term of service in the Company Both Out-patient and in patient.
GEOGRAPHICAL AREA:	Worldwide
NUMBER OF DIRECTORS	Five (5)
REQUIREMENTS:	1. In- patient cover of a maximum of KSHS.2 million per year or the equivalent in foreign currency when treatment is abroad. 2. Out-patient cover of a maximum of KSHS.100,000/- per year per director or the equivalent in foreign currency when treatment is abroad. 3. Surgeons, Anesthetists, Physician fees. 4. Operating theatre, high dependency and Intensive Care charges. 5. Prescribed drugs, medicines and dressings. 6. Spectacles, prescribed medical equipment. 7. All diagnosis procedures including X-Rays, ultra sound, ECG. 8. In-patient physiotherapy. 9. Maternity services 10. Post- Hospital care. 11. Emergency road and air evacuations. 12. Funeral expenses cover (100,000/=) 13. Limit for dental: Kshs.50,000 per person 14. Limit for optical: Kshs.30,000 per person 15. Limit for maternity: Kshs.200,000 (normal delivery) and Kshs.250,000 for CS

NO. 6 GROUP PERSONAL ACCIDENT – WIBA AND EMPLOYERS LIABILITY INSURANCE

CLASS OF INSURANCE:	GROUP PERSONAL ACCIDENT – WIBA AND EMPLOYERS LIABILITY INSURANCE	
SUMMARY OF COVER:	Cash benefits in respect of accidental death and/or disability and medical expenses occurring at any time (24 hours) in accordance with the benefits specified below.	
INSURED LIVES:	DESCRIPTION	ESTIMATED ANNUAL EARNINGS (KSHS)
	1. Clerical/Admin/Management and all other staff.	306,539,400
	Total Estimated Annual Earnings	306,539,400
BENEFITS:	DESCRIPTION	BENEFIT
	1. Death	96 Months' Earnings
	2. Permanent Total Disability	96 Months Earnings as per the first schedule of WIBA
	3. Temporary Total Disability	100% of weekly Earnings for a maximum of 52 weeks
	4. Temporary Partial Disability	No cover
	5. Occupational Diseases	As per second schedule of WIBA up to a maximum of KSHS. 4,000,000/= per person
	6. Medical Expenses	KSHS. 200,000/= per person
	7. Funeral Expenses	KSHS. 100,000/= per person
	8. Excess	KSHS. 5,000 excluding claims for funeral expenses.

CLASS OF INSURANCE:	GROUP PERSONAL ACCIDENT – WIBA AND EMPLOYERS LIABILITY INSURANCE			
	7 TEMPORARY STAFF			
	DESCRIPTION	BENEFIT		
	1. Death	KSHS. 2,000,000		
	2. Permanent Total Disability	KSHS. 2,000,000		
	3. Medical Bills	KSHS. 1,000,000		
	4. Temporary Total Disablement	KSHS. 5,000 per week up to 20 weeks		
	5 NON-EXECUTIVE DIRECTORS			
	DESCRIPTION	BENEFIT		
	Death	KSHS. 5,000,000		
	Permanent Total Disability	KSHS. 5,000,000		
	Medical Bills	KSHS. 3,000,000		
	Temporary Total Disablement	KSHS. 40,000 up to 40 weeks		
	ACCUMULATION LIMIT:	DESCRIPTION	LIMIT (KSHS)	
		1.Any one Life	150,000,000	
		2.In the Aggregate Any one period	300,000,000	
GEOGRAPHICAL ARES:	Worldwide, 24 Hours			
SPECIAL CLAUSES:	1. Age Limits – 15 to 70 Years 2. Airfares for Treatment 3. Cancellation Notice – 30 days 4. Disappearance clause 5. Drugs Exclusion not to apply where the drugs are administered by a Medical Practitioner 6. Exposure 7. Including Hijack 8. Including Riot, Strike and Civil Commotion 9. Including Mountaineering (but excluding use of Ropes and Guides) 10. Including use of Motor Cycles (not for racing) 11. Payment on account 12. Repatriation Expenses – Limit KSHS. 100,000/= 13. Temporary Total Benefits payable in addition to Capital			

CLASS OF INSURANCE:	GROUP PERSONAL ACCIDENT – WIBA AND EMPLOYERS LIABILITY INSURANCE	
	Benefits 14.Trustees 15.Declaration of Actual Annual Earnings 16.Transportation of Employees to and from work and for social and recreation events organized by the Insured 17.Cancellation Notice 30 days 18.Jurisdiction clause – Kenya 19.Working outside the country temporarily, subject to the Jurisdiction clause 20.Terrorism, sabotage and political violence	
EMPLOYER'S LIABILITY EXTENSION:	The policy is extended to include legal liabilities incurred by the insured relating to any declared employee arising out of occupational accidents/contraction of scheduled diseases as specified in the policy. Cover including legal defense costs authorized by the Insurer.	
LIMITS OF LIABILITY:	DESCRIPTION	LIMIT (KSHS)
	1. Any One Employee	5,000,000
	2. Any One Accident	25,000,000
	3. Any One Period of Insurance	100,000,000
POLICY EXCESS:	KSHS. 25,000/= of Each and Every Claim	

Breakdown of annual gross pay – For calculating Group Personal Accident - WIBA and Employers Liability Insurance

KPRL DATA FOR WIBA-GPA POLICY 2027

No	CATEGORY	No of Staff	Annual Gross Pay (KSh)
1	COMMERCIAL	4	24,872,112
2	CONTRACT & PROCUREMENT	7	17,303,856
3	ENGINEERING	17	56,061,060
4	FINANCE	13	54,622,488
5	HEALTH SAFETY & ENVIRONMENT	5	20,084,616
6	HUMAN RESOURCES	6	21,603,180
7	LABORATORY	8	24,328,620
8	OPERATIONS	41	87,663,468
	TOTAL (KES)	101	306,539,400

Breakdown of annual gross pay – For calculating Group Life Policy

KPRL DATA - GROUP LIFE POLICY 2027

No	CATEGORY	No of Staff	Annual Basic Pay (KSh)
1	COMMERCIAL	4	19,684,476
2	CONTRACT & PROCUREMENT	7	14,945,004
3	ENGINEERING	17	49,588,740
4	FINANCE	13	47,098,704
5	HEALTH SAFETY & ENVIRONMENT	5	16,834,776
6	HUMAN RESOURCES	6	18,611,376
7	LABORATORY	8	20,633,772
8	OPERATIONS	41	71,464,596
	TOTAL	101	258,861,444

NO. 7 GROUP LIFE ASSURANCE POLICY

COVER SUMMARY: GROUP LIFE ASSURANCE POLICY		
COVER	Group Life Assurance	
	Riders	Critical Illness
		Last Expense
		Permanent Total Disability
ELIGIBILITY	All eligible employees of KENYA PETROLEUM REFINERY LIMITED	
NUMBER OF STAFF TO BE COVERED	101	
ANNUAL BASIC SALARIES	KES. 258,861,444	
SCOPE OF COVER	Duration	Twenty-Four (24) hour worldwide basis
	Group Life	Five (5) Years' Annual Salary
	Critical Illness	50% of the GLA Sum Assured (Maximum Kshs.12M)
	Last Expense	Kshs.100,000/- per Employee
	Permanent Total Disability (PTD)	Five (5) Years' Annual Salary
	Sums assured in excess of the Free Cover Limit of <u>KSHS.20,000,000.00</u> will be covered subject to submission of medical examination report <u>except</u> for death as a result of accident. Previous acceptance terms for members whose sum assured above this limit will be adopted.	
DEATH CLAIMS	Group Life claims will be settled within <u>five (5) working days</u> upon receipt of the original death certificate, copy of ID and original burial permit and also completion of the claim discharge form. Last Expense claims will be settled within 48-hours on notification. Notification letter from Kenya Petroleum Refinery Limited will be required.	

CRITICAL ILLNESS RIDER	An amount equivalent to 50% of the Sum Assured (Subject to a maximum of KSHS.12,000,000.00) will be paid on the <u>first-time</u> attack of: - ✓ Heart attack ✓ Cancer ✓ Stroke ✓ Kidney failure ✓ Coronary artery bypass surgery ✓ Paraplegia ✓ Paralysis ✓ Major organ transplant The following documents will be required: - • Personal Statement form issued by claimant. • Medical Attendant's Report by claimant's medical attendant. Pre-existing conditions are excluded and claim will be accepted after evaluation by a company appointed Doctor.
PERMANENT TOTAL DISABILITY (PTD) RIDER	• Covers injuries or disablement arising from an accident or natural illness/sickness • Benefit is payable up to the GLA sum assured payable as a lump sum or in sixty equal monthly instalments • Medical Report will be required
SPECIAL CLAUSE	There will be <u>no</u> exclusion for HIV/AIDS deaths or cover restriction for HIV/AIDS positive members.
WAITING PERIOD	None

OTHER CLAUSES	• Age limit: 18 – 70 years • Disappearance clause: Twelve months disappearance subject to production of sufficient evidence • Annual declaration of earnings • Cancellation period by either party: 90 Days • Formal Proposal Form: Waived • Suicide: Covered • Premium on Permanent Total Disability: Future premium waived for a member who is totally disabled as a result of an accident till the retirement age of 60 years or death whichever is earlier • Passive war, riots and terrorism risks are covered • Waiver of medical Requirement from Annual to after every Four years once a member of staff undergoes medical check up
EXCLUSIONS	• Active war risks • Intake of Illegal drugs • Aviation other than for transport purposes • Nuclear and atomic fission • Pre-existing conditions/illnesses • Disability while intoxicated by drugs or alcohol • Disability caused by criminal acts or self-inflicted injury • Disability caused by dangerous sports and pursuits

NO. 8 FIDELITY GUARANTEE INSURANCE

CLASS OF INSURANCE:	FIDELITY GUARANTEE INSURANCE	
SUMMARY OF COVER:	Indemnity against loss of money and/or stock or stores and other property caused by fraud or dishonesty of the insured employees.	
INTEREST AND LIMITS OF LIABILITY:	DESCRIPTION	LIMIT (KSHS)
	1.Any One Person	10,000,000
	2.Any One Period	40,000,000
	3.Collusion Limit	40,000,000
	4.Audit Fees / Claims Preparation costs	500,000
EXCESS/DEDUCTIBLE:	10% Each and Every Loss; Minimum KSHS.100,000/=.	
SPECIAL CLAUSES:	1. Automatic Reinstatement of Loss. 2. Automatic Additions / Deletions of Employees. 3. Cancellation Notice – 30 Days. 4. Collusion of Employees. 5. Discovery Period 12 Months after Termination of Employment and 6 Months after Lapse of Policy. 6. Reference clause. 7. Jurisdiction clause. 8. Including Loss of stores, stocks and other property	
SOME IMPORTANT POLICY EXCLUSIONS:	1. Loss arising from accounting errors or omissions. 2. Loss discovered twelve months after the expiry of insurance or termination of employment whichever occurs earlier. 3. Terrorism exclusion.	

NO. 9 BAILEES LIABILITY INSURANCE

CLASS OF INSURANCE:	BAILEES LIABILITY INSURANCE	
SUMMARY OF COVER:	Indemnity against insured's legal liability in respect of accidental loss/damage to crude oil, intermediates and finished products – in pipelines, tanks and plant (owned or leased)	
LIMITS OF INDEMNITY:	DESCRIPTION	LIMIT (KSHS)
	Any One Claim	400,000,000
	Any One Period of Indemnity	400,000,000
	Estimated Annual Turnover	1,200,000,000
EXCESS/DEDUCTIBLE:	2.5% of the Indemnity Limit.	
SPECIAL CLAUSES:	1. Cancellation Notice – 30 days 2. Customers' equipment 3. Goods Held in Trust or on Commission 4. Leased Premises 5. Liability for Sub-contractors and/or their Workmen	
SOME IMPORTANT POLICY EXCLUSIONS:	1. Political Risks Exclusion. 2. Terrorism Clause. 3. Millennium Endorsement.	

NO. 10 ALL RISKS (CLUB HOUSE) INSURANCE

CLASS OF INSURANCE:	ALL RISKS (CLUB HOUSE) INSURANCE	
INTEREST AND SUM INSURED:	DESCRIPTION	SUM INSURED (KSHS)
	Television set, CD Player, Decoder and Satellite Dish	150,000
	TOTAL SUM INSURED	150,000
SITUATION:	Anywhere in Kenya	
EXCESS/DEDUCTIBLE:	10% of Each Loss; Minimum KSHS.10,000/=	
SPECIAL CLAUSES:	1. Automatic Additions / Deletions clause. 2. Cancellation (30 days) clause. 3. Pairs and Sets clause. 4. Reinstatement of Loss clause. 5. Reinstatement Value clause. 6. Replacement Value clause. 7. Riot, Strike and Civil Commotion. 8. Unattended Vehicle clause (Locked Vehicle clause).	
SOME IMPORTANT POLICY EXCLUSIONS:	1. War and Allied Perils. 2. Derangement, Wear, Tear, Gradual Deterioration, Rust, Oxidation, Corrosion or Erosion. 3. External Data Media. 4. Nuclear Weapons Material. 5. Loss or Damage due to Fire or Lightning.	

NO. 11 ALL RISKS (COMPANY ASSETS) INSURANCE

CLASS OF INSURANCE:	ALL RISKS (COMPANY ASSETS) INSURANCE	
SUMMARY OF COVER:	Indemnity against loss of or damage to the specified property as a result of any cause not excluded by the policy.	
INTEREST AND SUM INSURED:	DESCRIPTION	SUM INSURED (KSHS)
	On all movable items comprising mainly of, but not limited to computers, laptops, tablets etc. as per specified list, the property of the insured and/or held in trust of commission	4,588,394
	TOTAL SUM INSURED	4,588,394
SITUATION:	Worldwide	
EXCESS/DEDUCTIBLE:	10% of Each and Every Loss; Minimum KSHS.10,000/=	
SPECIAL CLAUSES:	1. Automatic Additions / Deletions clause. 2. Cancellation (30 days) clause. 3. Pairs and Sets clause. 4. Reinstatement of Loss clause. 5. Reinstatement Value clause. 6. Replacement Value clause. 7. Riot, Strike and Civil Commotion. 8. Unattended Vehicle clause (Locked Vehicle clause).	
SOME IMPORTANT POLICY EXCLUSIONS:	1. War and Allied Perils. 2. Derangement, Wear, Tear, Gradual Deterioration, Rust, Oxidation, Corrosion or Erosion. 3. External Data Media. 4. Nuclear Weapons Material. 5. Loss or Damage due to Fire or Lightning.	

NO. 12 CONTRACTORS ALL RISKS INSURANCE

CLASS OF INSURANCE:	CONTRACTORS ALL RISKS INSURANCE	
SUMMARY OF COVER:	Indemnity against all types of sudden and unforeseen losses or damage to the works and materials including pre-storage hazards.	
INTEREST INSURED:	KPRL as Principal, all site contractors, sub-contractors and consultants.	
LIMITS OF INDEMNITY:	DESCRIPTION	LIMIT (KSHS)
	Any Project	30,000,000
	Third Party Liability	5,000,000
	ESTIMATED ANNUAL TURNOVER	200,000,000
AREA LIMITS:	Kenya	
BASIS OF VALUATION:	Reinstatement Value	
EXCESS/DEDUCTIBLE:	10% Each and Every Loss Minimum KSHS. 250,000/=	
SPECIAL CLAUSES:	1. All Risks including Earthquake, Floods, Volcano, etc. 2. Automatic Reinstatement of Loss 3. Cross Liability 4. Debris Removal – KSHS. 100,000/= 5. Expediting Expenses. 6. Maintenance Visits – 12 months 7. Riot, Strike and Civil Commotion 8. Subject to Declaration per Contract	

NO. 13 DOMESTIC PACKAGE (MANAGEMENT HOUSES) INSURANCE

CLASS OF INSURANCE:	DOMESTIC PACKAGE (MANAGEMENT HOUSES) INSURANCE	
SUMMARY OF COVER:	Loss of or damage to property insured from any unforeseen cause such as but not restricted to all types of fire, lightning, full explosion, earthquake, (fire, shock and volcanic eruption), bush fire, spontaneous combustion, subterranean fire, all types of impact (aerial, land, etc), riot, strike malicious damage, theft, larceny, burglary, all types of water damage and special perils A – H	
LOCATION;	As per attached schedule	
CONSTRUCTION:	On Houses of First-Class Construction occupied as Residential Premises	
INTEREST AND SUM INSURED:	DESCRIPTION	SUM INSURED (KSHS)
	1.Buildings and Outbuildings	100,000,000
	Client to provide a schedule	
	2.Contents	17,000,000
	3.Owner's Liability	2,000,000
BASIS OF VALUATION:	4.Occupiers Liability	2,000,000
	DESCRIPTION	BASIS OF VALUATION
	1.Contents Section	Replacement
	2.Buildings	Reinstatement
SPECIAL CLAUSES:	3.Liability Claims	Indemnity
	1. Accidental Error and Omission.	
	2. Breach of Conditions and Warranties.	
	3. Bush Fire.	
	4. Cancellation 30 Days.	
	5. Fire Brigade Charges	
	6. Malicious Damage	
	7. Reinstatement clause/ Replacement	
	8. Riot, Strike and Civil Commotion	
	9. Temporary Removal clause	
	10. Tenants clause either with the client as a tenant or the client as the owner	
	11. Alternative Premises	
	12. Excess applicable to Satellite Dish only	
	13. 85% Condition of Average	
	14. 72 Hours clause	
	15. Pairs and sets clause	

NO. 14 DOMESTIC PACKAGE (STAFF HOUSES) INSURANCE

PROCURING ENTITY	KENYA PETROLEUM REFINERIES LIMITED	
CLASS OF INSURANCE:	DOMESTIC PACKAGE (STAFF HOUSES) INSURANCE	
SUMMARY OF COVER:	Loss of or damage to property insured from any unforeseen cause such as but not restricted to all types of fire, lightning, full explosion, earthquake, (fire, shock and volcanic eruption), bush fire, spontaneous combustion, subterranean fire, all types of impact (aerial, land, etc), riot, strike malicious damage, theft, larceny, burglary, all types of water damage and special perils A – H	
LOCATION;	As per schedule	
CONSTRUCTION:	On Houses of First-Class Construction occupied as Residential Premises	
SUM ASSURED	BUILDINGS KSHS. 6,750,000	
BASIS OF VALUATION:	DESCRIPTION	BASIS OF VALUATION
	Contents Section	Replacement
	Buildings	Reinstatement
	Liability Claims	Indemnity

NO. 15 MONEY INSURANCE

CLASS OF INSURANCE:	MONEY INSURANCE	
SUMMARY OF COVER:	Loss of money belonging to the insured or for which they are responsible in the situation specified and loss of or damage to safes from any cause.	
DEFINITION OF MONEY:	Cash, Bank Notes, Current Postage and Revenue Stamps, Credit Card Vouchers, Travelers' cheques, Foreign Currency equivalent and any document exchangeable for cash at their face value.	
AREA LIMIT:	Worldwide – Subject to Kenya Jurisdiction	
LIMITS OF LIABILITY:	DESCRIPTION	LIMIT (KSHS)
	Money in Transit from premises to bank and vice versa until paid out	1,000,000
	Money in premises during Business Hours	1,000,000
	Money in Locked safe/strong rooms outside Business Hours	1,000,000
	ESTIMATED ANNUAL CARRY	10,000,000
BASIS OF VALUATION:	Indemnity	
EXCESS/DEDUCTIBLE	10% Each and Every Loss Minimum KSHS. 10,000/=	
SPECIAL CLAUSES:	1. Hold-up 2. Cost of Replacement of Lost Safe Keys 3. Fire, Explosion, Earthquake and All Special Perils 4. Infidelity of Employees – Discovery Period 14 working days 5. Policy subject to Annual Declaration of Total Cash Carried and Premium Adjustment 6. Riot, Strike and Civil Commotion 7. Cash Records held elsewhere other than safe 8. Excluding Clerical or Accounting Errors 9. Transit Warranty for amount in excess of the limit covered.	
SOME IMPORTANT POLICY EXCLUSIONS:	1. War and Allied Perils. 2. Derangement, Wear and Tear. 3. Loss due to Fire or Lightning. 4. Loss of Data or External Data Media.	

NO. 16 MOTOR PRIVATE (COMPANY CARS) COMPREHENSIVE INSURANCE

CLASS OF INSURANCE:	MOTOR PRIVATE (COMPANY CARS) COMPREHENSIVE INSURANCE															
SUMMARY OF COVER:	Indemnity against loss of or damage to and legal liability to third parties arising out of use of motor private vehicles owned or operated by the Insured.															
INTEREST AND SUM INSURED:																
	<table><tr><td colspan="2">NO</td><td>DESCRIPTION</td><td>VALUE (KSHS)</td></tr><tr><td>1.</td><td>Toyota Prado</td><td>KBP 825D</td><td>2,700,000</td></tr><tr><td>2.</td><td>Nissan X-Trail</td><td>KBH 530T</td><td>720,000</td></tr></table>				NO		DESCRIPTION	VALUE (KSHS)	1.	Toyota Prado	KBP 825D	2,700,000	2.	Nissan X-Trail	KBH 530T	720,000
	NO		DESCRIPTION	VALUE (KSHS)												
	1.	Toyota Prado	KBP 825D	2,700,000												
2.	Nissan X-Trail	KBH 530T	720,000													
LIMITS OF LIABILITY:	DESCRIPTION			LIMIT (KSHS)												
	1. Third Party Persons			Unlimited												
	2.Third Party Property Damage			5,000,000												
	3.Passenger Liability a.Any One Person b.Any one Event			3,000,000 20,000,000												
	4. Towing Charges			50,000												
	5.Authorized Repair Limit			50,000												
	6.Medical Expenses			50,000												
	7.Windscreen			50,000												
	8.Radio			50,000												
	9.Car Hire Charges (Subject to Time Excess for five (5) Days)			50,000												
SITUATION:	Kenya															
SPECIAL CONDITIONS:	1. Riot, Strike and Civil Commotion. 2. Average clause. 3. Agreed Value clause. 4. Replacement Parts clause. 5. Legal Liability of Passengers for Acts of Negligence. 6. Anti-Theft Device Warranty. 7. Passenger Legal Liability. 8. Special Perils. 9. Motor Trader Endorsement.															

CLASS OF INSURANCE:	MOTOR PRIVATE (COMPANY CARS) COMPREHENSIVE INSURANCE	
	10. Anti- theft Devices warranty 11. Cancellation Notice 30 Days 12. Duty and/or Value Added Tax clause 13. No Blame No Excess	
EXCESS:	DESCRIPTION	EXCESS
	Own Damage	2.5% of Value Minimum KSHS. 15,000/= Maximum KSHS. 1000,000/=
	Theft with Anti-Theft Device	10% of Value Minimum KSHS. 20,000/=
	Theft without Anti-Theft Device	20% of Value Minimum KSHS. 20,000/=
	Third Party Liability	KSHS. 7,500/=
	Young and Inexperienced Drivers	KSHS. 5,000/= Additional Excess
	Car Hire in case of an Accident	5 Days
SOME IMPORTANT POLICY EXCLUSIONS:	1. Confiscation by Government or any attempt threat. 2. Nuclear Weapons Material, Ionizing, Radiation or Radioactivity Contamination. 3. Carriage of Passengers for Hire or Reward. 4. Damage to tyres unless the motor vehicle is damaged at the same time.	

NO. 17 MOTOR COMMERCIAL (PICK-UPS AND VAN) THIRD PARTY ONLY INSURANCE

CLASS OF INSURANCE:	MOTOR COMMERCIAL (PICK-UPS AND VAN) THIRD PARTY ONLY INSURANCE												
SUMMARY OF COVER:	Indemnity following loss or accidental damage to and legal liability to third parties arising out of use of motor commercial vehicles owned or operated by the insured.												
INTEREST AND SUM INSURED:	As per attached schedule												
LIMITS OF LIABILITY:	<table> <tr> <th>DESCRIPTION</th><th>LIMIT (KSHS)</th></tr> <tr> <td>1.Third Party Persons</td><td>Unlimited</td></tr> <tr> <td>2.Third Party Property</td><td>5,000,000</td></tr> <tr> <td>3.Passenger Legal Liability</td><td></td></tr> <tr> <td> Any One Person</td><td>3,000,000</td></tr> <tr> <td> Any One Event</td><td>20,000,000</td></tr> </table>	DESCRIPTION	LIMIT (KSHS)	1.Third Party Persons	Unlimited	2.Third Party Property	5,000,000	3.Passenger Legal Liability		Any One Person	3,000,000	Any One Event	20,000,000
DESCRIPTION	LIMIT (KSHS)												
1.Third Party Persons	Unlimited												
2.Third Party Property	5,000,000												
3.Passenger Legal Liability													
Any One Person	3,000,000												
Any One Event	20,000,000												
GEOGRAPHICAL AREA:	Kenya												
EXCESS/DEDUCTIBLE:	<table> <tr> <th>DESCRIPTION</th><th>EXCESS</th></tr> <tr> <td>Young / Inexperienced Drivers</td><td>KSHS. 7,500/=</td></tr> <tr> <td>Third Party Property Damage</td><td>KSHS. 10,000/=</td></tr> </table>	DESCRIPTION	EXCESS	Young / Inexperienced Drivers	KSHS. 7,500/=	Third Party Property Damage	KSHS. 10,000/=						
DESCRIPTION	EXCESS												
Young / Inexperienced Drivers	KSHS. 7,500/=												
Third Party Property Damage	KSHS. 10,000/=												
SPECIAL CLAUSES:	1. Cancellation Notice 30 Days. 2. Motor Contingent. 3. Legal Liability for Luggage and Personal Property of passengers 4. Including Liability to Passengers. 5. Endorsement No.19K and 19M												
SOME IMPORTANT POLICY EXCLUSIONS:	1. Carriage of Passengers for Hire or Reward. 2. War and Associated Perils. 3. Consequential Loss. 4. Acts of Terrorism.												

NO. 18 MOTOR COMMERCIAL (TRUCKS AND TRAILERS) THIRD PARTY ONLY INSURANCE

CLASS OF INSURANCE:	MOTOR COMMERCIAL (TRUCKS AND TRAILERS) THIRD PARTY ONLY INSURANCE												
SUMMARY OF COVER:	Indemnity following loss or accidental damage to and legal liability to third parties arising out of use of motor commercial vehicles owned or operated by the insured.												
INTEREST AND SUM INSURED:	As per attached schedule												
LIMITS OF LIABILITY:	<table> <tr> <th>DESCRIPTION</th><th>LIMIT (KSHS)</th></tr> <tr> <td>1.Third Party Persons</td><td>Unlimited</td></tr> <tr> <td>2.Third Party Property</td><td>5,000,000</td></tr> <tr> <td>3.Passenger Legal Liability</td><td></td></tr> <tr> <td> a. Any One Person</td><td>3,000,000</td></tr> <tr> <td> b. Any One Event</td><td>20,000,000</td></tr> </table>	DESCRIPTION	LIMIT (KSHS)	1.Third Party Persons	Unlimited	2.Third Party Property	5,000,000	3.Passenger Legal Liability		a. Any One Person	3,000,000	b. Any One Event	20,000,000
DESCRIPTION	LIMIT (KSHS)												
1.Third Party Persons	Unlimited												
2.Third Party Property	5,000,000												
3.Passenger Legal Liability													
a. Any One Person	3,000,000												
b. Any One Event	20,000,000												
GEOGRAPHICAL AREA:	Kenya												
EXCESS/DEDUCTIBLE:	<table> <tr> <th>DESCRIPTION</th><th>EXCESS</th></tr> <tr> <td>Young / Inexperienced Drivers</td><td>KSHS. 7,500/=</td></tr> <tr> <td>Third Party Property Damage</td><td>KSHS. 10,000/=</td></tr> </table>	DESCRIPTION	EXCESS	Young / Inexperienced Drivers	KSHS. 7,500/=	Third Party Property Damage	KSHS. 10,000/=						
DESCRIPTION	EXCESS												
Young / Inexperienced Drivers	KSHS. 7,500/=												
Third Party Property Damage	KSHS. 10,000/=												
SPECIAL CLAUSES:	1. Cancellation Notice 30 Days. 2. Excluding unspecified trailers 3. Legal Liability for Luggage and Personal Property of passengers 4. Including Liability to Passengers. 5. Endorsement No.19K and 19M												
SOME IMPORTANT POLICY EXCLUSIONS:	1. Carriage of Passengers for Hire or Reward. 2. War and Associated Perils. 3. Consequential Loss. 4. Acts of Terrorism.												

NO. 19 MOTOR COMMERCIAL (AMBULANCE) THIRD PARTY ONLY INSURANCE

CLASS OF INSURANCE:	MOTOR COMMERCIAL (AMBULANCE) THIRD PARTY ONLY INSURANCE												
SUMMARY OF COVER:	Indemnity following loss or accidental damage to and legal liability to third parties arising out of use of motor commercial vehicles owned or operated by the insured.												
INTEREST AND SUM INSURED:	As per attached schedule												
LIMITS OF LIABILITY:	<table> <tr> <th>DESCRIPTION</th><th>LIMIT (KSHS)</th></tr> <tr> <td>1.Third Party Persons</td><td>Unlimited</td></tr> <tr> <td>2.Third Party Property</td><td>5,000,000</td></tr> <tr> <td>3.Passenger Legal Liability</td><td></td></tr> <tr> <td> a. Any One Person</td><td>3,000,000</td></tr> <tr> <td> b. Any One Event</td><td>20,000,000</td></tr> </table>	DESCRIPTION	LIMIT (KSHS)	1.Third Party Persons	Unlimited	2.Third Party Property	5,000,000	3.Passenger Legal Liability		a. Any One Person	3,000,000	b. Any One Event	20,000,000
DESCRIPTION	LIMIT (KSHS)												
1.Third Party Persons	Unlimited												
2.Third Party Property	5,000,000												
3.Passenger Legal Liability													
a. Any One Person	3,000,000												
b. Any One Event	20,000,000												
GEOGRAPHICAL AREA:	Kenya												
EXCESS/DEDUCTIBLE:	<table> <tr> <th>DESCRIPTION</th><th>EXCESS</th></tr> <tr> <td>Young / Inexperienced Drivers</td><td>KSHS. 7,500/=</td></tr> <tr> <td>Third Party Property Damage</td><td>KSHS. 10,000/=</td></tr> </table>	DESCRIPTION	EXCESS	Young / Inexperienced Drivers	KSHS. 7,500/=	Third Party Property Damage	KSHS. 10,000/=						
DESCRIPTION	EXCESS												
Young / Inexperienced Drivers	KSHS. 7,500/=												
Third Party Property Damage	KSHS. 10,000/=												
SPECIAL CLAUSES:	1. Cancellation Notice 30 Days. 2. Excluding unspecified trailers 3. Legal Liability for Luggage and Personal Property of passengers 4. Including Liability to Passengers. 5. Endorsement No.19K and 19M												
SOME IMPORTANT POLICY EXCLUSIONS:	1. Carriage of Passengers for Hire or Reward. 2. War and Associated Perils. 3. Consequential Loss. 4. Acts of Terrorism.												

NO. 20 MOTOR COMMERCIAL (FIRE ENGINE) COMPREHENSIVE

CLASS OF INSURANCE:	MOTOR COMMERCIAL (FIRE ENGINES) COMPREHENSIVE				
SUMMARY OF COVER:	Indemnity against loss of or damage to and legal liability to third parties arising out of use of motor private vehicles owned or operated by the Insured.				
INTEREST AND SUM INSURED:	NO			DESCRIPTION	VALUE (KSHS)
	1.	BEI BEN (Fire Engine)		KDU 661L	27,982,755
LIMITS OF LIABILITY:	DESCRIPTION				LIMIT (KSHS)
	1.Third Party Persons				Unlimited
	2.Third Party Property				5,000,000
	3.Passenger Legal Liability a. Any One Person b. Any One Event				3,000,000 20,000,000
GEOGRAPHICAL AREA:	Kenya				
EXCESS/DEDUCTIBLE:	DESCRIPTION				EXCESS
	Young / Inexperienced Drivers				KSHS. 7,500/=
	Third Party Property Damage				KSHS. 10,000/=
SPECIAL CLAUSES:	1. Cancellation Notice 30 Days. 2. Excluding unspecified trailers 3. Legal Liability for Luggage and Personal Property of passengers 4. Including Liability to Passengers. 5. Endorsement No.19K and 19M				
SOME IMPORTANT POLICY EXCLUSIONS:	1. Carriage of Passengers for Hire or Reward. 2. War and Associated Perils. 3. Consequential Loss. 4. Acts of Terrorism.				

NO. 21 MOTOR COMMERCIAL (FIRE ENGINES & CRANES) THIRD PARTY ONLY INSURANCE

CLASS OF INSURANCE:	MOTOR COMMERCIAL (FIRE ENGINES & CRANES) THIRD PARTY ONLY INSURANCE	
SUMMARY OF COVER:	Indemnity following loss or accidental damage to and legal liability to third parties arising out of use of motor commercial vehicles owned or operated by the insured.	
INTEREST AND SUM INSURED:	As per attached schedule	
LIMITS OF LIABILITY:	DESCRIPTION	LIMIT (KSHS)
	1.Third Party Persons	Unlimited
	2.Third Party Property	5,000,000
	3.Passenger Legal Liability	
	a. Any One Person	3,000,000
	b. Any One Event	20,000,000
GEOGRAPHICAL AREA:	Kenya	
EXCESS/DEDUCTIBLE:	DESCRIPTION	EXCESS
	Young / Inexperienced Drivers	KSHS. 7,500/=
	Third Party Property Damage	KSHS. 10,000/=
SPECIAL CLAUSES:	1. Cancellation Notice 30 Days. 2. Excluding unspecified trailers 3. Legal Liability for Luggage and Personal Property of passengers 4. Including Liability to Passengers. 5. Endorsement No.19K and 19M	
SOME IMPORTANT POLICY EXCLUSIONS:	1. Carriage of Passengers for Hire or Reward. 2. War and Associated Perils. 3. Consequential Loss. 4. Acts of Terrorism.	

NO. 22 MOTOR PRIVATE (STAFF) INSURANCE

CLASS OF INSURANCE:	MOTOR PRIVATE (STAFF OWNED) INSURANCE	
SUMMARY OF COVER:	Indemnity against loss of or damage to and legal liability to third parties arising out of use of motor private vehicles owned or operated by the Insured.	
INTEREST AND SUM INSURED:	As per attached Schedule.	
LIMITS OF LIABILITY:	DESCRIPTION	LIMIT (KSHS)
	1.Third Party Persons	Unlimited
	2.Third Party Property Damage	25,000,000
	3.Passenger Liability	
	a. Any One Person	5,000,000
	b. Any one Event	50,000,000
	4.Towing Charges	50,000
	5.Authorized Repair Limit	50,000
	6.Medical Expenses	50,000
	7.Windscreen	50,000
	8.Radio Cassette	50,000
	9.Car Hire	30,000 subject to 3 days excess
SITUATION:	Kenya	
SPECIAL CONDITIONS:	1. Riot, Strike and Civil Commotion. 2. Average clause. 3. Market Value clause. 4. Replacement Parts clause. 5. Legal Liability of Passengers for Acts of Negligence. 6. Anti-Theft Device Warranty. 7. Passenger Legal Liability. 8. Special Perils. 9. Motor Trader Endorsement. 10.No Blame No Excess 11.Free Valuation 12.Basis of Cover - Agreed Value	

CLASS OF INSURANCE:	MOTOR PRIVATE (STAFF OWNED) INSURANCE	
EXCESS:	DESCRIPTION	EXCESS
	Own Damage	2.5% of Value Minimum KSHS. 15,000/= Maximum KSHS. 100,000/=
	Theft with Anti-Theft Device	10% of Value Minimum KSHS. 20,000/=
	Theft without Anti-Theft Device	20% of Value Minimum KSHS. 20,000/=
	Third Party Liability	KSHS. 7,500/=
	Young and Inexperienced Drivers	KSHS. 5,000/= Additional Excess
SOME IMPORTANT POLICY EXCLUSIONS:	1. War & Allied Perils. 2. Detention Seizure, Confiscation or any attempt thereat. 3. Nuclear Weapons Material, Ionizing, Radiation or Radioactivity Contamination. 4. Carriage of Passengers for Hire or Reward. 5. Damage to tyres unless the motor vehicle is damaged at the same time.	

NO. 23 MARINE CARGO – OPEN COVER INSURANCE

PROCURING ENTITY:	KENYA PETROLEUM REFINERIES LIMITED							
CLASS OF INSURANCE:	MARINE CARGO – OPEN COVER INSURANCE							
PERIOD OF INSURANCE:	ALWAYS OPEN							
SUMMARY OF COVER:	Indemnity against loss of or damage to property of the insured whilst in transit by means of the specified conveyance within the geographical limits specified in the policy.							
INTEREST AND SUM INSURED:	Machinery, Spares, Laboratory Equipment, Chemicals in Bulk.							
LIMITS:	<table><tr><th>DESCRIPTION</th><th>AMOUNT (KSHS)</th></tr><tr><td>Any One Conveyance</td><td>100,000,000</td></tr><tr><td>Any One Location</td><td>100,000,000</td></tr></table>		DESCRIPTION	AMOUNT (KSHS)	Any One Conveyance	100,000,000	Any One Location	100,000,000
DESCRIPTION	AMOUNT (KSHS)							
Any One Conveyance	100,000,000							
Any One Location	100,000,000							
CONVEYANCE:	Approved Steamer and/or Steamers and/or Airfreight and/or Parcel Post and/or Road and/or Conveyances.							

LIST OF MOTOR VEHICLES**1. Motor Private (STAFF VEHICLES) COMPREHENSIVE INSURANCE**

No.	Vehicle Reg. no.	Value	Cover
1	KBS 960E	1,080,000	Comprehensive
2	KDW 919S	3,600,000	Comprehensive
3	KDD 456U	680,000	Comprehensive
4	KCK 074E	690,000	Comprehensive
5	KCG 447Q	560,000	Comprehensive
6	KBG 458V	330,000	Comprehensive
7	KCJ 893S	670,000	Comprehensive
8	KCY 569A	900,000	Comprehensive
9	KDD 477R	1,860,000	Comprehensive
10	KDQ 733Y	2,430,000	Comprehensive
11	KBH 896X	480,000	Comprehensive
12	KBS 726A	740,000	Comprehensive
13	KCN 685P	400,000	Comprehensive
14	KCL 682C	620,000	Comprehensive
15	KCY 578U	850,000	Comprehensive
16	KDK 891E	1,280,000	Comprehensive
17	KDD 665J	620,000	Comprehensive
18	KDR 161 J	2,700,000	Comprehensive
19	KCS 778X	620,000	Comprehensive
20	KDP 819M	1,450,000	Comprehensive
21	KDQ 009P	3,200,000	Comprehensive
22	KCN 549N	400,000	Comprehensive
23	KDH 643 Q	1,300,000	Comprehensive

2. Motor Private (COMPANY VEHICLES) COMPREHENSIVE INSURANCE

REG NO	MAKE	VALUE (KES)
KBH 530T	NISSAN X-TRAIL	720,000
KBP 825D	TOYOTA PRADO	2,700,000

3. Motor Commercial – (FIRE ENGINES) COMPREHENSIVE INSURANCE

REG NO	MAKE	VALUE (KES)
KDU 661L	BEI BEN	27,982,755

4. Motor Private (COMPANY) THIRD PARTY INSURANCE

REG NO	MAKE
KBP 497S	TOYOTA PREMIO

5. Motor Commercial – Pick-ups and Vans (THIRD PARTY)

REG NO	MAKE
KAX 534C	ISUZU P/UP
KAX 536C	ISUZU P/UP
KAU 951G	ISUZU P/UP
KBL 191U	NISSAN MATATU
KAW 152X	TOYOTA P/UP
KAU 873S	ISUZU P/UP
KCJ 254F	TOYOTA SUCCEED

6. Motor Commercial – (FIRE ENGINES) THIRD PARTY ONLY INSURANCE

REG NO	MAKE
KAN 953J	FIRE ENGINE
KZV 009	FIRE ENGINE
KAR 615D	FIRE ENGINE
KAQ 428N	GULLEY SUCKER
KBU 738K	FOAM NURSER
KBU 861G	FIRE TENDER

7. Motor Commercial – (TRUCKS & TRAILERS) THIRD PARTY ONLY INSURANCE

REG NO	MAKE
KYM 837	TRACTOR M. FERGUSON
ZB 4462	SAMSON TANKER

8. Motor Commercial - (AMBULANCE) THIRD PARTY ONLY INSURANCE

REG NO	MAKE
KBS 594F	AMBULANCE

PART 2 – TENDER FORMS

SECTION III: TENDER SUBMISSION AND TENDER FORMS

Tenderers shall complete and submit the following forms as part of their tender submission. Forms may be reproduced on the Tenderer's letterhead provided all required information is retained.

FORM 1: TENDER SUBMISSION FORM

Date: _____

Tender Reference No.: _____

To: Supply Chain Manager, Kenya Petroleum Refineries Limited, Refinery Road, Mombasa, Kenya.

We, the undersigned, offer to provide the following services in accordance with the Tender Documents:

[Description of Services as per Service Specifications]

We confirm that:

- We have read, understood and accept all terms and conditions of the Tender Documents, including the Service Specifications and Scope of Work;
- Our Technical Tender and Financial Tender are attached hereto and form part of this submission;
- Our tender is valid for the period stated in the TDS;
- We have not engaged in and will not engage in corrupt, fraudulent, collusive or coercive practices;
- We have no conflict of interest, or have fully disclosed all conflicts of interest in Form 7;
- We are not debarred by KPRL or any regulatory authority;
- All information provided in this tender is true, accurate and complete;
- We hold all licences and regulatory approvals required to deliver the services;
- We will maintain all required insurances throughout the contract period;
- We will provide the Performance Security within ten (10) working days of contract signing (where required);
- We commit to comply with KPRL's HSE policies, Data Protection Policy and all applicable Kenyan laws.

The total proposed price for providing the services (exclusive of VAT) is:

KES _____ (in words: _____)

Authorised Signature: _____

Name and Title: _____

Name of Firm / Tenderer: _____

Address: _____

Telephone: _____ Email: _____

Company Seal / Stamp (if applicable): _____

FORM 2: TENDERER INFORMATION / COMPANY PROFILE

Information Category	Details
Full Registered Name of Firm	
Type of Entity	Company / Partnership / Sole Proprietorship / JV
Country of Incorporation / Registration	
Date of Incorporation / Registration	
Certificate of Incorporation / Business Registration No.	
KRA PIN Certificate No.	
VAT Registration Number (if registered)	
Physical / Registered Office Address	
Postal Address	
Telephone	
Email	
Website	
Contact Person for this Tender	
Number of Operational Staff (Kenya)	
Number of Supervisory/Management Staff (Kenya)	
Year Established	
Relevant Trade / Regulatory Licences Held	e.g. PSRA, NEMA, KEBS – list all
Professional / Industry Body Membership(s)	e.g. KAM, KSIA, KAFM – list all
Are you a JV / Consortium?	Yes / No (if yes, complete Form 3)

FORM 3: JV / CONSORTIUM AGREEMENT SUMMARY – NOT APPLICABLE

Complete where Tenderer is a JV or Consortium. Full JV Agreement to be attached.

No.	Member Firm Name	Country of Registration	Role	Share of Work (%)
1			Lead / Member	
2			Lead / Member	
3			Lead / Member	

Lead Member (authorised to bind JV): _____

All JV members are jointly and severally liable for full performance of the Contract. Signed by all members with company seals attached.

FORM 4: TECHNICAL TENDER**Section A – Service Delivery Plan**

Describe in detail how you will deliver the required services, covering your operational processes, quality management system, performance monitoring approach and service continuity / contingency arrangements.

[Tenderer to complete]

Section B – Staffing Plan

Position / Grade	No. of Staff	Qualifications	Experience (Years)	Kenyan National (Y/N)
Site Supervisor				
Senior Operative				
Operative				
Support / Admin				

Section C – Key Personnel CVs

Provide signed CVs for all supervisory and management personnel. Each CV shall include: full name; qualifications; professional licences or certifications; years of relevant experience; and at least two (2) references from prior similar assignments.

Section D – Equipment and Resources Schedule

Equipment / Resource	Description / Specification	Quantity	Owned / Leased	Age / Condition

Section E – Method Statement

Provide a step-by-step method statement covering: mobilisation and induction; day-to-day service delivery sequence; HSE risk assessment and controls; emergency and incident response procedures; demobilisation.

[Tenderer to complete]

Section F – Company Experience (Similar Assignments – Last 5 Years)

Client Name	Contract Description	Contract Value (KES)	Period	Contact Person / Telephone

Section G – Licences, Certifications and Regulatory Approvals

List all licences, permits, certifications and regulatory approvals relevant to the services, attaching copies:

Licence / Certificate	Issuing Authority	Licence Number	Issue Date	Expiry Date

FORM 5: FINANCIAL TENDER / SCHEDULE OF PREMIUMS

1	2	3		4	5	6	7
No of item to be insured	Description of item to be insured	Value of item to be insured	Major contingencies requiring insurance	Insurance period	Insurance Premium per specified period (Tender Price)	Price discount (if any)	Total Tender Price for Insurance Service (Col. 5-6)
No 1	Industrial All Risks Insurance	As per scope	As per scope	1 st Jan 2027 to 31 st Dec 2027			
No 2	General Public Liability	As per scope	As per scope	1 st Jan 2027 to 31 st Dec 2027			
No 3	General 3 rd Party Liability	As per scope	As per scope	1 st Jan 2027 to 31 st Dec 2027			
No 4	GROUP LIFE ASSURANCE	As per scope	As per scope	1 st Jan 2027 to 31 st Dec 2027			
No 5	GROUP PERSONAL ACCIDENT – WIBA AND EMPLOYERS LIABILITY	As per scope	As per scope	1 st Jan 2027 to 31 st Dec 2027			

No 6	DIRECTORS' & OFFICERS' LIABILITY INSURANCE	As per scope	As per scope	1 st Jan 2027 to 31 st Dec 2027			
No 7	MEDICAL INSURANCE (DIRECTORS)	As per scope	As per scope	1 st Jan 2027 to 31 st Dec 2027			
No 8	FIDELITY GUARANTEE INSURANCE	As per scope	As per scope	1 st Jan 2027 to 31 st Dec 2027			
No 9	BAILEES' LIABILITY	As per scope	As per scope	1 st Jan 2027 to 31 st Dec 2027			
No 10	ALL RISKS (CLUB HOUSE)	As per scope	As per scope	1 st Jan 2027 to 31 st Dec 2027			
No 11	ALL RISKS (COMPANY ASSETS)	As per scope	As per scope	1 st Jan 2027 to 31 st Dec 2027			
No 12	CONTRACTORS ALL RISKS	As per scope	As per scope	1 st Jan 2027 to 31 st Dec 2027			
No 13	DOMESTIC PACKAGE (STAFF HOUSES)	As per scope	As per scope	1 st Jan 2027 to 31 st Dec 2027			

No 14	DOMESTIC PACKAGE (MANAGEMENT HOUSES)	As per scope	As per scope	1 st Jan 2027 to 31 st Dec 2027			
No 15	MONEY INSURANCE	As per scope	As per scope	1 st Jan 2027 to 31 st Dec 2027			
No 16	MARINE CARGO – OPEN COVER	As per scope	As per scope	1 st Jan 2027 to 31 st Dec 2027			
No 17	MOTOR PRIVATE (STAFF) COMPREHENSIVE - WITH COMPANY INTEREST	As per scope	As per scope	1 st Jan 2027 to 31 st Dec 2027			
No 18	MOTOR PRIVATE (STAFF owned) COMPREHENSIVE - WITHOUT COMPANY INTEREST	As per scope	As per scope	1 st Jan 2027 to 31 st Dec 2027			
No 19	MOTOR PRIVATE (COMPANY owned) COMPREHENSIVE	As per scope	As per scope	1 st Jan 2027 to 31 st Dec 2027			

No 20	MOTOR COMMERCIAL (PICK-UPS AND VANS) THIRD PARTY	As per scope	As per scope	1 st Jan 2027 to 31 st Dec 2027			
No 21	MOTOR COMMERCIAL (FIRE ENGINES & CRANES) THIRD PARTY	As per scope	As per scope	1 st Jan 2027 to 31 st Dec 2027			
No 22	Motor Commercial (Trucks and Trailers) Third Party	As per scope	As per scope	1 st Jan 2027 to 31 st Dec 2027			
No 23	MOTOR COMMERCIAL (AMBULANCE) THIRD PARTY	As per scope	As per scope	1 st Jan 2027 to 31 st Dec 2027			
						Grand Total for ALL Insurance Service (KSHS)	
						Grand Total for ALL Insurance Service (USD)	

NOTE: TRANSFER THE GRAND TOTAL (S) TO THE TENDER SUBMISSION FORM

Name of authorized representative of the tenderer: Signature: Date and stamp:

NOTES ON FINANCIALS:

- 1) All premiums should be inclusive of taxes and levies
- 2) Price all items completely
- 3) Partial pricing may be grounds for rejection
- 4) The Grand Total(s) to be indicated on the Tender Submission Form
- 5) The rates shall remain valid and unchanged during the period of the contract

Name of authorized representative of the tenderer:

Signature: **Date and stamp:**

Note: Unit rates shall be used for pricing variations/additions to the scope. All rates shall be inclusive of labour, materials, consumables, equipment, overheads and profit unless otherwise stated.

FORM 6: TENDER SECURITY / TENDER SECURING DECLARATION

(Complete as applicable – Bank Guarantee or Tender Securing Declaration per TDS requirement)
BANK GUARANTEE FOR TENDER SECURITY

[Letterhead of Issuing Bank] | Date: _____

To: Kenya Petroleum Refineries Limited

WHEREAS [Name of Tenderer] ('the Tenderer') has submitted a tender dated _____ for the supply of [description of goods] in response to Tender Reference No. _____ ('the Tender');
KNOW ALL PERSONS by these presents that WE [Name of Bank], licensed by the Central Bank of Kenya, of [Address], are bound unto Kenya Petroleum Refineries Limited ('KPRL') in the sum of KES _____ (in words: _____) for which payment, well and truly to be made, we bind ourselves, our successors and assigns jointly and severally.

THE CONDITIONS of this obligation are:

1. The Tenderer withdraws its Tender during the period of Tender validity; or
2. The Tenderer refuses to accept the correction of arithmetic errors; or
3. The Tenderer, having been notified of acceptance, fails to sign the Contract; or
4. The Tenderer fails to furnish the Performance Security within the required period.

We undertake to pay unconditionally to KPRL up to the above amount upon first written demand without cavil or argument and without KPRL having to substantiate its demand.

This guarantee shall remain valid until _____ [28 days beyond the tender validity period].

Bank Authorised Signature: _____ Bank Stamp:

FORM 6: TENDER SECURING DECLARATION (Alternative to Bank Guarantee where permitted by TDS):

We, [Name of Tenderer], hereby declare that we shall not withdraw or modify our tender during the validity period, and that if selected as the successful Tenderer, we shall sign the Contract and furnish the Performance Security within the stipulated periods. We understand that withdrawal or failure to comply will result in KPRL claiming such remedy as may be available.

Signed: _____ Date: _____ Title: _____ Company Seal:

FORM 7: CONFLICT OF INTEREST DECLARATION

I/We, [Name of Tenderer], hereby declare that:

- We have no conflict of interest in relation to this procurement, as defined in ITT Clause 3;
- None of our directors, officers, key staff or proposed subcontractors has a financial, family or other relationship with any KPRL employee involved in this procurement;
- We did not assist in the preparation of the Service Specifications or Scope of Work for this procurement;
- [OR] We disclose the following actual or potential conflict of interest: [describe fully]
- We understand that failure to disclose a conflict of interest may result in disqualification and/or contract termination.

Signed: _____ Date: _____ Title: _____

FORM 8: BENEFICIAL OWNERSHIP DISCLOSURE FORM

A beneficial owner is a natural person who ultimately owns or controls 10% or more of the shares or voting rights of the Tenderer, or who otherwise exercises control.

No.	Full Name	Nationality	ID / Passport No.	% Ownership	Nature of Control
1					
2					
3					

Where the Tenderer is publicly listed, state exchange: _____

Signed: _____ Date: _____

FORM 9: ANTI-CORRUPTION DECLARATION

I/We, [Name of Tenderer], solemnly declare that:

- We have not offered, given or promised any inducement, gift, bribe or benefit to any KPRL employee or agent in connection with this tender;
- We have not colluded with any other Tenderer in the preparation of this tender;
- We have not engaged in any fraudulent misrepresentation;
- We will promptly report any attempt to induce corrupt behaviour to KPRL ;
- We understand that breach of this declaration entitles KPRL to disqualify us, terminate the contract, forfeit our security and report us to relevant authorities;
- We comply with the Anti-Corruption and Economic Crimes Act 2003, the Bribery Act 2016, and POCAMLA 2009.

Signed: _____ Date: _____ Company Seal: _____

FORM 10: DATA PROTECTION COMPLIANCE DECLARATION

I/We, [Name of Tenderer], hereby declare and commit that:

- We have read and understood KPRL's requirements regarding data protection and agree to comply with the Data Protection Act 2019 of Kenya;
- We will process personal data received from KPRL only for the purposes of the contracted services and in accordance with KPRL's documented instructions;
- We will implement appropriate technical and organisational security measures to protect personal data;
- We will not transfer personal data outside Kenya without prior written approval from KPRL;
- We will report any personal data breach to KPRL within 24 hours of discovery;
- We will return or securely destroy all personal data at the end of the contract as directed by KPRL.

Signed: _____ Date: _____ Title: _____

FORM 11: SUBCONTRACTOR DISCLOSURE FORM

Complete where the Tenderer proposes to use subcontractors. Subcontracting is subject to KPRL approval and the limits stated in the TDS.

Proposed Subcontractor Name	Country of Registration	Scope of Subcontracted Work	Estimated Value (KES)	% of Contract Value

We confirm that the subcontractors listed above have no conflict of interest with KPRL or with any other tenderer in this procurement.

Signed: _____ Date: _____ Title: _____

PART 3 – TECHNICAL REQUIREMENTS AND EVALUATION CRITERIA

SECTION IV: QUALIFICATION AND EVALUATION CRITERIA

KPRL evaluates non-consulting services tenders in a structured four-stage process: (1) Preliminary/mandatory Review; (2) Technical Evaluation; (3) Due Diligence and (4) Financial Evaluation and post qualification. The criteria below apply to all non-consulting services unless modified by the TDS.

A. STAGE 1: PRELIMINARY / MANDATORY REQUIREMENTS (PASS / FAIL)

No.	Requirement	Result
1	Form 1: Tender Submission Form – completed and signed	PASS / FAIL
2	Form 2: Tenderer Information / Company Profile – completed	PASS / FAIL
3	Form 4: Technical Tender – structured as required (all Sections A-G)	PASS / FAIL
4	Form 5: Financial Tender – duly completed, stamped and signed	PASS / FAIL
5	Form 6: Submit Original Tender Security	PASS / FAIL
6	Form 7: Conflict of Interest Declaration – completed	PASS / FAIL
7	Form 8: Beneficial Ownership Disclosure – completed	PASS / FAIL
8	Form 9: Anti-Corruption Declaration – signed	PASS / FAIL
9	Form 10: Data Protection Compliance Declaration – signed	PASS / FAIL
10	Valid KRA Tax Compliance Certificate	PASS / FAIL
11	Certificate of Incorporation / Business Registration	PASS / FAIL
12	CR12 / CR13 or certificate of registration showing shareholders/owners within the last six months	PASS / FAIL
13	Must Submit certified and valid copy of Year 2026 license from Insurance Regulatory Authority (IRA)	PASS / FAIL
14	Must submit certified and valid registration certificate of The Association of Insurance Brokers of Kenya (AIBK)	PASS / FAIL
15	Must submit copies of Certified Audited financial accounts for the last three (3) years i.e. Year 2023, 2024, and 2025. For local companies, the audited accounts must be provided as per guidelines by the Institute of Certified Public Accountants Kenya (ICPAK)	PASS / FAIL
16	Attach duly signed and stamped site visit certificate	PASS / FAIL
17	Power of Attorney signed and stamped by a Commissioner for Oaths. The person lawfully authorized by the Power of Attorney shall sign all forms and documents in the tender. A power of Attorney shall not be required where the bidder is a sole proprietor or the only shareholder/director of a company.	PASS / FAIL

No.	Requirement	Result
18	Duly completed Authorization Form from the underwriters authorizing the broker to submit the tender- Signed and stamped by the underwriter	PASS / FAIL
19	Tender submitted by deadline and valid for required period	PASS / FAIL

PRELIMINARY/MANDATORY EVALUATION CRITERIA- UNDERWRITERS

The underwriter recommended by the broker must meet the following minimum criteria in order to be considered for placement of cover through insurance broker: (These documents must be placed in a separate envelope marked (“Underwriter Mandatory Requirements”).

NO.	CRITERIA	Complied / Not complied
1.	Certificate of Incorporation / Business Registration	
2.	Copy of a Valid KRA Tax Compliance Certificate. The certificate will be verified using the online KRA Tax Compliance Checker.	
3.	Year 2026 valid certificate of registration with the Insurance Regulatory Authority (IRA).	
4.	Year 2026 valid certificate of registration with the Association of Kenya Insurers (AKI).	
5.	Submit CR 12 Form within the last six months before closing date of the tender	
6.	Power of Attorney signed and stamped by a Commissioner for Oaths. The person lawfully authorized by the Power of Attorney shall sign all forms and documents in the tender.	

B. STAGE 2: TECHNICAL EVALUATION (FOR INSURANCE BROKER)

Tenders that pass the preliminary/mandatory review shall be evaluated on the following technical criteria. The minimum qualifying score is stated in the TDS (default: 70 out of 100). Only tenders meeting the minimum score shall proceed to financial evaluation.

Item	Max Points
1) Broker's technical capability	33
Five (5) reference from clients indicating that the broker has handled or has experience in a large corporate client in the Energy sector, Petroleum sector insurance or Aviation refueling insurance (attach client signed and stamped letters of recommendations)	10
Annual premiums Up to & Above KSHS.75 Million (cumulative) - 10 marks Up to & Above KSHS.50 Million (cumulative) - 7 marks Up to KSHS.25 Million (cumulative) - 5 marks Up to KSHS. 10 Million (cumulative) - 3 marks otherwise zero	
Paid up capital of at least Kshs. 30,000,000.00 (Thirty Million) as evidenced by books of account. • Up to Kshs. 30,000,000.00 8 Marks. • Up to Kshs. 20,000,000.00 6 Marks • Up to Kshs. 15,000,000.00 4 Marks • Below Kshs. 10,000,000 2 marks	8
Must have an average annual gross underwritten premium of Kshs.800 million or more in the last three (3) financial years i.e 2023, 2024 & 2025. – Provide certified copies of the audited books of accounts and attach auditor 2025 practicing license and contact details. 5 marks	5
Must have continuously operated as an insurance broker for the last Ten (10) years as evidenced by attaching certified current annual insurance certificates as proof of membership issued by IRA and AIBK. More than Ten (10) years' experience 10 marks Eight (8) to Ten (10) years' experience 8 marks Five (5) to Seven (7) years' experience 5 marks otherwise zero •	10
2) Policy cover outline Summary	20
Special extensive clauses enhancing cover- <i>One (1) mark per clause</i>	5
Non-standard exclusions (NSE) limiting cover No NSE –full marks Each NSE - Negative 1 of full marks	5

Competitive Excess /deductibles/Limits full marks where competitive	5
Claims Management. Five (5) claims processed in the last three (3) years of at least Kshs.20 million each (excluding group life). Provide evidence of proof of settlement. Vouchers and payment SWIFT dated and stamped by the underwriters or bank. • Five settled claims 5 marks • Four settled claims 4 marks • Three settled claims 3 marks • Two settled claim 2 marks • One settled claim 1 marks	5
3)Brokers Letter of Creditworthiness	4
The broker must provide letter of credit worthiness from their banker	
4) Qualification and Competence of the key staff	18
(Copies of certificates and CVs, stamped and certified by commissioner of Oaths) Team leader and at least five (5) staff to be qualified as follows. a) Principal Officer/Team leader • University degree in insurance or related field- 2marks • Ten (10) years' experience - 2marks • Insurance qualifications i.e ACII, LOMA, FIA 3marks b) Technical staff At least five other staff qualified • Five-year experience in Insurance sector- 5marks • Minimum Degree in insurance or related filed – 5marks Provide Organogram showing 15 staff and above- 1mark Attach certified CV and confirmation of membership from the relevant Insurance professional bodies	
5) Proposed Operational Plan and Methodology	10
Proposed approach to comply with scope of services • Scrutiny and review of policy document <i>2marks</i> • Review meetings <i>2marks</i> • Claims management <i>2 marks</i> • Technical advisory services <i>2 Marks</i> Updates in recent changes in Insurance <i>2 marks</i>	

6) Underwriter' Claims management and settlement	10
Evidence signed and stamped by the proposed underwriter of five claims paid with values above Kshs five (5) Million in the last three (3) years. <i>Each qualifying evidence 1Marks</i>	5
Authority letter from the underwriters that the Insurance Broker will work with them in regards to the policies specified	5
7) Value Addition Services	5
Proposed training locally and overseas of KPRL personnel in insurance related matters. (attach training brochures) – 2.5 marks	
Signed and stamped reference letter evidencing risk survey undertaken in the last 3 years –2.5 marks	
TOTAL	100

Note: Pass mark – 70%. Bidders who pass technical evaluation shall be retained for financial evaluation.

TECHNICAL EVALUATION CRITERIA FOR UNDERWRITERS

No.	Item	COMPLIED/NOT COMPLIED
1	Must have written annual gross premiums as per IRA's latest annual reports: - 1. General business – minimum of Kshs.3 billion each (excluding motor insurance) for the last three (3) financial year. 2. Life Business – minimum of Kshs.800 million each (excluding Personal Life) for the last three (3) financial years. Submit copies of the certified audited accounts.	
2	Solvency margin of 150% as per IRA's latest annual reports.	
3	Must provide letters of reference from 5 (five) reputable clients (insured) whose annual premium for each is above Kshs. 100 million during the last three (3) years.	
4	Must have paid up capital as follows: - ▪ General Insurance of at least Kshs.1 billion ▪ Life Assurance of at least Kshs. 500 million	
5	Must submit Certificate of Incorporation. Must be a registered limited liability company and must have been in existence for at least 10 years.	

6	The Underwriter shall indicate the premium per policy, rates applied and applicable excess/deductibles duly signed by the CEO/Principal officer.	
7	Duly completed authorization form from the underwriter authorizing the broker to submit the underwriters price schedule	

Note:

1. Bidders are hereby notified that **Due Diligence** shall be carried out to the successful bidder on the information provided. Any false information provided will lead to automatic disqualification.
2. Bidders to provide one original and one copy of the tender document.
3. All the certification above should be certified by a Commissioner of Oaths or by an Advocate of the High Court

C. STAGE 3: FINANCIAL EVALUATION

Only technically compliant tenders (meeting the minimum technical score) shall proceed to financial evaluation. KPRL shall:

- Review the Pricing Schedule for completeness and any missing or zero-priced items;
- Correct arithmetic errors (unit price prevails over total; words prevail over figures);
- Identify any substantially unbalanced bids (abnormally low) and assess the risk;
- Terms of payment in comparison to Employer's preferred payment terms;
- Bidder with the least Total Evaluated Cost will be considered for award, subject to post-qualification.

D. POST-QUALIFICATION VERIFICATION

KPRL shall verify the qualifications, licences, references and good standing of the recommended Tenderer before award. Such verification may include, without limitation, the following (with amendments at KPRL's discretion):

Verification Item	Minimum Requirement
Tax Compliance	Valid KRA Tax Compliance Certificate; PIN Certificate
Regulatory Licences	Valid licenses specified in TDS (e.g. NSSF, SHIF, SHA, PSRA for security, NEMA for environmental services) where applicable
Financial Capacity	Average annual turnover $\geq [1.5 \times]$ contract value in last 3 years (audited accounts)
Public Liability Insurance	Adequate cover for the nature and scale of services (specified in TDS)

Verification Item	Minimum Requirement
Employer's Liability / WIBA	Compliance with Work Injury Benefits Act 2007 for all personnel where applicable
Similar Contracts	At least [3] successfully completed contracts of similar nature and scale in last 5 years
Client References	At least [3] satisfactory references; KPRL may contact referees directly
HSE Record	No material safety incidents or enforcement actions in last 3 years
No Adverse Findings	No current litigation, debarment, regulatory sanction or adverse findings For bidders that have previously undertaken contracts for KPRL, past performance shall form part of the post-qualification evaluation. KPRL reserves the right to assess the bidder's performance on previous or ongoing contracts, including but not limited to quality of work, adherence to contract requirements, delivery timelines, safety performance, responsiveness, and resolution of defects or contractual issues. Any adverse performance record associated with such related entities may be considered in determining the bidder's suitability for award. Bidders with a history of unsatisfactory performance shall be deemed non-responsive at the post-qualification stage.

PART 4 – GENERAL CONDITIONS OF CONTRACT FOR NON-CONSULTING SERVICES (GCC-NCS)

SECTION V: GENERAL CONDITIONS OF CONTRACT FOR NON-CONSULTING SERVICES (GCC-NCS)

These General Conditions of Contract apply to all non-consulting service contracts entered into by KPRL, unless amended or supplemented by the Special Conditions of Contract (SCC).

1. DEFINITIONS

In this Contract, unless the context otherwise requires:

- "Assignment" or "Services" means the non-consulting services to be provided by the Service Provider under the Contract, as described in the Scope of Work / Service Specifications;
- "Client" means Kenya Petroleum Refineries Limited;
- "Contract" means the agreement entered into between KPRL and the Service Provider, comprising all Contract Documents;
- "Contract Documents" means, in order of priority: The Contract Agreement; the SCC; these GCC-NCS; the Service Specifications and Scope of Work; the Service Provider's accepted Technical Tender; the Service Provider's Financial Tender; any Addenda;
- "Contract Price" means the total remuneration payable to the Service Provider for full performance, as set out in the Contract Agreement;

- "Contract Manager" means the KPRL representative responsible for day-to-day oversight of the Contract, as named in the SCC;
- "Data Protection Act" means the Data Protection Act 2019 of Kenya and any amendments thereto;
- "Deliverable" means any report, record, plan, certificate, output or other item required to be submitted by the Service Provider under the Contract;
- "Force Majeure Event" has the meaning given in GCC-NCS Clause 18;
- "GCC-NCS" means these General Conditions of Contract for Non-Consulting Services;
- "Key Personnel" means supervisory and management personnel identified as key in the accepted Technical Tender;
- "SCC" means the Special Conditions of Contract;
- "Service Provider" means the successful Tenderer awarded the Contract;
- "Site" means the KPRL premises, facilities, pipeline corridors or other locations where services are to be delivered;
- "Scope of Work" or "Service Specifications" means the detailed description of the services forming part of the Contract Documents;
- "Subcontractor" means any person or entity to whom the Service Provider subcontracts a portion of the services with KPRL's written approval.

2. APPLICABLE LAW AND JURISDICTION

2.1 This Contract shall be governed by the laws of Kenya.

2.2 The Parties submit to the exclusive jurisdiction of the courts of Kenya, subject to the dispute resolution provisions in GCC-NCS Clause 21.

3. LANGUAGE

3.1 This Contract and all records, reports, correspondence and communications shall be in English.

4. SCOPE OF SERVICES

4.1 The Service Provider shall perform the services described in the Scope of Work and Service Specifications with the skill, care and diligence expected of an experienced, competent and reputable service provider in the relevant service sector.

4.2 The Service Provider shall not subcontract any part of the services without the prior written consent of KPRL. Approved subcontracting shall not exceed the limits stated in the SCC. Subcontracting does not relieve the Service Provider of any obligation under the Contract; the Service Provider remains fully responsible for the acts and omissions of its subcontractors.

4.3 The Service Provider shall be responsible for obtaining and maintaining all regulatory licences, permits and approvals required to deliver the services throughout the contract period.

4.4 Changes to the scope, volume or schedule of services shall be agreed in writing by both parties as a Contract Amendment (Form C4). No variation shall be executed without written authorization from KPRL. KPRL shall pay for authorised additional work at the rates in the Contract or as otherwise agreed.

5. PERFORMANCE STANDARDS AND SERVICE LEVELS

5.1 The Service Provider shall deliver services to the performance standards and service levels specified in the Scope of Work and SCC. Where Service Level Agreements (SLAs) are incorporated, the Service Provider shall meet all KPIs and response times.

5.2 KPRL shall have the right to carry out inspections, audits and quality checks of service delivery at any time during the contract period, with reasonable notice.

5.3 The Service Provider shall comply with all applicable KPRL policies, site rules, codes of conduct and operational procedures communicated in writing, including HSE, data protection, access control and anti-corruption policies.

5.4 Failure to meet agreed performance standards shall entitle KPRL to apply liquidated damages, issue a Performance Improvement Notice or, where persistent, to terminate the Contract.

6. KEY PERSONNEL AND STAFFING

6.1 The Service Provider shall maintain adequate numbers of suitably qualified, trained and experienced personnel at all times to deliver the services in full. Minimum staffing levels shall be as specified in the SCC or accepted Staffing Plan.

6.2 The Service Provider shall not replace or substitute Key Personnel without prior written approval from KPRL. Replacement Key Personnel shall have qualifications and experience at least equivalent to those being replaced.

6.3 If KPRL finds that any personnel are performing unsatisfactorily, are conducting themselves improperly or are a security risk, KPRL may request their immediate removal from the Site. The Service Provider shall comply within 24 hours of written notice and replace the individual within 5 working days.

6.4 The Service Provider shall ensure that all personnel deployed on this Contract have received appropriate induction training, including KPRL's mandatory HSE induction, before commencing work on Site.

6.5 The Service Provider shall maintain an up-to-date register of all personnel deployed on the Contract and make it available to KPRL on request.

7. EQUIPMENT, MATERIALS AND CONSUMABLES

7.1 The Service Provider shall provide all equipment, tools, materials, consumables, uniforms, PPE and other resources required to deliver the services, unless KPRL-supplied items are specified in the SCC.

7.2 All equipment shall be maintained in safe working order and in compliance with applicable legislation and manufacturer specifications. Equipment registers, maintenance logs and certification records shall be maintained and produced on request.

7.3 The Service Provider shall not remove any KPRL equipment, assets or materials from Site without written authorisation.

8. REPORTING AND COMMUNICATION

8.1 The Service Provider shall submit service delivery reports at the frequency and in the format specified in the SCC, covering: services performed; incidents, near-misses and complaints; KPI performance; staffing and equipment status; and any issues requiring KPRL attention.

8.2 The Service Provider shall attend Contract review meetings as required by KPRL, at no additional cost.

8.3 All formal notices and correspondence under this Contract shall be in writing, addressed to the Contract Managers of the respective parties.

9. PAYMENT

9.1 KPRL shall pay the Service Provider in accordance with the payment schedule and conditions in the SCC. Payments may be monthly (for ongoing services), milestone-based (for defined task-based services) or a combination.

9.2 The Service Provider shall submit invoices supported by: a service delivery confirmation or signed service order/attendance/work record; performance/KPI report for the period; and receipts for any approved reimbursables.

9.3 KPRL shall pay undisputed invoices within thirty (30) calendar days of receipt of a valid, properly supported tax invoice, unless otherwise stated in the SCC.

9.4 KPRL shall deduct withholding tax from all payments as required by Kenyan law. Where the Service Provider is VAT-registered, VAT shall be paid against a valid VAT invoice.

9.5 KPRL may deduct from any payment due: liquidated damages; the cost of remedying defective services not remedied by the Service Provider; and any amounts owed by the Service Provider to KPRL.

10. LIQUIDATED DAMAGES

10.1 If the Service Provider fails to meet agreed service levels, response times or performance standards, KPRL may deduct liquidated damages at the rate specified in the SCC. The maximum aggregate liquidated damages shall not exceed 10% of the total Contract Price unless otherwise stated in the SCC.

10.2 Liquidated damages are not a penalty but a genuine pre-estimate of the loss suffered by KPRL from service failures. Payment of liquidated damages does not relieve the Service Provider of its obligation to perform.

11. INTELLECTUAL PROPERTY AND RECORDS

11.1 All reports, plans, data, photographs, records, databases and other materials produced by the Service Provider specifically under this Contract shall be the property of KPRL upon creation. The Service Provider shall not use such materials for any other purpose.

11.2 KPRL retains all rights to its operational, commercial and personal data. The Service Provider shall not retain copies of KPRL data beyond what is strictly necessary for contract performance.

12. CONFIDENTIALITY

12.1 The Service Provider shall treat as strictly confidential all information obtained from or about KPRL in connection with this Contract, including operational, commercial, technical, financial, security and personal information.

12.2 The Service Provider shall ensure that its personnel and subcontractors are bound by equivalent confidentiality obligations.

12.3 The confidentiality obligation survives termination or expiry of the Contract for five (5) years.

12.4 The Service Provider shall not make any public statement, press release or publication about the services or about KPRL's operations without prior written consent from KPRL.

13. DATA PROTECTION AND PRIVACY

13.1 The Service Provider shall comply with the Data Protection Act 2019 and KPRL's Data Protection Policy. Where the Service Provider processes personal data on behalf of KPRL, it acts as a data processor and shall: process data only on KPRL's documented instructions; implement appropriate technical and organisational security measures; not engage sub-processors without written consent; support KPRL in meeting data subject rights requests; and delete or return all personal data at the end of the Contract.

13.2 The Service Provider shall notify KPRL of any personal data breach within twenty-four (24) hours of becoming aware of it.

13.3 The Service Provider shall execute a Data Processing Agreement (DPA) or Confidentiality Agreement with KPRL before accessing any personal data, in accordance with Annexure C.

14. INDEMNITY AND INSURANCE

14.1 The Service Provider shall indemnify, defend and hold harmless KPRL, its officers, employees and agents from and against all claims, damages, losses, costs and expenses arising from: the negligence or wilful misconduct of the Service Provider or its personnel; personal injury or property damage caused by the Service Provider or its subcontractors; breach of any term of this Contract; or infringement of third-party rights.

14.2 The Service Provider shall maintain, throughout the contract period, at minimum the following insurance policies (with limits as specified in the SCC):

- Employer's Liability / Work Injury Benefits (WIBA) Insurance: Covering all personnel deployed on the Contract, in compliance with the Work Injury Benefits Act 2007;
- Public / Third Party Liability Insurance: Covering third-party bodily injury and property damage;
- Motor Vehicle Insurance (where applicable): Comprehensive cover for all vehicles used in contract performance;
- Professional Indemnity Insurance (where specified in TDS/SCC): For services requiring professional judgement;
- Any other insurance specified in the TDS or SCC.

14.3 The Service Provider shall provide KPRL with copies of all insurance certificates before commencing work and shall notify KPRL promptly of any material changes to or lapse of coverage. KPRL shall be named as an additional insured where applicable.

15. ANTI-CORRUPTION AND ETHICS

15.1 The Service Provider shall not engage in corrupt, fraudulent, collusive or coercive practice in connection with this Contract. The Service Provider shall comply with the Anti-Corruption and Economic Crimes Act 2003, the Bribery Act 2016, POCAMLA 2009 and all other applicable anti-corruption laws.

15.2 The Service Provider shall not accept gifts, hospitality or benefits from KPRL employees beyond nominal value in accordance with KPRL's gifts policy.

15.3 The Service Provider shall report any actual or suspected corrupt conduct to KPRL promptly.

15.4 KPRL may immediately terminate this Contract if it determines the Service Provider has engaged in any form of corruption or unethical conduct.

16. HEALTH, SAFETY AND ENVIRONMENT (HSE)

16.1 The Service Provider shall comply with the Occupational Safety and Health Act 2007 (OSHA), the Work Injury Benefits Act 2007, the Environmental Management and Coordination Act 1999 (EMCA) and all other applicable HSE legislation and regulations.

16.2 Before commencing services on Site, the Service Provider shall: submit and obtain approval of an HSE Plan from KPRL's HSE department; ensure all personnel have completed KPRL's mandatory HSE induction; produce evidence of relevant safety certifications; and maintain a current accident and near-miss register.

16.3 During service delivery, the Service Provider shall: ensure all personnel wear appropriate PPE at all times on Site with identifiable overalls with company name; conduct regular safety briefings (Toolbox Talks); obtain written permits for high-risk activities (hot work, confined space entry, working at height, electrical work); and comply with KPRL's site-specific safety rules. All works must be covered by KPRL Permit to Work Procedure.

16.4 The Service Provider shall report all accidents, near-misses, dangerous occurrences and environmental incidents occurring in connection with this Contract to KPRL's HSE officer within twenty-four (24) hours, and shall cooperate fully in any KPRL investigation.

16.5 KPRL may stop work and direct the Service Provider to take corrective action if HSE non-compliance is identified, without additional compensation. Repeated HSE failures shall entitle KPRL to terminate the Contract.

16.6 The Service Provider shall bear all costs of remediation of any environmental damage caused by its operations, including spills, waste disposal violations and contamination.

17. EMPLOYMENT AND LABOUR

17.1 The Service Provider shall comply with the Employment Act 2007, the National Social Security Fund Act, the National Hospital Insurance Fund Act and all other applicable Kenyan employment and labour laws.

17.2 The Service Provider's personnel engaged on this Contract are employees of the Service Provider and not of KPRL. The Service Provider shall be solely responsible for their remuneration, statutory deductions (NSSF, NHIF, PAYE), benefits, welfare, leave entitlements and disciplinary matters.

17.3 The Service Provider shall not engage child labour or forced labour in any form. The Service Provider shall respect freedom of association and the right of employees to collective bargaining.

17.4 The Service Provider shall pay its employees at least the applicable statutory minimum wage for the relevant category of work and shall comply with all applicable Wages Orders.

18. PERFORMANCE SECURITY

18.1 Where required by the TDS and SCC, the Service Provider shall provide a Performance Security within ten (10) working days of contract signing.

18.2 The Performance Security shall be called upon in the event of the Service Provider's material breach of the Contract that is not remedied within the notice period, to cover losses suffered by KPRL.

18.3 The Performance Security shall be returned to the Service Provider within thirty (30) days of the Final Completion Certificate being issued, subject to any outstanding claims.

19. FORCE MAJEURE

19.1 Neither Party shall be liable for failure to perform its contractual obligations to the extent such failure is directly caused by a Force Majeure Event. A Force Majeure Event means an event beyond a Party's reasonable control, including: acts of God; war; terrorism; civil commotion; epidemic or pandemic declared by competent authorities; floods; earthquakes; or government-imposed sanctions or restrictions.

19.2 The affected Party shall notify the other in writing within five (5) calendar days of the Force Majeure Event occurring, describing its nature, expected duration and effect on contractual obligations. The affected Party shall take all reasonable steps to mitigate the effects of the Force Majeure Event.

19.3 If the Force Majeure Event continues for more than sixty (60) calendar days, either Party may terminate the Contract on fourteen (14) days' written notice, without liability for future performance.

20. SUSPENSION

20.1 KPRL may suspend the services in whole or in part by written notice to the Service Provider. During suspension the Service Provider shall cease services, safeguard equipment and materials on Site, and take reasonable steps to minimise further expenditure.

20.2 Where suspension is not due to the Service Provider's default, KPRL shall compensate the Service Provider for reasonable proven costs necessarily incurred during suspension exceeding thirty (30) days, and shall extend the contract period accordingly.

21. TERMINATION

21.1 Termination for Default: KPRL may terminate the Contract with immediate effect if: The Service Provider commits a material breach not remedied within twenty-one (21) days of written notice; the Service Provider is unable to maintain minimum staffing or equipment levels; the Service Provider becomes insolvent or ceases trading; or the Service Provider engages in corruption or fraud.

21.2 Termination for Convenience: KPRL may terminate the Contract at any time on thirty (30) calendar days' written notice. In such case, KPRL shall pay for services properly rendered up to the termination date, plus reasonable, proven and unavoidable demobilisation costs.

21.3 Effect of Termination: On termination, the Service Provider shall immediately cease services, remove its personnel and equipment from Site (unless otherwise directed), hand over all KPRL materials and records, and cooperate fully in transition to another service provider or in-house team.

22. DISPUTE RESOLUTION

22.1 Any dispute arising from or in connection with this Contract shall first be referred to the KPRL Supply Chain Manager and the Service Provider's designated representative for amicable resolution within fourteen (14) working days.

22.2 If unresolved, the dispute shall be escalated to Supply Chain Manager and the Service Provider's senior management for resolution within a further twenty-one (21) days.

22.3 If still unresolved, the dispute shall be referred to mediation administered by the Nairobi Centre for International Arbitration (NCIA). Mediation shall be completed within sixty (60) days.

22.4 If mediation fails, the dispute shall be resolved by arbitration under the Arbitration Act (Cap 49), with a sole arbitrator appointed by agreement or by NCIA. The seat shall be Nairobi; the language shall be English; the award shall be final and binding on both Parties.

22.5 During dispute proceedings, the Service Provider shall continue to perform its undisputed obligations under the Contract.

23. ASSIGNMENT

23.1 Neither Party may assign its rights or obligations under this Contract without the prior written consent of the other Party. KPRL may assign to a successor entity by operation of law or restructuring without consent.

24. NOTICES

24.1 All notices shall be in writing (including email with delivery confirmation) addressed to the Supply Chain Manager or Chief Executive Officer at the addresses in the Contract Agreement. Notices are effective when delivered personally, two (2) working days after posting, or upon confirmed delivery of email.

25. ENTIRE AGREEMENT AND AMENDMENT

25.1 This Contract constitutes the entire agreement of the Parties and supersedes all prior agreements, representations and understandings. No amendment shall be binding unless in writing and signed by authorised representatives of both Parties.

26. ENVIRONMENTAL, SOCIAL AND GOVERNANCE (ESG) COMPLIANCE

26.1 The Parties shall conduct business sustainably, ethically and responsibly, and shall comply with all applicable environmental, social and governance laws, regulations, standards and policies in Kenya and any other relevant jurisdiction.

26.2 Environmental Obligations: The Contractor shall comply with environmental laws, permits and standards; minimize adverse environmental impacts; use resources efficiently; safely handle, store, transport and dispose of hazardous substances and waste; maintain required licenses and permits; and promptly notify KPRL of any material environmental incident, regulatory notice or investigation.

26.3 Social Obligations: The Contractor shall comply with labour and employment laws; provide a safe and healthy workplace; prohibit forced labour, child labour, human trafficking, discrimination, sexual harassment, bullying, abuse, and all forms of workplace harassment; promote fair labour practices and equal opportunity; respect human rights; and maintain procedures for workplace grievances and safety complaints.

26.4 Governance and Ethical Conduct: The Contractor shall conduct business with integrity; comply with anticorruption, anti-bribery, anti-money laundering, fraud prevention, data protection and privacy laws; avoid improper payments or advantages; maintain accurate records and internal controls; safeguard confidential and personal information; and promptly notify KPRL of any actual or suspected breach.

26.5 The Contractor shall use reasonable endeavors to ensure that subcontractors, agents and suppliers engaged in the Contract comply with substantially similar ESG standards and shall remain responsible for their acts and omissions.

26.6 KPRL may, on reasonable notice, request information or records needed to verify ESG compliance, and the Contractor shall cooperate with such request.

26.7 If the Contractor breaches this Clause, KPRL may require a corrective action plan. Failure to remedy the breach within the required period shall constitute a material breach.

26.8 Any serious ESG violation, including corruption, forced or child labour, serious environmental breach or persistent legal non-compliance, shall entitle the Procuring Entity to suspend performance or terminate the Contract immediately, without prejudice to other remedies.

26.9 This Clause shall survive expiry or termination of the Contract to the extent necessary to address any act, omission, investigation, claim or liability arising during the Contract term.

PART 5 – SPECIAL CONDITIONS OF CONTRACT

SECTION V: SPECIAL CONDITIONS OF CONTRACT (SCC)

The following Special Conditions supplement or amend the General Conditions of Contract for Non-Consulting Services (GCC-NCS). The SCC prevails over the GCC-NCS in the event of conflict. This section shall be completed by KPRL for each specific service procurement.

GCC-NCS Reference	Special Provision
GCC-NCS 4.1 – Scope	Services: Provision Of Insurance Brokerage Services Contract Period: Two years
GCC-NCS 4.2 – Subcontracting	Not permitted
GCC-NCS 5.1 – Service Levels / KPIs	Daily inspection
GCC-NCS 6.1 – Minimum Staffing	Ten (10)
GCC-NCS 7.1 – Equipment	Service Provider to supply all Service Provider to maintain equipment register for KPRL inspection
GCC-NCS 8.1 – Reporting	Monthly service delivery reports due by 5th of each month KPI dashboard to be submitted with each invoice Immediate reporting of incidents, security breaches or service disruptions
GCC-NCS 9.1 – Payment Terms	30 Days
GCC-NCS 9.3 – Payment Period	30 calendar days from receipt of valid, properly supported tax invoice, with eTIMS certificate
GCC-NCS 10.1 – Liquidated Damages	[0.1% of monthly contract value per day or per incident of service failure – specify rate] Maximum: 10% of total Contract Price
GCC-NCS 12.1 – Price Adjustment	No price adjustment
GCC-NCS 14.2 – Insurance Minimums	WIBA/Employer's Liability: KES [] per claim Public Liability: KES [] per occurrence Motor: Comprehensive [Professional Indemnity: KES [] if applicable]
GCC-NCS 16.2 – HSE	HSE Plan to be submitted and approved by KPRL HSE department at least 5 working days before commencement Toolbox Talks: daily (site services) / weekly (office services)
GCC-NCS 18.1 – Performance Security	[10% of annual contract value / Not required] Form: Bank Guarantee Valid for contract period + 60 days
Uniforms and Branding	Clients Branded Uniform
Site Access and Security Clearance	Service Provider personnel require KPRL security clearance before Site access. Process
Contract Manager – KPRL	Chief Finance Officer

GCC-NCS Reference	Special Provision
Contract Manager – Service Provider	[Name, Title, Email, Telephone]
Additional Requirements	Not Applicable

KPRL-Supplied Resources	Access to KPRL and Work Permits
Regulatory Licenses Required	[Specify e.g. NSSF, SHIF, SHA, PSRA licence for security; NEMA approval for waste management, IRA, AIBK, AKI for Insurance]
Data Protection Requirements	[Yes – Service Provider to sign DPA / Confidentiality Agreement before commencement]
Reporting Counterpart	Head of Administration & Welfare
Contract Period	Two Years
Mobilization / Commencement	14days after contract signing date
Currency of Payment	Kenya Shillings (KES) and USD

PART 6 – CONTRACT FORMS AND SCHEDULES

SECTION VI: CONTRACT FORMS

FORM C1: NON-CONSULTING SERVICES CONTRACT AGREEMENT

THIS SERVICE CONTRACT AGREEMENT is entered into on the _____ day of _____ 20____ by and between:

(1) KENYA PETROLEUM REFINERIES LIMITED, a subsidiary of Kenya Pipeline Company PLC a public company limited by shares incorporated under the Companies Act 2015, with its registered office at Refinery Road, Changamwe, P.O. Box 90401- 80100, Mombasa, Kenya (hereinafter 'KPRL' or 'the Employer'); and

(2) [NAME OF SERVICE PROVIDER], a [type of entity] incorporated/registered under the laws of [country], with offices at [address] (hereinafter "the Service Provider").

RECITALS

A. KPRL issued a Request for Tender under Reference No. _____ for the provision of [description of services] ("the Services");

B. The Service Provider submitted a Tender dated _____ and KPRL accepted the Service Provider's Tender by Award Letter dated _____;

C. The Parties now wish to formalise their agreement on the terms set out herein.

IT IS AGREED:

- The Service Provider shall provide the Services described in the Scope of Work / Service Specifications, in accordance with the Contract Documents and to the performance standards specified therein;
- KPRL shall pay the Service Provider the Contract Price of KES _____ (exclusive of VAT) in accordance with the payment schedule in the SCC;
- The Contract Documents, listed in order of priority, are: (a) this Contract Agreement; (b) the Special Conditions of Contract; (c) the General Conditions of Contract for Non-Consulting Services; (d) the Scope of Work / Service Specifications; (e) the Service Provider's accepted Technical Tender; (f) the Service Provider's Financial Tender / Schedule of Rates; (g) any Addenda issued during tendering;
- The Contract shall commence on _____ and shall expire on _____ unless earlier terminated or extended by mutual written agreement.

IN WITNESS WHEREOF, the Parties have executed this Contract Agreement on the date first written above.

For KENYA PETROLEUM REFINERIES LIMITED:

Signature: _____ Name: _____

Title: _____ Date: _____

Company Seal: _____

For [NAME OF SERVICE PROVIDER]:

Signature: _____ Name: _____

Title: _____ Date: _____

Company Seal: _____

FORM C2: PERFORMANCE SECURITY (BANK GUARANTEE)

[Letterhead of Issuing Bank]

Date: _____

To: Kenya Petroleum Refineries Limited

KNOW ALL PERSONS that WE, [Name of Bank], licensed by the Central Bank of Kenya, are bound unto Kenya Petroleum Refineries Limited in the sum of KES _____ (in words: _____).

WHEREAS [Name of Service Provider] ("the Service Provider") has entered into Service Contract No. _____ with KPRL for provision of [services] ("the Contract"); AND WHEREAS the Contract requires the Service Provider to furnish KPRL with a Performance Security;

WE hereby unconditionally and irrevocably guarantee to pay KPRL on first written demand, without cavil or argument, any sum up to KES _____ in the event that the Service Provider fails to perform or is in material breach of any of its obligations under the Contract and such breach is not remedied within the period notified by KPRL.

This guarantee is valid from the date of signing until _____ [Contract end date plus 60 days].

Bank Authorised Signature: _____

Name and Title: _____

Bank Stamp: _____ Date: _____

FORM C3: SERVICE DELIVERY CONFIRMATION / PAYMENT TRIGGER CERTIFICATE

Item	Details
Certificate No.	PTC-[Number]
Contract Reference	
Service Provider	
Period / Milestone Covered	
Services Confirmed Delivered	
KPI Performance Summary	
Outstanding Issues / Deductions	
Net Amount Approved for Payment	KES _____
Approved?	Yes – Service Provider may invoice / No – resubmit after rectification

KPRL Contract Manager: _____ Signature: _____ Date: _____

FORM C4: CONTRACT AMENDMENT FORM

CONTRACT AMENDMENT No. _____ to Service Contract No. _____

This Amendment is entered into by and between KPRL and [Service Provider] on _____.

The Parties hereby agree to amend the Contract as follows:

1. Scope of Change: _____
2. Reason for Change: _____
3. Impact on Contract Price: [Increase / Decrease / Nil] by KES _____; Revised Contract Price: KES _____
4. Impact on Timeline: [Extension / No Change] by _____ days; Revised end date: _____
5. Impact on Staffing or Equipment: [specify]
6. Other amendments: _____

All other terms and conditions of the Contract remain unchanged.

For KPRL: Signature: _____ Name: _____ Date: _____

For [Service Provider]: Signature: _____ Name: _____ Date: _____

FORM C5: PERFORMANCE IMPROVEMENT NOTICE/PLAN**(Following a Performance Review)**

Item	Details
Notice No.	PIN-[Number]
Contract Reference	
Service Provider	
Date of Notice	
Performance Issue Identified	
KPI / Standard Not Met	
Evidence / Supporting Data	
Required Corrective Action	
Deadline for Corrective Action	
Consequence of Non-Compliance	Liquidated damages / Contract termination as applicable

KPRL Contract Manager: _____ Signature: _____ Date: _____

Acknowledged by Service Provider: _____ Date: _____

FORM C6: FINAL COMPLETION CERTIFICATE

This Certificate confirms that [Name of Service Provider] has satisfactorily completed all services and fulfilled all obligations under Contract No. _____ for the provision of [services].

Contract End Date: _____

Total Amount Paid (incl. VAT): KES _____

Outstanding Obligations: [None / state if any]

Performance Security Release: Approved (subject to any outstanding warranty or run-off obligations)

KPRL Authorized Officer: _____ Title: _____ Date: _____

ANNEXURES

ANNEXURE A: GLOSSARY OF KEY TERMS

Abbreviation / Term	Meaning
BoQ	Bill of Quantities
CBK	Central Bank of Kenya
Contract Manager	KPRL designated representative responsible for contract oversight
DPA	Data Processing Agreement
Data Protection Act	Kenya Data Protection Act 2019
EAT	East Africa Time (UTC+3)
EMCA	Environmental Management and Coordination Act 1999 (Kenya)
GCC-NCS	General Conditions of Contract for Non-Consulting Services
HSE	Health, Safety and Environment
ITT	Instructions to Tenderers
JV	Joint Venture
KAM	Kenya Association of Manufacturers
KAFM	Kenya Association of Facilities Managers
KEBS	Kenya Bureau of Standards
KES	Kenya Shillings
KPRL	Kenya Petroleum Refineries Limited
KPC PLC	Kenya Pipeline Company
KPI	Key Performance Indicator
KRA	Kenya Revenue Authority
KSIA	Kenya Security Industry Association
LCS	Least Cost Selection
NEMA	National Environment Management Authority
NHIF	National Hospital Insurance Fund
NCIA	Nairobi Centre for International Arbitration
NSSF	National Social Security Fund
SHIF	Social Health Insurance Fund
SHA	Social Health Authority
OSHA	Occupational Safety and Health Act 2007 (Kenya)
PAYE	Pay As You Earn (tax)
PIN	Personal Identification Number (KRA)

Abbreviation / Term	Meaning
POCAMLA	Proceeds of Crime and Anti-Money Laundering Act 2009
PPE	Personal Protective Equipment
PSRA	Private Security Regulatory Authority (Kenya)
SCC	Special Conditions of Contract
SLA	Service Level Agreement
STD	Standard Tender Document
TDS	Tender Data Sheet
VAT	Value Added Tax
WIBA	Work Injury Benefits Act 2007 (Kenya)

ANNEXURE B: KPRL HSE REQUIREMENTS FOR SERVICE PROVIDERS

All service providers working at or on behalf of KPRL shall comply with the following minimum HSE requirements. These requirements are mandatory and non-negotiable.

Before Commencement of Services

- Submit a written Health, Safety and Environment (HSE) Plan for approval by KPRL's HSE Manager, at least five (5) working days before commencing services on Site;
- Ensure all personnel have completed KPRL's mandatory HSE induction and site-specific safety briefing;
- Produce evidence of relevant safety training certifications, first aid qualifications and licenses/certification for all key personnel;
- Where applicable, provide valid statutory licenses/permits relevant to the service being provided.
- Provide copies of current Employer's Liability / WIBA and Public Liability insurance certificates;
- Maintain and make available to KPRL a current register of all accidents, near-misses and safety incidents;
- Submit method statements and risk assessments for all high-risk tasks before commencing those activities.

During Service Delivery

- All personnel shall wear appropriate PPE the overalls should be identifiable with the respective service provider at all times when on Site, in compliance with OSHA and KPRL's PPE requirements;
- For site-based services: conduct daily Toolbox Talks before commencing work; maintain records of attendance;
- Any work requiring a hot work permit, confined space entry, working at height, electrical isolation or other high-risk activity shall require a prior written Permit to Work (PTW) from KPRL's HSE department; All works must be carried as per KPRL Permit to Work Procedure.
- Environmental incidents (spills, discharges, waste violations) shall be reported immediately to KPRL's HSE officer and remediated at the Service Provider's cost;
- Any accident, near-miss, dangerous occurrence or environmental incident shall be reported to KPRL's HSE officer within twenty-four (24) hours using KPRL's incident reporting form;

- The Service Provider shall cooperate fully in any incident investigation conducted by KPRL and shall implement corrective actions within the timelines specified.
- Maintain ESG records and submit performance reports and corrective action evidence to KPRL as required
- Provide Material Safety Data Sheets (MSDS) for chemicals to be used in KPRL where applicable

Applicable Legal and Regulatory Framework

- Occupational Safety and Health Act 2007 (OSHA) and Regulations;
- Work Injury Benefits Act 2007 (WIBA);
- Environmental Management and Coordination Act 1999 (EMCA);
- National Environment Management Authority (NEMA) requirements;
- Any sector-specific HSE regulations applicable to the service category (e.g. PSRA regulations for security, KEBS standards for food handling).

ANNEXURE C: DATA PROTECTION REQUIREMENTS

Where service providers process personal data on behalf of KPRL, the following additional requirements apply in accordance with the Data Protection Act 2019. These apply particularly to services involving access to KPRL's HR records, CCTV footage, visitor management systems, medical records or any other personal data.

- The Service Provider shall execute a separate Data Processing Agreement (DPA) / Confidentiality Agreement with KPRL before accessing any personal data;
- Processing of personal data shall be limited strictly to what is necessary for the purposes of the services;
- The Service Provider shall implement appropriate technical and organisational security measures, including: access controls; encryption of data in transit and at rest; secure disposal of records; and staff training;
- The Service Provider shall maintain a record of all processing activities involving KPRL personal data;
- Sub-processors shall be approved in writing by KPRL and shall be bound by equivalent data protection obligations through written agreements;
- Data subject rights requests (access, rectification, erasure, restriction, portability, objection) shall be supported within the timeframes prescribed by KPRL and in compliance with the Data Protection Act 2019;
- Any personal data breach shall be notified to KPRL within twenty-four (24) hours of the Service Provider becoming aware of it, with full details of the breach, data affected, and mitigating measures taken;
- All personal data shall be returned to KPRL or securely destroyed at the end of the contract, with a written certificate of destruction provided to KPRL.

ANNEXURE D: TENDERER'S CHECKLIST FOR NON-CONSULTING SERVICES PROCUREMENT

Use this checklist before submitting your tender to ensure completeness. Incomplete tenders may be rejected at the administrative review stage.

No.	Item	In Technical Envelope
1	Form 1: Tender Submission Form – signed and sealed	☐ Yes ☐ N/A
2	Form 2: Tenderer Information / Company Profile	☐ Yes ☐ N/A
3	Form 3: JV/Consortium Agreement (if applicable)	☐ Yes ☐ N/A
4	Form 4: Technical Tender (all Sections A-G)	☐ Yes ☐ N/A
5	Form 5: Financial Tender / Schedule of Rates	☐ Yes ☐ N/A
6	Form 6: Tender Security / Tender Securing Declaration (where required)	☐ Yes ☐ N/A
7	Form 7: Conflict of Interest Declaration – signed	☐ Yes ☐ N/A
8	Form 8: Beneficial Ownership Disclosure – completed	☐ Yes ☐ N/A
9	Form 9: Anti-Corruption Declaration – signed	☐ Yes ☐ N/A
10	Form 10: Data Protection Compliance Declaration – signed	☐ Yes ☐ N/A

No.	Item	In Technical Envelope
11	Form 11: Subcontractor Disclosure (where applicable)	☐ Yes ☐ N/A
12	KRA Tax Compliance Certificate (valid and current)	☐ Yes ☐ N/A
13	Certificate of Incorporation / Business Registration	☐ Yes ☐ N/A
14	CR12 / CR13 or certificate of registration showing shareholders/owners	☐ Yes ☐ N/A
14	KRA PIN Certificate	☐ Yes ☐ N/A
15	Audited Financial Statements (last 3 years)	☐ Yes ☐ N/A
16	Mandatory regulatory licence(s) specified in TDS (e.g. PSRA, KSIA, NEMA)	☐ Yes ☐ N/A
17	Signed and certified CVs for all Key Personnel (supervisors/managers)	☐ Yes ☐ N/A
18	List of similar contracts (last 5 years) with client references	☐ Yes ☐ N/A
19	Equipment and Resources Schedule	☐ Yes ☐ N/A
20	Public Liability and WIBA/Employer's Liability Insurance certificates	☐ Yes ☐ N/A
21	NSSF, SHA, and SHIF compliance evidence (where applicable)	☐ Yes ☐ N/A
22	No financial information included in Technical Tender envelope	☐ Confirmed

(This will be accordingly updated to exclude items that are included at pre-qualification stage)

ANNEXURE E: CONTACT INFORMATION

Contact	Details
Procurement Contact	Supply Chain Manager
Physical Address	Refinery Road, Changamwe, Mombasa, Kenya
Postal Address	P.O. Box 90401-80100, Mombasa, Kenya
Procurement Email	tenders@kpri.co.ke
Company Website	www.kpri.co.ke

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