



**PIONEER
GENERAL**

Your Future, Our Commitment

SCHOOLCARE

Comprehensive Protection for Learning Institutions

Safeguarding Your Educational Environment.

SCHOOL CARE is a multi-peril insurance policy meticulously designed for schools and learning institutions. It offers extensive protection for your entire school community and assets, ensuring peace of mind so you can focus on education.

Key Coverage Areas:

- **Property Protection:** Covers buildings, classrooms, dormitories, contents (desks, computers), and even swimming pools.
- **People Protection:** Provides cover for accidental injury to students, teaching, and non-teaching staff.
- **Liability Coverage:** Protects against third-party liabilities and covers directors/officers for errors or omissions.
- **Vehicle Protection:** Comprehensive coverage for your school bus fleet.

Direct Support When It Matters:

In the event of accidental injury leading to hospitalization, medical expenses can be paid directly to the facility or reimbursed upon submission of receipts and doctor's report.

(Bottom Section - Highlighted Sections & Rates Summary)

Essential Protections Include:

- **Fire & Perils (Section A):** Protects property from fire, natural disasters, riots, and more.
- **Burglary (Section B):** Covers movable property against theft by forced entry/exit.
- **Electronics All Risks (Section C):** Covers computers and other electronics from various damages.
- **Public Liability (Section G):** Covers legal claims for injury/damage to third parties on premises.

CONTACT US



www.pioneerassurance.co.ke



020 722 0000



Pioneer House,
Moi Ave 3rd, 6th, 7th Floor



Employee & Student Welfare:

- **Work Injury Benefits Act (WIBA) (Section D):** Covers institution's liabilities for employee injuries or diseases at work, with benefits for death (up to 96 months earnings, max Kshs. 10M), permanent/temporary disability, medical (up to Kshs. 100,000), and funeral (Kshs. 30,000). Rates vary by employee type (e.g., Teachers: 11.55%, Watchmen: 8.4%).
- **Employers' Liability (Section E):** Covers legal liability for employee injury/death due to employer negligence.
- **Personal Care Cover (Section H):** Compensates students and Directors & their spouses for accidental injuries or disability while in school or during school-related activities.

Protecting Your Leadership & Assets

- **Directors & Officers (D&O) (Section F):** Protects directors and officers against claims for errors, omissions, or negligence, covering defense costs and court awards. Rating: 1.5% of desired limit.
- **Political Violence & Terrorism (Section J):** Covers property loss or damage from acts of terrorism, civil commotion, sabotage, and political upheavals. Premium rate: 0.1% of sum insured.

School Bus Coverage & Free Benefits

- **School Bus (Section K):** Covers institution-owned vehicles against accidental & malicious damage, theft, natural perils, and more. Includes passenger and third-party liabilities.
- **FREE Benefits Include:** Free Valuation, East Africa geographical area (material damage), No Blame No Excess, and covers for Windscreen, Radio Cassette, Emergency Medical, Towing & Recovery, Authorized Repair, Starter & Alternator (all up to Kshs. 50,000). Also includes Free Passenger Legal Liability (PLL) for Students and Riots, Strikes, & Civil Commotion cover.

For a complete list of exclusions and detailed terms, please refer to the policy document.

Ready to Secure Your School?

Contact us



Pioneer House, Moi Ave
3rd, 6th, 7th Floor



020 722 0000



info@pioneerinsurance.co.ke



www.pioneerassurance.co.ke



@pioneer insurance