

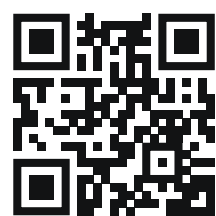


CONTACT US

for quotation request or any enquiries

+254 709 626 000
samakibima@gakenya.com
insure@gakenya.com
www.gainsuranceltd.com

Regulated by The Insurance Regulatory Authority



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CHUNGA KAZI NA SAMAKI BIMA!

SAMAKI BIMA

This is an insurance product that covers on-shore and off-shore fish farms against various perils.

Scope of Cover

- Death of fish caused by accidental death, diseases, epidemics and stock disposal based on an aquaculture expert's advice
- Theft of the fish stock.
- Accidental damage of cage structure, including nets

Fish Species Covered

- Tilapia
- Trout
- Nile Perch
- Catfish

Eligibility

- Licensed fish farmers registered with relevant local authorities, Beach Management Unit
- At least 2 years of fish farming experience
- Farmer must maintain a fish feeding register
- Fish stock inspection taking place at least once every month
- 24-hour security at the beach (watchman warranty)
- Net in a good condition and within its useful lifetime limits

How to be Insured

- Proposer fills the application form.
- GA provides indicative insurance terms / quotation
- Proposer pays premium
- An aquaculture expert visits the farm and provides an assessment to GA.
- Cover certificate is issued to the proposer for signing to acknowledge consent of affirmed cover terms
- Issuance of the policy document

Cover exclusions

- Loss or mortality directly caused by inappropriate feed
- Loss of stock owing to net breakage, unless the cage has also been severely damaged by an atmospheric peril
- Loss or mortality because the Insured stock has been harvested prematurely
- Loss or mortality directly or indirectly caused by, arising out of or aggravated by, war, terror, strikes, riots and sabotage
- Theft of stock, cage, nets by insured's employees and/or household members

Requirements

- Duly filled proposal form
- Copy of **KRA PIN**
- Copy of ID
- Farm managers CV(s)
- Aquaculture vet report certifying health of fish and adoption of good fish farming practices.

