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## SCHOOL LIABILITY & GPA INSURANCE CONTRACT SCHEDULE

**NAME OF INSURED** : ECOLE BELGE DE KIGALI  
**ADDRESS** : Kigali  
**POLICY NO** : 010/092/1/001888/2017  
**TYPE OF INSURANCE** : SCHOOL LIABILITY & GPA COVER  
**INSURER** : UAP INSURANCE RWANDA LTD  
**ADDRESS** : P.O. Box 6644 KIGALI  
**PERIOD OF INSURANCE** : One year  
**COMMENCEMENT DATE** : 12<sup>th</sup> September 2017  
**EXPIRY DATE** : 11<sup>th</sup> September 2018

The general conditions of Personal accident for bodily injury, & Public liability to police and those that follow particular, the **UAP INSURANCE RWANDA LTD** guarantees students insured against personal accidents that occur in their school activities. **UAP INSURANCE RWANDA LTD** guarantees **ECOLE BELGE DE KIGALI** against the financial consequences of civil liability devolving him because of property damage and / or injury caused by its students including Teachers and Staff in the following conditions:

### RISKS COVERED BY LOSS LIMITATION WARRANTIES:

| Description        | Number     |
|--------------------|------------|
| Students           | 600        |
| Teachers and Staff | 97         |
| <b>TOTAL</b>       | <b>697</b> |

### PERSONAL ACCIDENT COVER:

| RISKS COVAREGE              | POLICY BENEFITS (RWF) |
|-----------------------------|-----------------------|
| Accidental Death:           | 1,000,000             |
| Permanent Total Disability: | 1,000,000             |
| Medical Expenses:           | 500,000               |

| THIRD PARTY RISKS COVAREGE | LIABILITY | LIMIT OF INDEMNITY (RWF) |
|----------------------------|-----------|--------------------------|
| Material Damage            |           | 3,000,000                |
| Bodily injury              |           | 3,000,000                |

In case of partial permanent disability, the insured victim of the accident will be compensated by multiplying the rate of disability in the face amount of the guarantee total permanent disability.

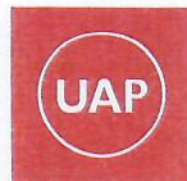
**UAP Insurance Rwanda Ltd.**

Grand Pension Plaza – 7th Floor, BP 6644 Kigali, Rwanda, Tel: +250 788168000 / 788364008, Toll Free: 2828

Email: uapinsurancerw@uap-group.com, www.uap-group.com



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## **GUARANTEE**

Guarantees Insurance Injury accidents and civil liability respectively granted to students and **ECOLE BELGE** cover students during activities in school and on the way to get there and back (from home to school & vice versa).

The way to school is defined as the path of the residence of the student to school and vice versa, since the route has not been interrupted or diverted by a pattern dictated by a personal interest or independent school. The same is true of accidents occurring during journeys whose costs are borne by the school.

### **The following clauses are part this policy and regarding Teachers and Staff only**

- Exposure Clause
- Disappearance Clause
- Motorcycling up to 250cc
- limited to working hours
- Age Limit 18 - 70 years
- Exposure Clause
- Health & Safety Warranty
- Airfares for Treatment Inclusive under the Medical benefit
- Excluding Mental Disease
- Including Riot & Strike
- Trustee Clause

Its Hereby agreed that, the Student's spectacles and hearing AID are extended on Third Party Liability/ Material damage limited as follow:

- Spectacles: Maximum Rwf 200,000
- Hearing AID: Maximum Rwf 200,000

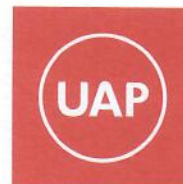
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**Excess on TPL/ Material Damage: 10% of EEC Min Rwf 20,000**

**DISPUTE SETTLEMENTS**

The parties recognize that any dispute arising from the honoring or interpretation of this agreement shall be settled amicably. In case no agreement is reached the matter shall then be submitted to Kigali courts with competent jurisdiction.

**PERIOD OF INSURANCE**

The present policy remains in force for a period of one year with effect from **12<sup>th</sup> September 2017** and the expired date will be **11<sup>th</sup> September 2018**. At the end of the insurance period, this contract may be renewed after agreement of the parties.

Done at Kigali on the 13 September 2017

On behalf of the Insured  
**ECOLE BELGE DE KIGALI**

On behalf of the Insurer  
**UAP INSURANCE RWANDA Ltd**

