NATIONAL BIOSAFETY AUTHORITY

Operational Capability Criteria

The following matrix sets out the operational capability criteria against which bidder proposals shall be evaluated. Bidders must respond fully to each item; a negative response to a mandatory requirement may lead to disqualification at the preliminary stage.

Criterion	Guiding Notes	Yes/No
Comprehensive list of panel medical consultants/specialists provided	Evidence clearly attached	Yes
Evacuation arrangement clearly stated	Evidence clearly attached	Yes
Service providers/hospitals available in Nairobi and the 46 other counties	Evidence clearly attached	Yes
Medical inpatient cover — overall limit and cover type per category (Cat A: Kshs 2,000,000; Cat B: Kshs 4,500,000; Cat C: Kshs 4,000,000; Cat D: Kshs 3,500,000; Cat E: Kshs 3,000,000)	Clear statements of cover for all categories with no age limit for staff and Board members, within stated limits	Yes
Dental cover provided as indicated, no sub-limit (Board Members & JG E3–A3: Kshs 100,000)	Clear statements of cover for all categories with no age limit for staff and Board members, within stated limits	Yes
Optical cover provided as indicated, no sub-limit (Board Members & JG E3–A3: Kshs 100,000)	Clear statements of cover for all categories with no age limit for staff and Board members, within stated limits	Yes
Maternity cover up to Kshs 200,000 for JG E3–A3	Clear statements of cover for all categories with no age limit for staff and Board members, within stated limits	Yes
Hospital accommodation clearly indicating ward/bed type and limits (Board/CEO/Directors/Deputy Directors: Deluxe rooms, Kshs 30,000; other staff: Private/Standard rooms, Kshs 25,000/20,000)	Should clearly indicate ward/bed type and the limits	Yes
Medical smart cards provided within 3 working days of cover commencement (and for new joiners)	Evidence clearly attached	Yes

Criterion	Guiding Notes	Yes/No
No pre-authorization for consultations where members hold smart cards; pre-authorization limited to major treatment	Should clearly indicate	Yes
Flexibility to include other service providers proposed by NBA	Evidence clearly attached on the flexibility	Yes
Members' upper age limit is 75 years	Should clearly stated	Yes
Last expense: Board Members Kshs 100,000; JG E3–A3 Kshs 200,000 for principal member and family	Should clearly provide	Yes
Maternity stand-alone Kshs 200,000 (normal delivery); Caesarean/subsequent Caesarean max Kshs 300,000 within inpatient	Should clearly provide	Yes
Pre-natal, post-natal and pregnancy-related cases covered within inpatient/outpatient as applicable, not under maternity	Evidence clearly attached	Yes
Gynaecological conditions, including menopause, covered within inpatient and outpatient (full cover)	Should clearly provide	Yes
Disease prevention vaccines covered within inpatient and outpatient, no sub-limit	Should clearly provide	Yes
Speech therapy for children within outpatient	Should clearly provide	Yes
Family Planning & Fertility / Impotence Matters	Should clearly provided	Yes
Baby clinic, immunization and vaccination up to 5 years (KEPI and baby-friendly), no sub-limit within outpatient	Evidence clearly attached	Yes
Prescription medicine, no sub-limit	Should clearly stated	Yes
Therapy and chemotherapy, no sub-limit	Should clearly stated	Yes
COVID-19 benefit, no sub-limit	Should clearly stated	Yes
No pre-authorization and no co-pay for consultations where members hold smart cards; pre-authorization limited to major procedures/admissions	Should clearly stated	Yes

Criterion	Guiding Notes	Yes/No
Medical inpatient cover: dental ailments (accidental/non-accidental) covered under sub-limit of Kshs 250,000	Should clearly provide and stay within the stated sub-limit	Yes
Medical inpatient cover: optical ailments (accidental/non-accidental) covered under sub-limit of Kshs 250,000	Should clearly provide and stay within the stated sub-limit	Yes
Congenital and prematurity covered within full inpatient limit, including pregnancy-related complications (Categories B–E)	Should be clearly indicated within full limits	Yes
Pre-existing, chronic, HIV & AIDS covered within full inpatient limit (Categories A–D); conditions clearly spelt out	Should be clearly indicated within full limits — award 10 if met, 0 if not	Yes
Post-hospitalization cover within inpatient limit, sub-limit Kshs 50,000 up to 3 weeks after discharge (Categories A–E)	Should be provided and clearly stated	Yes
COVID-19 related illness hospitalization within inpatient limit, sub-limit Kshs 1,000,000 (Categories A–E)	Should be provided and clearly stated	Yes
List and statement of exclusions clearly outlined with reasons indicated	Should be provided and clearly stated	Yes
Emergency C-Section cover within inpatient limit of Kshs 300,000 (Categories B–E)	Should be provided and clearly stated	Yes
Lodger accommodation cover for children 12 years and below (Categories B–E)	Should be provided and clearly stated	Yes
Group excess of loss for Categories A–E, stand-alone benefit of Kshs 300,000 shared per family	Should be provided and clearly stated	Yes
Psychiatry conditions covered within full inpatient limit (Categories A–E)	Should be provided and clearly stated	Yes
Outpatient: pre-existing, chronic, HIV & AIDS and COVID-19-related illnesses within full outpatient limit (Categories A–E)	Should be provided and clearly stated	Yes

Criterion	Guiding Notes	Yes/No
Outpatient counselling upon referral within full outpatient limit (Categories A–E)	Should be provided and clearly stated	Yes
General health check-up for member and family , stand alone Kshs 50,000 (Categories A–E)	Should be provided and clearly stated	Yes
Dental benefit — stand-alone, Kshs 100,000 per family (Categories A–E)	Should be provided and clearly stated	Yes
Optical benefit — stand-alone, Kshs 100,000 per family (Categories A–E)	Should be provided and clearly stated	Yes
Last expense — stand-alone, Cat A Kshs 100,000 and (Categories B–E); Kshs 200,000 per member	Should be provided and clearly stated	Yes
Smart medical cards provided within 7 days of commencement (and for mid-term joiners)	Should be provided and clearly stated	Yes
Schedule for staff sensitization	Should be provided and clearly stated	Yes

Note: Bidders must respond to all statements above. Any negative response to a mandatory requirement will lead to disqualification at the preliminary evaluation stage.



CIC GROUP

31st August 2026,

Chief Executive Officer,
National Biosafety Authority,
P.O Box 28251 - 00100,
Nairobi.

Dear Sir/Madam,

RE: TENDER NO. NBA/753/0001/2026-27

PROVISION OF MEDICAL INSURANCE COVER FOR STAFF AND BOARD MEMBERS - UNDERWRITERS ONLY

We refer to the mandatory requirement.

CIC General Insurance Ltd confirms that medical Smart cards shall be provided within three working days of cover commencement to ensure that members of National Biosafety Authority enjoy seamless services during the medical cover period.

We trust that you will find the above in order but should you wish to make further enquiry do not hesitate to contact us.

Yours faithfully,

Kang'e McDonald,
General Manager, Medical Division - CIC General Insurance Ltd.

CIC GENERAL INSURANCE LTD.
CIC Plaza, Mara Road, Upperhill P.O. Box 59485-00200 Nairobi
020 282 3000, 0703 099 120 callc@cic.co.ke www.cic.co.ke

Directors: R. Mambo (Chairperson), F. Ruoro (Managing Director), E. Otieno, P. Nyaga, J. Mbui, J. Gatuni, J. Mbatia,
KENYA • SOUTH SUDAN • UGANDA • MALAWI | *We keep our word*
GENERAL • LIFE • HEALTH • ASSET

CIC GROUP

31st August 2026,

Chief Executive Officer,
National Biosafety Authority,
P.O Box 28251 - 00100,
Nairobi.

Dear Sir/Madam,

RE: TENDER NO. NBA/753/0001/2026-27

PROVISION OF MEDICAL INSURANCE COVER FOR STAFF AND BOARD MEMBERS - UNDERWRITERS ONLY

We refer to the mandatory requirement.

CIC General Insurance Ltd confirms that we shall be flexible to add hospitals and specialists proposed by National Biosafety Authority to our panel of providers; guided by CIC General Insurance Ltd terms and conditions.

We trust that you will find the above in order but should you wish to make further enquiry do not hesitate to contact us.

Yours faithfully,

Kang'e McDonald,
General Manager, Medical Division - CIC General Insurance Ltd.

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CIC GROUP

31st August 2026,

Chief Executive Officer,
National Biosafety Authority,
P.O Box 28251 - 00100,
Nairobi.

Dear Sir/Madam,

RE: TENDER NO. NBA/753/0001/2026-27

PROVISION OF MEDICAL INSURANCE COVER FOR STAFF AND BOARD MEMBERS - UNDERWRITERS ONLY

We refer to the mandatory requirement No.19.

CIC General Insurance Ltd confirms that there shall be no pre-authorization for all outpatient cases during the medical cover period.

We trust that you will find the above in order but should you wish to make further enquiry do not hesitate to contact us.

Yours faithfully,

Kang'e McDonald,
General Manager, Medical Division - CIC General Insurance Ltd.

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CIC Plaza, Mara Road, Upperhill P.O. Box 59485-00200 Nairobi
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PANEL OF PROVIDERS

CIC GROUP MEDICAL PROVIDER PANEL

We keep our word

Nairobi Providers

County	Specialty	Catergory	Provider	Physical Location	Phone Number
	TIER 1 PROVIDERS				
Nairobi County	**Hospital**	**Tier 1**	**THE MATER MISERICORDIAE HOSPITAL**	**Along Dunga road, South B**	**0732 163 000/0732163050**
Nairobi County	Outpatient Centre	Tier 1	The Mater Hospital-Development Clinic	Development house, 1st floor	0719333222/0206903600
Nairobi County	Outpatient Centre	Tier 1	The Mater Bururuburu Clinic	Fairlane, above Uchumi Supermarket	0719888444/0206903700
Nairobi County	Outpatient Centre	Tier 1	The Mater Hospital-Westlands Clinic	Kenrail Towers Mezzanine 3	0714660862/0734778800
Nairobi County	Outpatient Centre	Tier 1	The Mater hospital Kasarani Clinic	TRM mall 2nd floor junction of Thika-Kamiti road	0726433179/0731000994
Nairobi County	Outpatient Centre	Tier 1	The Mater hospital Shujaa mall	Shujaa mall 2nd floor, along spine road	719073500
Nairobi County	**Hospital**	**Tier 1**	**MP SHAH HOSPITAL**	**Shivachi Road, Parklands**	**733606752/20 4291 100**
Nairobi County	Outpatient Centre	Tier 1	MP shah village market medical centre	village market mall, Gigiri	0728900800/0736900800
Nairobi County	**Hospital**	**Tier 1**	**THE KAREN HOSPITAL**	**Along Langata road, Karen**	**0726222001/0736200001**
Nairobi County	Outpatient Centre	Tier 1	The Karen Hospital-City Centre	Cardinal Otunga Plaza, Nairobi CBD, Kenya	707 672 111
Nairobi County	**Hospital**	**Tier 1**	**AGA-KHAN UNIVERSITY HOSPITAL NAIROBI**	**3rd Parklands Avenue, Limuru Road**	**203662000**
Nairobi County	Outpatient Centre	Tier 1	Aga khan Prestige Medical Centre	prestige plaza 2nd floor along Ngong road	20 3662560
Nairobi County	Outpatient Centre	Tier 1	Aga khan Valley arcade medical Centre	Valley arcade Shopping centre1st floor, Gitanga road	20 3662678
Nairobi County	Outpatient Centre	Tier 1	Aga khan Town Medical Centre	Jubilee exchange building 6th floor, Mama ngina street	20 3662557
Nairobi County	Outpatient Centre	Tier 1	Aga khan Bururuburu Medical clinic	Kenya National library services, complex mumia road	20 3662550
Nairobi County	Outpatient Centre	Tier 1	Aga khan Embakasi Medical Centre	Along Outering road, Pipeline	20 3662521
Nairobi County	Outpatient Centre	Tier 1	Aga khan Capital Centre medical Centre	Capital Centre 1st floor, along Mombasa road	20 3662524
Nairobi County	Outpatient Centre	Tier 1	Aga khan Donholm Medical Centre	Greenspan 1st floor estate	203662580
Nairobi County	Outpatient Centre	Tier 1	Aga khan Juja Medical centre	Juja professional center ground floor, Juja	20 3662569
Nairobi County	Outpatient Centre	Tier 1	Aga khan Eastleigh Medical Centre	Yaya business Centre, general Waruingi	20 3662551
Nairobi County	Outpatient Centre	Tier 1	Aga khan Ruai Medical Centre	Tusky's Shopping Mall, along kangundo Rd	20 3661455
Nairobi County	Outpatient Centre	Tier 1	Aga khan Ridgeways medical centre	Milestone business Centre, 1st floor.	20 3662335
Nairobi County	Outpatient Centre	Tier 1	Aga khan T-mall medical Centre	T-mall 1st floor	203662584
Nairobi County	Outpatient Centre	Tier 1	Aga khan Ruaka medical Centre	Tusky's Shopping Mall, Ruaka shopping centre	20 3661466
Nairobi County	**Hospital**	**Tier 1**	**GERTRUDE'S CHILDREN'S HOSPITAL**	**Muthaiga Road**	**0207206000/0730645000**
Nairobi County	Outpatient Centre	Tier 1	Gertrude's children's hospital Embakasi Clinic	Airport road, near nakumatt	0730645006
Nairobi County	Outpatient Centre	Tier 1	Gertrude's children's hospital Nairobi west Clinic	Along Kodi Road	0730645004
Nairobi County	Outpatient Centre	Tier 1	Gertrude's children's hospital Lavington Clinic	Along Othaya Road	0730645002
Nairobi County	Outpatient Centre	Tier 1	Gertrude's children's hospital Donholm Clinic	Along Manyanja road	730645003
Nairobi County	Outpatient Centre	Tier 1	Gertrude's children's hospital Komarock Clinic	komarock, along mwangaza road	0730645007
Nairobi County	Outpatient Centre	Tier 1	Gertrude's children's hospital Pangani Clinic	Along Juja Road	730645005
Nairobi County	Outpatient Centre	Tier 1	Gertrude's children's hospital Junction mall Clinic	Junction mall 4th floor, ngong road	0730645015
Nairobi County	Outpatient Centre	Tier 1	Gertrude's children's hospital TRM Clinic	Thika road mall	0730645013
Nairobi County	Outpatient Centre	Tier 1	Gertrude's children's hospital Bururuburu clinic	The point along rubai road	0730645012
Nairobi County	**Outpatient Centre**	**Tier 1**	**AAR HEALTHCARE- Wilson GWH**	**Williamson House 2nd Floor**	**020289051/0773538272**
Nairobi County	Outpatient Centre	Tier 1	AAR HEALTHCARE- City Centre	ICEA Building 6th Floor , Kenyatta Avenue, Nairobi	0731 191 070
Nairobi County	Outpatient Centre	Tier 1	AAR HEALTHCARE- Mountain mall	Mountain Mall 1st floor, Thika Super Highway	0733 888 258
Nairobi County	Outpatient Centre	Tier 1	AAR HEALTHCARE- Sarit Centre	Sarit Centre Mall 4th floor,	0731191064/ 0202416720
Nairobi County	Outpatient Centre	Tier 1	AAR HEALTHCARE- Roysambu	Royal plaza, Roysambu road	0731191076/0770446300
Nairobi County	Outpatient Centre	Tier 1	AAR HEALTHCARE-Embakasi	Wanandege Sacco plaza, Ground floor nyayo estate	733888259
Nairobi County	Outpatient Centre	Tier 1	AAR HEALTHCARE-Green House	Greenhouse, 1st Floor Adams Arcade, Ngong Road	0731191077
Nairobi County	Outpatient Centre	Tier 1	AAR HEALTHCARE- Donholm	Next To Donholm Total Petrol Station	0770 256 646
Nairobi County	Outpatient Centre	Tier 1	AAR HEALTHCARE- Ruaka	Rwaka Plaza 1st Floor, Northern Bypass	0731 191 079
Nairobi County	Outpatient Centre	Tier 1	AAR HEALTHCARE- South C	Ole Shapara Avenue opposite CID Training School	780888150
Nairobi County	Outpatient Centre	Tier 1	AAR HEALTHCARE-Karen	The Great Jubilee Centre ground floor	0735963412/0729876092
Nairobi County	Outpatient Centre	Tier 1	AAR HEALTHCARE-Lavington	Westfield Mall, Gitanga Rd, Nairobi	0780 200 456
Nairobi County	**Hospital**	**Tier 1**	**AAR HOSPITAL**	**Along Kiambu road**	**111176000**
Nairobi County	**Hospital**	**Tier 1**	**THE NAIROBI HOSPITAL**	**Along Argwings Kodhek Road,**	**2845000/ 0730666000**
Nairobi County	Outpatient Centre	Tier 1	Nairobi Hospital-Warwick Centre	UN Avenue- Warwick centre, Gigiri	0703 072 000
Nairobi County	Outpatient Centre	Tier 1	Nairobi Hospital Galleria Mall	Galleria Mall 2nd floor Nnear bomas of Kenya	0703 073 000
Nairobi County	Outpatient Centre	Tier 1	Nairobi Hospital-capital Centre	Capital center, 1st floor	703072000/0723976571
Nairobi County	Outpatient Centre	Tier 1	Nairobi Hospital-rosslyn rivera	Rosslyn Riviera Mall 3rd floor, Limuru Road	780 355689/780355766
Nairobi County	Outpatient Centre	Tier 1	Nairobi Hospital-southfield Mall	Southfield mall 2nd floor, along airport road	700334334
Kiambu County	Outpatient Centre	Tier 1	Nairobi Hospital-kiambu	kiambu mall 2nd floor	701442277
	TIER 2 & TIER 3 PROVIDERS				
	NAIROBI CBD				
Nairobi County	Outpatient Centre	Tier 2	CARE 'N' CURE HEALTH SERVICES (DR KAHENYA)	National Bank building South podium, along harambee avenue	733722824
Nairobi County	Outpatient Centre	Tier 2	DR MAINA RUGA & EXCHANGE LABORATORY SERVICES	Jubilee Exchange building	722526730
Nairobi County	Outpatient Centre	Tier 2	JUMEIRA SPECIALIST CLINIC	Anniversary Towers Mezz 1, Monrovia street/University way Nairobi town	0725 523 333/ 0733 523 333
Nairobi County	Outpatient Centre	Tier 2	STIMA AFYA CLINIC LTD (DR. MARGARET SIIKA)	Stima Sacco plaza	203201864
Nairobi County	Outpatient Centre	Tier 2	HEALTHPOINT SPECIALIST CENTRE	Stima Plaza Parklands	742999888
Nairobi County	Outpatient Centre	Tier 2	NAIROBI OUTPATIENT GULF LTD	KEMU hub, mezzanine flooor, monrovia street	0790 921 006
Nairobi County	Outpatient Centre	Tier 3	PENDA MEDICAL CENTRE- Kimathi	Old Mutual Building along Kimathi Street opposite The Sarova Stanley Hotel	114396968
Nairobi County	Outpatient Centre	Tier 2	METROCARE HEALTH CLINIC	Kencom Building 1st floor	0758 284 446
Nairobi County	Outpatient Centre	Tier 2	AVENUE HEALTHCARE- City centre	Fourth Floor of Barclays Plaza Loita Street	0722 673 500 / 0711 060 600
Nairobi County	Outpatient Centre	Tier 2	IVORY HEALTH SOLUTIONS	Corner house kimathi street,	791009817/791009818
Nairobi County	Outpatient Centre	Tier 2	Bliss GVS Teleposta branch	teleposta-GPO	0786 412 306
Nairobi County	Outpatient Centre	Tier 2	Bliss GVS City Hall	city hall nairobi	0786 412 308
Nairobi County	Outpatient Centre	Tier 2	SAVANNA HEALTHCARE SERVICES-Pioneer	pioneer house, mezzanine floor	0723975300/0728601802
Nairobi County	Outpatient Centre	Tier 2	EQUITY AFIA BIASHARA STREET	Laxmi plaza 4th floor, alonb biashara street	765000031
Nairobi County	Outpatient Centre	Tier 2	CITY HEALTH LIMITED	Odeon Building 1st floor	204408298/0740429779
	MOMBASA ROAD/SOUTHC/SOUTH B/INDUSTRIAL AREA				
Nairobi County	Hospital	Tier 2	BALOZI HOSPITAL	South B, Balozi estate, off Likoni road.	0722202999/0780202999
Nairobi County	Hospital	Tier 2	SOUTH B HOSPITAL	Kapiti Cresent, South B Shopping Centre	0722509166/0722509165
Nairobi County	Outpatient Centre	Tier 2	AVENUE HEALTHCARE- South C	Kenol Kobil Complex, First Floor.	0711060270 /0732175270
Nairobi County	Outpatient Centre	Tier 2	AVENUE HEALTHCARE- industrial Area	P.J. Place Enterprise Road Ground Floor, Industrial Area	0722 892 657

Nairobi County	Outpatient Centre	Tier 2	EMERGENCY PLUS MEDICAL SERVICES	South C (Bellevue) Red cross off popo road	717714938
Nairobi County	Outpatient Centre	Tier 2	KENYA AIRWAYS MEDICAL CENTRE	Pride centre Embakasi	206422000
	EASTLANDS				
Nairobi County	hospital	Tier 2	MARINA HEALTHCARE LTD	Mac Centri Business, Airport north road	721717000
Nairobi County	hospital	Tier 2	WEMA CHILDREN'S CLINIC-UMOJA	Behind Unity Primary school, next to PAG church umoja	730645100
Nairobi County	Outpatient Centre	Tier 2	AVENUE HEALTHCARE- Greenspan	Greenspan Mall, Ground Floor.	0732175240/0711060240
Nairobi County	Outpatient Centre	Tier 2	AVENUE HEALTHCARE-Embakasi	Near Kenol Station North Airport Road	718010533
Nairobi County	Outpatient Centre	Tier 2	EQUITY AFIA-Embakasi	Tassia estate, near tumaini supermarket	765000032
Nairobi County	Outpatient Centre	Tier 2	EQUITY AFIA-Imara Daima	Villa Franca shoping centre, cosmas ndeti road	765000043
Nairobi county	Outpatient Centre	Tier 2	EQUITY AFIA-Kayole	Pinnacle Business Centre, along spine road	765000003
Nairobi County	Outpatient Centre	Tier 2	PENDA MEDICAL CENTRE- Transami	Transami, Next to Muindi Mweusi supermarket.	110901639
Nairobi county	Outpatient Centre	Tier 2	PENDA MEDICAL CENTRE- Umoja 1	Umoja 1 market,near Cooperative bank	793269677
Nairobi County	Outpatient Centre	Tier 2	PENDA MEDICAL CENTRE- Umoja 2	Opp Kwa Chief, Umoja	718050440
Nairobi county	Outpatient Centre	Tier 2	PENDA MEDICAL CENTRE-Pipeline	Pipeline Stage, opposite Jacmil Supermarket along Outering Road	797380022
Nairobi County	Outpatient Centre	Tier 2	PENDA MEDICAL CENTRE-Transami	Transami, Next to Muindi Mweusi supermarket.	110901639
Nairobi county	Outpatient Centre	Tier 2	PENDA MEDICAL CENTRE-Embakasi	Catherine Ndereba Road,Opp.St. Bhakita	793483994
Nairobi County	Outpatient Centre	Tier 2	PENDA MEDICAL CENTRE- Tassia	Tassia kwa Ndege stage, 100 meters from Gate B Nyayo Estate	706149222
Nairobi County	Hospital	Tier 2	JUMUIA HOSPITALS LIMITED	Jonsaga, Ndingi Mwana Nzeki Road, Behind Huruma Shopping Center	720886432
Nairobi County	Hospital	Tier 2	RADIANT UMOJA HOSPITAL	Umoja innercore	700550007/704990722
Nairobi County	Hospital	Tier 2	KOMAROCK MODERN HEALTH CARE- Komarock	Komarock Estate, mwangaza road	721254606
	BURUBURU				
Nairobi County	Outpatient Centre	Tier 2	AVENUE HEALTHCARE-Buruburu	kenol station, 1st floor Buruburu	774157776
Nairobi County	Outpatient Centre	Tier 2	EQUITY AFIA BURUBURU	The point mall, Rabai road	765000002
Nairobi County	Outpatient Centre	Tier 2	Bliss GVS - Buruburu	St. James church along mumias road, buruburu.	0786412302
Nairobi County	Hospital	Tier 2	METROPOLITAN HOSPITAL	Buruburu Phase III, Rabai Road	0722207665/0733602114
Nairobi County	Hospital	Tier 2	JAMAA MISSION HOSPITAL	Uhuru estate Rabai Road	0733535354/0725221456
	PARKLANDS				
Nairobi County	Hospital	Tier 2	AVENUE HOSPITAL NAIROBI	1st Parklands Avenue, Nairobi	0732175000/0711060000
Nairobi County	Hospital	Tier 2	GURU NANAK RAMGARHIA SIKH HOSPITAL	Muranga Road, Thika super highway	0722 203 884
Nairobi County	Hospital	Tier 2	ASTER HEALTHCARE	Mediplaza 3rd parklands avenue, Parklands	735108999
	NGONG ROAD REGION				
Nairobi County	Outpatient Centre	Tier 2	MEDI-HUB HEALTHCARE LIMITED	AEA Plaza Along valley road	0736 370 784
Nairobi County	Outpatient Centre	Tier 2	AVENUE HEALTHCARE-Green house	The Green House 1st floor Ngong Rd	0203862540/0203862541
Nairobi County	Hospital	Tier 2	COPTIC HOSPITAL	Ngong Road, Opposite China Centre	0732341241/7736860O7
Nairobi County	Outpatient Centre	Tier 2	SAVANNA HEALTHCARE SERVICES-Upperhill	Mara Rd., Opp CIC Group	0727 540304
Nairobi County	Outpatient Centre	Tier 2	PENDA MEDICAL CENTRE-Kawangware	Gitanga Road next to Mlango Soko Stage	110150962
Nairobi County	Outpatient Centre	Tier 2	EQUITY AFIA KAWANGWARE	Alingo plaza, kawangware	765000004
Nairobi County	Hospital	Tier 2	NAIROBI WOMENS HOSPITAL- hurlingham	Hurlingham, along argwings kodhek road	0713278308/ 0732090140
Nairobi County	Hospital	Tier 2	NAIROBI WOMENS HOSPITAL- Adams	Adams arcade, kirichwa road off ngong road	0724 945464/ 070 3081421
Nairobi County	Hospital	Tier 2	MELCHIZEDEK HOSPITAL	Dagoretti Corner along Naivasha road	0720768892 / 0733241238
Nairobi County	Hospital	Tier 2	KENYATTA NATIONAL HOSPITAL(PRIVATE WING)	Upper hill, along Hospital road	0721741405/0709 854000
Nairobi County	Outpatient Centre	Tier 2	SANTEREVA GROUP LTD	Along Mugumo road, lavington	788101501
Nairobi County	Outpatient Centre	Tier 2	CHECK-UP MEDICAL CENTRE	General accident building, ground floor	703665191/746956355
Nairobi County	Outpatient Centre	Tier 2	NEWCASTLE HEALTH CARE	Apple wood, Ngong road	0783641949/0713641949
	KAREN/LANGATA ROAD REGION				
Nairobi County	Hospital	Tier 2	ST MARYS MISSION HOSPITAL LANGATA	Langata	717305204
Nairobi County	Hospital	Tier 2	NAIROBI WEST HOSPITAL	Gandhi Avenue, Nairobi West	722200944
Nairobi County	Outpatient Centre	Tier 2	EQUITY AFIA-LANGATA	Freedom Heights mall 4th floor, along langata road	765000051
Nairobi County	Outpatient Centre	Tier 2	AMREF MEDICAL CENTRE	Wilson Airport, along Langata Rd	0799 007908
Nairobi County	Outpatient Centre	Tier 2	PENDA MEDICAL CENTRE-Langata	Langáta - Near Gate B of Ngei 2 Estate	793269254
Nairobi County	Outpatient Centre	Tier 2	AVENUE HEALTHCARE-Langata	Ground Floor at the Kenol Station, langata road	0711060280/0732175280
Nairobi County	Hospital	Tier 2	MERIDIAN EQUATOR HOSPITAL	Bukani Road, Nairobi West	0722-207623/ 0700-274036
Nairobi County	Outpatient Centre	Tier 2	ST ODILIAS DISPENSARY	Windy ridge off ngong road, karen	203883137
Nairobi County	Outpatient Centre	Tier 2	AMBER MEDICAL CLINIC	The HUB–Karen, Nairobi	734934074
Nairobi County	Hospital	Tier 2	REALE HOSPITAL LANGATA	Skline Mall, 3rd floor, Langata	741665700
Nairobi County	Hospital	Tier 2	LANGATA HOSPITAL	Langata shopping center	0722825782/0724485376
	THIKA ROAD REGION/KIAMBU RD				
Nairobi County	Hospital	Tier 2	KENYATTA UNIVERSITY TEACHING, REFERRAL& RESERCH HOSPITAL	Northern Bypass Rd. near Kahawa West	0710642513/0780900519
Nairobi County	Hospital	Tier 2	ST. FRANCIS HOSPITAL KASARANI	Along Kasarani - Mwiki Road	0713969608/0202445811
Nairobi County	Hospital	Tier 2	ST SCHOLASTICA UZIMA HOSPITAL	Survey of Kenya near National youth services	0733413583/0718061200
Nairobi County	Hospital	Tier 2	RUARAKA NEEMA HOSPITAL	Opposite safari park, along thika super highway	0721451397/0724585889
Nairobi County	Outpatient Centre	Tier 2	PENDA MEDICAL CENTRE-Githurai 45	Githurai 45, Churma mbili stage at Mwiki Rd	740141561
Nairobi County	Outpatient Centre	Tier 2	PENDA MEDICAL CENTRE-Kahawa west	Kahawa West - Karura stage	718050387
Nairobi County	Outpatient Centre	Tier 2	PENDA MEDICAL CENTRE-Mathare North	mathare north area 3 stage 29/30	768095466
Nairobi County	Outpatient Centre	Tier 2	PENDA MEDICAL CENTRE-Sunton	Sunton Stage behind Eskar Supermarket	719105914
Nairobi County	Outpatient Centre	Tier 2	PENDA MEDICAL CENTRE-Zimmerman	Zimmerman along Base road	740130553
Nairobi County	Outpatient Centre	Tier 2	PENDA MEDICAL CENTRE-Luckysummer	Lakeways Estate, next to Bakery	797480235
Nairobi County	Outpatient Centre	Tier 2	PENDA MEDICAL CENTRE-Kasarani	Seasons road, 100m from seasons stage	769637057
Nairobi County	Outpatient Centre	Tier 2	WEMA CHILDREN'S CLINIC-Githogoro	Runda Baptist Church, Githogoro	709529100
Nairobi County	Hospital	Tier 2	RADIANT KASARANI HOSPITAL	Along mwiki road near equity bank	712250987
Nairobi County	Outpatient Centre	Tier 2	AVENUE HEALTHCARE-Garden city	Second Floor, Garden City Mall	0732175230/0711060230
Nairobi County	Hospital	Tier 2	HEALTHBASICS INTERNATIONAL-NGUMBA	Ngumba Estate	711226811
Nairobi County	Outpatient Centre	Tier 2	EMORY HOSPITAL LIMITED	Kahawa Sukari avenue, Paresia victory Building	0750 537 397
Nairobi County	Hospital	Tier 2	NEEMA HOSPITAL KAHAWA SUKARI	Off Thika Road, Kahawa Sukari	707807551
Nairobi County	Hospital	Tier 2	LIFELINE GROUP OF HOSPITAL	Opposite kahawa Baracks	0711 420 359
Nairobi County	Hospital	Tier 2	THIKA ROAD HEALTH SERVICES	Along Kasarani - Mwiki Road	0740 836 893
Nairobi County	Outpatient Centre	Tier 2	EQUITY AFIA- GITHURAI	Charma house 2nd floor, Ngumba roas next to equity bank	765000039
	WESTLANDS				
Nairobi County	Hospital	Tier 2	NAIROBI ADVENTIST HOSPITAL	Red Hill Road off limuru road	706866826
Nairobi County	Outpatient Centre	Tier 2	Bliss Gvs Medical Centre- Westlands	Waumini house next to the mall, Westlands	780622574
Nairobi County	Outpatient Centre	Tier 2	WESTLANDS MEDICAL CENTRE	Krishna Centre 3rd floor	0722-708176/0705569267
Nairobi County	Outpatient Centre	Tier 2	PENDA MEDICAL CENTRE-Kangemi	Kangemi next to Cooperative Bank.	706149203
Nairobi County	Outpatient Centre	Tier 2	AMURT HEALTHCARE CENTRE	Mountain view estate off waiyaki way	0716 693188

	RUAI REGION				
Nairobi County	Hospital	Tier 2	BAHATI HOSPITAL JOSKA LTD	Joska, along kangundo road	710793945/0702677500
Nairobi County	Hospital	Tier 2	MEGALIFE HOSPITAL LIMITED	Ruai township, off kangundo road	0703 711711
Nairobi County	Hospital	Tier 2	RUAI FAMILY HOSPITAL	Along kangundo road, opposite ruai mosque	0700773884
	EASTLEIGH/PUMWANI/PANGANI				
Nairobi County	Hospital	Tier 2	CARE HOSPITAL LIMITED	Opposite Pumwani Hospital	721418265
Nairobi County	Outpatient Centre	Tier 2	EQUITY AFIA EASTLEIGH	Off General Waruingi Road, Near Ismariot Hotel	0765 000085
Nairobi County	Outpatient Centre	Tier 2	ST BRIDGET DISPENSARY	Next to starehe boys Centre	7275338800
Nairobi County	Hospital	Tier 2	LADNAN HOSPITAL	Pangani, Ole Thruba Road, off Juja Road	707000730
Nairobi County	Hospital	Tier 2	ST TERESA PARISH DISPENSARY	Near St. Teresa catholic church, Eastleigh	721467734
Nairobi County	Hospital	Tier 2	RADIANT PANGANI HOSPITAL	Near pangani girls, Juja road	721851276
	UTAWALA				
Nairobi County	Hospital	Tier 2	KOMAROCK MODERN HEALTH CARE- Utawala	Ndege view estate Utawala	730963000
Nairobi County	Outpatient Centre	Tier 2	EQUITY AFIA UTAWALA	Eurobe plaza 1st floor, opposite AP training along eastern bypass	765000010
Nairobi County	Outpatient Centre	Tier 2	EQUITY AFIA UTAWALA KINKA	Utawala airways road	765000656
Nairobi County	Hospital	Tier 2	REALE HOSPITAL UTAWALA	Pioneer Court off,Utawala Road,	718344444
	SUPPORTIVE SERVICES				
	AUDIOLOGY				
Nairobi County	Audiology services	Tier 2	DEXTA HEARING AND SPEECH CENTRE	Kimathi house 5th floor room 501	0768 397 363
Nairobi County	Audiology services	Tier 2	INCUSEAR HEARING & ENT CENTRE	5th avenue suites 5th floor	0722112555/0771236666
Nairobi County	Audiology services	Tier 2	NAIROBI AUDIOLOGY CENTRE	Landmarc Plaza 1st Floor	0721-439-581
Nairobi County	Audiology services	Tier 2	HOUSE OF HEARING INTERNATIONAL LIMITED	Family health Plaza, nairobi west.	0707 977 666
	NUTRITIONAL SERVICES				
Nairobi county	Nutritional services	Tier 2	HEALTHBASICS INTERNATIONAL	Stima Plaza, Parklands	711226811
Nairobi county	Nutritional services	Tier 2	CRYSTAL HEALTH CONSULTANTS	KMA centre 2nd floor	706 253 934
	DIAGNOSTIC SERVICES				
Nairobi county	Imaging services	Tier 2	VITALRAY MEDICAL IMAGING	Mayfair centre, ground floor.	0706395334/0737556119
Nairobi county	Imaging services	Tier 2	SONAR IMAGING CENTRE	Fortis suites, ground floor	0202715906/0721550654
Nairobi county	Imaging services	Tier 2	PLAZA MRI	General accident building	0202711599/0202715237
Nairobi county	Imaging services	Tier 2	MEDIGATE DIAGNOSTICS	Jubilee building 6th floor, Mama ngina street	0796 577605
Nairobi county	Dental imaging services	Tier 2	DAMIC LTD-UPPERHILL	General accident house 1st floor	717763785
Nairobi county	Dental imaging services	Tier 2	DAMIC LTD-CITY CENTRE	Eagle house 3rd floor, aloing kimathi street	717544733
Nairobi county	Dental imaging services	Tier 2	DIGITAL HEALTHCARE SOLUTIONS	Cape office park, ring road kilimani	0726996617/0726996599
Nairobi County	Laboratory services	Tier 2	MEDIPATH LABORATORIES	Mayfair centre 2nd floor, upperhill	752302000/0202713000
Nairobi county	Laboratory services	Tier 2	METROPOLIS STAR LABS KENYA-landmark	Landmarc Plaza 1st Floor Annex building	733666693
Nairobi County	Laboratory services	Tier 2	METROPOLIS STAR LABS KENYA-Eastleigh	Frontier Villas, Ground Floor,6th Street	789999902
Nairobi county	Laboratory services	Tier 2	METROPOLIS STAR LABS KENYA-Fortis suite	Fortis Tower, 1st floor	789999552
Nairobi county	Laboratory services	Tier 2	METROPOLIS STAR LABS KENYA-Parklands	MediPlaza 2nd floor Suite no 209-3rd Parklands Avenue	0733666690/0203744109
Nairobi county	Laboratory services	Tier 2	QUEST LABORATORIES LIMITED	3rd Parklands avenue, Doctors park	0708771991/0780771991
Nairobi county	Laboratory services	Tier 2	DIAGNOTEST LABORATORIES	Nelson awori centre 3rd floor room A5	788114265
Nairobi county	Laboratory services	Tier 2	SHARP MEDICAL LABORATORY LTD	PRof. Nelson Awori Centre, 5th Floor	736898648
Nairobi county	Laboratory services	Tier 2	ILARA HEALTHCARE LABORATORY	5th Avenue office suites 6th floor room 6	0114342976
Nairobi county	Laboratory services	Tier 2	PATHCARE KENYA LIMITED-LANDMARC PLAZA	Landmark plaza ground floor	0770-736573
Nairobi county	Laboratory services	Tier 2	PATHOLOGIST LANCET KENYA & ALL BRANCHES	5th Avenue Office Suites, along ngong road	0207351230/0202716701
Nairobi county	Laboratory services	Tier 2	DR. KALEBI LABS (DKL) LIMITED	Real Towers Annexe, Hospital Road, Upper Hill	+254111057333/4/5, +254750333000
	AMBULANCE SERVICES				
Nairobi county	Ambulance	Tier 2	ALPHA AMBULANCE SERVICES	Utawala, off langata road	0715 000 333 / 0711 475 475
Nairobi county	Ambulance	Tier 2	AAR RESCUE SERVICES	Williamson house, 3rd ngong avenue	0725225225/0734225225
Nairobi county	Ambulance	Tier 2	EPLUS AMBULANCE	South C (Bellevue) Red cross off popo road	717714938
Nairobi county	Ambulance	Tier 2	AVENUE AMBULANCE	1st Avenue Parklands	0732175175/0711060175
Nairobi county	Ambulance	Tier 2	CRITICAL CARE AMBULANCE	Muinami Street, Pumwani	0728 918000
Nairobi county	Air Ambulance	Tier 2	PHEONIX AVIATION	Wilson Airport, off Langata Rd	0733 632 769 /0788 632 769
Nairobi county	Air Ambulance	Tier 2	AMREF FLYING DOCTORS	Wilson Airport, off Langata Rd	0717 992 299
	OPTICAL SERVICES				
Nairobi county	Optical services	Tier 2	STAR OPTICS-Nairobi west branch	1st floor samaj clinic muhoho avenue	0717 450336
Nairobi county	Optical services	Tier 2	STAR OPTICS-City centre	Jubilee Insurance Exchange, Kaunda Street.	0723760810/0702970981
Nairobi county	Optical services	Tier 2	STAR OPTICS-Galleria branch	Galleria Mall	0702 970981
Nairobi county	Optical services	Tier 2	KAMLESH KAPADIA(KK) OPTICS LTD	Wanza house near Jamia shopping mall	0707312610/0722781606
Nairobi county	Optical services	Tier 2	OMEGA OPTICIANS-City centre branch	Islamia house, near Jeevanjee garden	0722664197/0722648831
Nairobi county	Optical services	Tier 2	OMEGA OPTICIANS-20th Century branch	Ground Floor, Mama Ngina street	703777376
Nairobi county	Optical services	Tier 2	OMEGA OPTICIANS-Westlands branch	The mall Ground floor	701533699
Nairobi county	Optical services	Tier 2	OMEGA OPTICIANS-AGRO House Branch	Along Moi Avenue Ground Floor	715471281
Nairobi county	Optical services	Tier 2	OMEGA OPTICIANS- Hurlingham Branch	Nyaku house, next to Barclays Bank	712267778
Nairobi county	Optical services	Tier 2	OMEGA OPTICIANS-Ronald ngala	R&G Plaza (Ground Floor), Ronald Ngala	0715 471 281
Nairobi county	Optical services	Tier 2	BAUS OPTICA-China Centre	China centre 1st floor	0710-713858
Nairobi county	Optical services	Tier 2	BAUS OPTICAL-Twiga Branch	Along Murang'a road, Twiga towers	0720-986640
Nairobi county	Optical services	Tier 2	BAUS OPTICAL-Hilton Branch	Hilton hotel building, Mama Ngina Street	0721-565519
Nairobi county	Optical services	Tier 2	BAUS OPTICALI- Westlands	Bishana Plaza, ground floor Mpaka Road.	0753007654/0723737272
Nairobi county	Optical services	Tier 2	BAUS OPTICAL-680 Branch	Standard street, 680 building	0721-714370
Nairobi county	Optical services	Tier 2	BAUS OPTICAL- Buruburu	Fair lane building 1st floor, near uchumi supermarket	0710-713858
Nairobi county	Optical services	Tier 2	OPTICA LIMITED-Nairobi	York house, Moi avenue	0790201091/0728900607
Nairobi county	Optical services	Tier 2	OPTIC LIMITED-Optica house	Optica house, Moi avenue	790201096/709709000
Nairobi county	Optical services	Tier 2	OPTICA LIMITED-Sarova Stanley Hotel	Sarova Stanley Hotel– Nairobi	790201097
Nairobi county	Optical services	Tier 2	OPTICA LIMITED-Jubilee Insurance Building	Jubilee Insurance Building – Kaunda Street, Nairobi	790201099
Nairobi county	Optical services	Tier 2	OPTICA LIMITED-IPS Building Kaunda	IPS Building Kaunda – Kaunda Street, Nairobi	790201098
Nairobi county	Optical services	Tier 2	OPTICA LIMITED-Junction Mall	Junction Mall – Ngong Road, Nairobi	790205328
Nairobi county	Optical services	Tier 2	OPTICA LIMITED-Oilibya Plaza – Muthaiga	Oilibya Plaza – Muthaiga, Nairobi	790205331/737648422
Nairobi county	Optical services	Tier 2	OPTICA LIMITED-Westlands	Westlands – Parklands Road, Nairobi	790205330
Nairobi county	Optical services	Tier 2	OPTICA LIMITED-T-Mall	T-Mall – Langata Road, Nairobi	790205329
Nairobi county	Optical services	Tier 2	OPTICA LIMITED-Greenspan Mall	Greenspan Mall – Donholm, Nairobi	790208776
Nairobi county	Optical services	Tier 2	OPTICA LIMITED-Garden City	Garden City –Thika Road, Nairobi	790205334
Nairobi county	Optical services	Tier 2	OPTICA LIMITED-The HUB	The HUB–Karen, Nairobi	790201088
Nairobi county	Optical services	Tier 2	OPTICA LIMITED-K-Mall	K-Mall – Komarock Shop No. G9	798494483
Nairobi county	Optical services	Tier 2	OPTICA LIMITED-Village Market	Village Market, Nairobi	742969508

Nairobi county	optical services	Tier 1	CAMBRIDGE & COMPANY LTD-KCS house	KCS house, ground floor	722908702
Nairobi county	optical services	Tier 1	CAMBRIDGE & COMPANY LTD-Kasuku centre	Kasuku centre, kileleshwa near police station	0726147394/0773105465
Nairobi county	optical services	Tier 1	CAMBRIDGE & COMPANY LTD-two rivers	Two rivers mall groud floor, limuru road	799769966
Nairobi county	optical services	Tier 2	MAMY EYEWEAR EAST AFRICA LTD	Merchant square, riverside drive	701942424
Nairobi county	optical services	Tier 1	JAFFS OPTICIANS	Sarit Centre Mall, Westlands	733707394
Nairobi county	optical services	Tier 2	EYE IMAGINE OPTICALS	Ground floor, Karen Cross road Mall next to Tana house	0733 884 997
Nairobi county	optical services	Tier 1	EYECARE CONSULTANTS-ECOBANK	Eco bank towers, muindi mbingu street	0722 908 703
Nairobi county	optical services	Tier 1	EYE MODES-LONRHO HOUSE	Lonrho house	0732 700 272
Nairobi county	optical services	Tier 2	MAKS EYECARE	Lena Plaza, Oloitoktok Road, Lavington	0797 064 925
	PHARMACY SERVICES				
Nairobi county	**Pharmacy (Pharmacy fast access)**	**Tier 2**	**CIC Pharmacy**	**Along mara road, upperhill or Whatsapp claim form and prescription (0115 222 777) for drug delivery**	**0728 227 070**
Nairobi county	Pharmacy (Pharmacy fast access)	Tier 3	MYDAWA	Weside tower 1st floor	254 11 054 949
Nairobi county	Pharmacy(Pharmacy fast access)	Tier 2	MALIBU PHARMACY- Moi Avenue	Agriculture house Ground floor, Moi avenue	701747474
Nairobi county	Pharmacy(Pharmacy fast access)	Tier 2	MALIBU PHARMACY-Kaunda street branch	Vedic house, Kaunda Street	704747474
Nairobi county	Pharmacy(Pharmacy fast access)	Tier 2	MALIBU PHARMACY- hurlingham	Roughton Court, Argwings Kodhek Rd	702747474
Nairobi county	Pharmacy(Pharmacy fast access)	Tier 2	MALIBU PHARMACY-Upperhill	JF Centre, Ralph bunche road	707747474
Nairobi county	Pharmacy(Pharmacy fast access)	Tier 2	MALIBU PHARMACY-Aghan walk	Re- Insurance Plaza, Ground floor	706747474
Nairobi county	Pharmacy(Pharmacy fast access)	Tier 2	MALIBU PHARMACY-Supreme Centre Branch	Opposite Nairobi Women's Hospital, hurlingham	0715 747474
Nairobi county	Pharmacy(Pharmacy fast access)	Tier 2	MALIBU PHARMACY-westlands	Kenrail towers, Ground floor, Ring Road.	0720 747474
Nairobi county	Pharmacy(Pharmacy fast access)	Tier 2	MALIBU PHARMACY-Re-Insurance Plaza	Re-Insurance Plaza, Taifa Rd,	0791 690006/0723 369252
Nairobi county	Pharmacy	Tier 2	DOVEY PHARMA-Kilimani	Dennis prit road near Royal media offices	700522142
Nairobi county	Pharmacy	Tier 2	DOVEY PHARMA-Karen	Shell petrol station, Opposite Karen police station	715801894
Nairobi county	Pharmacy	Tier 2	DOVEY PHARMA-Langat	langata mall, near langata highschool	700114707
Nairobi county	Pharmacy	Tier 2	DOVEY PHARMA-Kimathi	Kimathi house ground floor	759464364
Nairobi county	Pharmacy	Tier 2	DOVEY PHARMA-Buruburu	Shell petrol station, near tuskys supermaket	758621461
Nairobi county	Pharmacy	Tier 2	DOVEY PHARMA	Oil libya Petrol station near sankara hotel	729974479
Nairobi County	Pharmacy	Tier 2	MEDICHUM PHARMACEUTICALS LIMITED	Stima plaza groud floor	202694406
Nairobi County	Pharmacy	Tier 2	UPPERHILL MEDICAL CENTRE PHARMACY	Upper hill medical centre, ground floor	020-2655347
Nairobi County	Pharmacy	Tier 2	CAITRA PHARMA	Greenhouse Mall, Adams Arcade, Ngong Road	0721527637
Nairobi County	Pharmacy	Tier 2	TWINKLE PHARMACY	Fortis suites ground floor	791521366
Nairobi county	Pharmacy	Tier 2	ORION PHARMACY-LANDMARK PLAZA	Landmark plaza	0728 660 660
Nairobi County	Pharmacy	Tier 2	MEDCHUM PHARMACEUTICALS LIMITED	Stima plaza, parklands	722779784
Nairobi County	Pharmacy	Tier 2	BLINK HEALTH PHARMACY LIMITED	Buruburu complex ground floor mumias south road next to coopbank	0791 891 969
Nairobi County	Pharmacy	Tier 2	THOMPSON & THOMPSON PHARMACY- Westlands	Ambience Mall, Off Ring Road, Westlands	0722 898 236 / 0707738162
Nairobi County	Pharmacy	Tier 2	THOMPSON & THOMPSON PHARMACY- lavington	105 Lavington off James Gichuru Road	0722 898 236 / 0707738162
Nairobi County	Pharmacy	Tier 2	THOMPSON & THOMPSON PHARMACY- Buru Buru	The Point Mall, Rabai Road	0722 898 236 / 0707738162
Nairobi County	Pharmacy	Tier 2	THOMPSON & THOMPSON PHARMACY- Bahati	Yakuti Road	0722 898 236 / 0707738162
Nairobi County	Pharmacy	Tier 2	QUEENSVILLE PHARMACY LTD-NELSON AWORI	Nelson awori building groung floor	780670089
Nairobi county	Pharmacy(Pharmacy fast access)	Tier 2	GOODLIFE PHARMACY-KAREN	Karen Cross Roads	0727 305 713
Nairobi county	Pharmacy(Pharmacy fast access)	Tier 2	GOODLIFE PHARMACY-Ridgeways	Ridgeways mall	0712 041 172
Nairobi county	Pharmacy(Pharmacy fast access)	Tier 2	GOODLIFE PHARMACY-Hurlingham	Hurlingham Total	0707 505 818
Nairobi county	Pharmacy(Pharmacy fast access)	Tier 2	GOODLIFE PHARMACY-Greenspan	Greenspan Mall	0708 248 126
Nairobi county	Pharmacy(Pharmacy fast access)	Tier 2	GOODLIFE PHARMACY-Garden city	Garden City Mall	0708 244 036
Nairobi county	Pharmacy(Pharmacy fast access)	Tier 2	GOODLIFE PHARMACY-westgate	Westgate Mall	0798 223 944 /0736 019 919
	THERAPY SERVICES				
Nairobi county	Physiotherapy services	Tier 2	PHYSICAL THERAPY SERVICES	Ecobank towers, level 9 muindi mbingu street	0733901719/0722796671
Nairobi county	Physiotherapy services	Tier 2	TENDER TOUCH REHABILITATION SERVICES	KMA Building, Upper Hill, 5th Floor, Room 507	758199480
Nairobi county	Physiotherapy services	Tier 2	SPINE HEALTH AND SPORT INJURY CLINIC	Bishop road fortgranite	728008832
Nairobi county	Physiotherapy services	Tier 2	SPORTS INJURIES &WELLNESS CLINIC	Emerald Court, Ngong Road	722709648
Nairobi county	Physiotherapy services	Tier 2	WESTLANDS PHYSIOTHERAPY CLINIC	Old waumini house 2nd floor, eastern wing	729824615
Nairobi county	Physiotherapy services	Tier 2	HURLINGHAM PHYSIOTHERAPY SERVICES	5TH Ngong avenue suites	0736676083/0713759969
Nairobi county	Physiotherapy services	Tier 2	PHYSIO-PLUS CLINIC	Bayswater court Apartments, Along Ngong road	0721 933 590
Nairobi county	Physiotherapy services	Tier 2	KILIMANI PHYSIOTHERAPY	Hurlingham Medicare Plaza room 314	0721546875/0707935019
Nairobi county	Physiotherapy services	Tier 2	CAREHUB PHYSIOTHERAPY CENTRE LTD	Danha Court, Near Westgate mall	0796 133 361
Nairobi county	Physiotherapy services	Tier 2	APEX PHYSIOTHERAPY	Ladmark plaza 2nd floor	0202628688/0711296292
Nairobi county	Physiotherapy services	Tier 2	ABILITY THERAPY PLACE	Ngumo-muchai drive	730999707
Nairobi County	Physiotherapy services	Tier 2	VISITING PHYSIOTHERAPIST	Cargen House 3rd floor, Harambee avenue CBD	721348252
Nairobi county	Physiotherapy services	Tier 2	STELLAR PHYSIOTHERAPY	Ngong road, Kenital Building	0719 881291
Nairobi county	Physiotherapy services	Tier 2	STELLAR PHYSIOTHERAPY	Sana Plaza 3rd avenue Parklands	731033669
Nairobi county	Physiotherapy services	Tier 2	CAPITOL PHYSIOTHERAPY & WELLNESS CLINIC	5th Avenue office suites, office 12	0702 617 960
Nairobi county	Occupational therapy services	Tier 2	LIGGINS THERAPY SERVICES	Prof. Nelson Awori Centre, 3rd Floor	722977696
Nairobi County	Speech therapy	Tier 2	SNE CONSULTANCY AND THERAPY SERVICES	Prof. Nelson Awori Centre, 3rd Floor	0721 802 286
Nairobi County	Speech/Occupation/Physiotherapy services	Tier 2	BOYNE HEALTHCARE LIMITED	Along Menelik Road Kilimani	0110335333
Nairobi County	Speech therapy	Tier 2	KAIZORA THERAPIES	1 Kombe road, Karen	772 444 794
Nairobi County	Speech therapy	Tier 2	HEARSAY AND READ CLINIC	Gertrude's Children Hospital Doctors Plaza	0788700078/0728663136
	HOMECARE SERVICES				
Nairobi county	Home care services	Tier 2	RAPHA HOME CARE SERVICES	Ngong Town	0705-731-041/0731087528
Nairobi county	Home care services	Tier 3	MEDI-HUB HOME CARE SERVICES	AEA Plaza Along valley road	0736 370 784
Mombasa county	Home care services	Tier 2	ZURI AFYA SERVICE	Mombasa town	757700073
	Counseling services				
Nairobi County	Counseling services	Tier 2	BLOSSOM OUT CONSULTANTS- Dr. Nancy Nyaga	Park offices suites, 2nd floor, suite 5	0734189379/0705671777
Nairobi County	Counseling services	Tier 2	OASIS AFRICA (Dr. Gladys Mwiti)	regent court, suite B7	0725366614/0733366614
Nairobi county	Counseling services	Tier 2	AMANI COUNSELLING CENTRE-mbagathi	Along Mbagathi way	0722626590/0733263870
Nairobi county	Counseling services	Tier 2	AMANI COUNSELLING CENTRE-Nairobi CBD	Mwalimu national sacco 8th floor, tom Mboya street	0718 225 627
Nairobi county	Counseling services	Tier 2	LVCT HEALTH	Suna road off Ngong road	722203610
Nairobi county	Counseling services	Tier 2	INTENTIONAL THERAPY (ROSELYNE OGALE)	KMA centre Block C, 1st floor	0735 339 980
Nairobi county	Counseling services	Tier 2	PRECISION COUNSELING & REHABILITATION HOME	Kahawa sukari, Nyahuru road	0780378314 / 0702 378 314
Nairobi county	Counseling services	Tier 2	ANCHOR RELATIONSHIP NETWORK	Windsor house 1st floor	707633433
Nairobi County	Counseling services	Tier 2	BLOSSOM PSYCHOTHERAPY SERVICES	KMA Centre	0716 371566 / 0735339980
Nairobi county	Counseling services	Tier 2	PSYCHOAFRICA SOLUTIONS	Kenya Bankers Centre, Upper Hill, Nairobi	0719 184 651 / 0719 184 857
Nairobi county	Counseling services	Tier 2	COGNITIVE BEHAVIOURAL THERAPY-KENYA	KIMS court, theta lane, off lenana road, Muthangari	0756 454 585 / 0715 388 888
Nairobi county	Counseling services	Tier 2	DR ELIZABETH KHAEMBA	5TH Ngong Avenue Suites	0722 397 547
Nairobi county	Counseling services	Tier 2	DR ALICE GIKANDI	Menelik Massionette Kilimani Along Menelik Road, Off Ngong Road	722821065
Nairobi county	Counseling services	Tier 2	PURPOSE COUNSELING AND WELLNESS CENTRE	View Park towers	0731 381 110

Nairobi county	Counseling services	Tier 2	INTRAPERSONAL HEALTH SERVICES	Cathy Flats off Lenana road	020 784 1131
Nairobi county	Counseling services	Tier 2	MEHETABEL COUNSELING SERVICES	Maendeleo House 9th Floor, Suite 914	723600550
Nairobi county	Counseling services	Tier 2	KENYA INSTITUTE OF BUSINESS AND COUNSELING SERVICES	Southern House 4th and 5th floor Muranga Road opp Meridian Hotel	0723891555/0728087101/0758354774
Nairobi county	Counseling services	Tier 2	ROSIN PSYCHOLOGICAL CONSULTANCY LIMITED	Muthaiga view place, muthaiga	0738 532 594
Nairobi county	Counseling services	Tier 2	BUILD & RESTORE COUNSELLING SERVICES	Karen-Ndege Road, Nairobi	0713 597 520
Nairobi county	Counseling services	Tier 2	ULTIMATE CARE LINKS	Corner House, Kimathi street	0723 756 505 / 0722 872 3333
Nairobi county	Counseling services	Tier 2	CLARITY COUNSELING & TRAINING CENTRE	Utalii house 3rd floor, utalii street CBD	011 4444 300 / 011 4444 299
Nairobi county	Counseling services	Tier 2	CARING BEES HOMECARE AND COUNSELING SERVICES LTD	Dhanjay Apartment 5th floor suite 501	0792 096 767
Nairobi county	Counseling services	Tier 2	KENYA ASSOCIATION OF PROFESSIONAL COUNSELLORS	Kalson Towers 2nd floor parklands road	0721 296 912
Dentist					
Nairobi County	Dentistry	Tier 2	UNICORN DENTAL CLINIC LTD	Jamhuri heights, Block C behind dliverance church	0732 974 221
Nairobi County	Dentistry	Tier 2	JASMINE DENTAL	Gateway place jakaya kikwete road	729913559
Nairobi County	Dentistry	Tier 2	DR. NICHOLAS GICHU (DENTALDOC)	Nairobi west, along muhoho avenue.	0720 484883
Nairobi County	Dentistry	Tier 2	FAMILY HEALTH DENTAL-T-MALL	T-MALL 3rd floor along Langata road	718501426
Nairobi County	Dentistry	Tier 2	GALANA DENTAL CENTRE	WU YI plaza B7 4th floor	794590159
Nairobi County	Dentistry	Tier 2	SKYLINE DENTAL AND MAXILLOFACIAL CENTRE	Jewel complex adjancent TRM mall 1st floor rm 102	748483873
Nairobi County	Dentistry	Tier 2	DR. J.P. NATHWANI	Muthaiga shopping centre 2nd floor suite 5	735026299
Nairobi County	Dentistry	Tier 2	ARROW DENTAL CLINIC	Yala towers, biashara street	0740579064/0735210579
Nairobi County	Dentistry	Tier 2	ENAMEL ELEGANCE	Sarit Centre Westlands	0748 580 000
Nairobi County	Dentistry	Tier 2	CAPE DENTAL CLINIC	cape office park, ring road, opposite yaya centre	0717 852 786
Nairobi County	Dentistry	Tier 2	MAXIMAL DENTAL CLINIC	Next to quickmart Supermarket,Eastern bypass	0737 661 208
Nairobi County	Dentistry	Tier 2	GENTLE DENTAL (Dr. Jane Oloo)	3rd Floor Queensway House, Kaunda street	0722 403 340
Nairobi County	Dentistry	Tier 2	TAJI DENTAL CLINIC	Elgon court, block C door 6, Ralph Bunche road	0759212482 |0795794369
Nairobi County	Dentistry	Tier 2	KILIMANI DENTAL	Paresia centre along ngong road,	723781369
Nairobi County	Dentistry	Tier 2	MISHMIA DENTAL CLINIC	Modern La Enzi plaza, south B	0792 633 341
Nairobi County	Dentistry	Tier 2	KAREN DENTAL PRACTICE	karen shopping Centre above karen	0733732332/0700720300
Nairobi County	Dentistry	Tier 2	ISLA DENTISTRY LIMITED	Adjacent to green spot towers, Eastern bypass	0705 509 077 / 0735 034 482
Nairobi County	Dentistry	Tier 2	KAREN DENTAL PRACTICE-Parklands	Doctor's Park, 3rd Flr, near Aga Khan Hospital Nrb	0708 848482/0721 608767
Nairobi County	Dentistry	Tier 2	HOUSE OF DENTISTRY	The Mall 2nd floor, westlands	700654317
Nairobi County	Dentistry	Tier 2	DEANS DENTAL LIMITED	Garden City –Thika Road, Nairobi	0703 222 227
Nairobi County	Dentistry	Tier 2	LAVINGTON DENTAL	Lavington mall 6th floor room 6c	705093634
Nairobi County	Dentistry	Tier 2	IRIS DENTAL CLINIC	Southfield Mall 1st floor, airport road Embakasi	733140800
Nairobi County	Dentistry	Tier 2	IVORY DENTAL CARE LIMITED	Centenary house 4th floor, westlands	786155955
Nairobi County	Dentistry	Tier 2	DR GEORGE R OWINO & ASSOCIATES	Corner house 3rd floor, kimathi street,	722216848
Nairobi County	Dentistry	Tier 2	YAYA COLLINS DENTAL CLINIC	yaya centre 3rd floor suite 8	0202035183/07282296631
Nairobi County	Dentistry	Tier 2	VIMAK DENTAL	ICEA Building 2nd floor	0720285819/071448158
Nairobi County	Dentistry	Tier 2	SUPREME SMILES AVENUE	Tigoni road off argwings kodhek	759601450
Nairobi County	Dentistry	Tier 2	DR STELLA KUBASU	Prof nelson awori centre 4th floor	713073581
Nairobi County	Dentistry	Tier 2	SMARTSMILE DENTAL CARE CLINIC	CBK Pension towers st floor, harambee avenue & KMA centre 3rd floor	722223195
Nairobi County	Dentistry	Tier 2	PROF. SUSAN MAINA	Re-insurance plaza 10th floor, Aga khan walk	722521037/0733283718
Nairobi County	Dentistry	Tier 2	SMILE ESSENCE DENTAL CENTRE	Hurlingham park suite 2	254-722-858879/ 0707348180
Nairobi County	Dentistry	Tier 2	CELESTIAL DENTAL CENTRE	Opposited equity bank, kasarani- mwiki road	0707535000/077607388
Nairobi County	Dentistry	Tier 2	DENTAL CARE LIMITED (DR. THUKU)	Eagle house Kimathi street	724316065
Nairobi County	Dentistry	Tier 2	PRESTIGE DENTAL SERVICES	Fortis suite 7th floor	710174393
Nairobi County	Dentistry	Tier 2	MY DENTIST ENTERPRISES	Chaka Court, Arwings Kodhek road	0771669006/ 0725289986
Nairobi County	Dentistry	Tier 2	DR LYANDA MUSIMA	Prof Nelson awori Centre 4th floor	0724951395/0733951393
Nairobi County	Dentistry	Tier 2	DR GEORGE NDUNGU	KMA centre apartment block A suite 3.2	714791901
Nairobi County	Dentistry	Tier 2	HORTON DENTAL	Two rivers mall banking floor next to KCB bank	705467866
Nairobi County	Dentistry	Tier 2	DENTAL ACCESS NAIROBI CLINIC	Cardinal Otunga Plaza, 3rd floor	0777-040111/0798-040111
Nairobi County	Dentistry	Tier 2	SUPREME DENTAL CENTRE	Standard building opposite CBA	0721359771/0715473360
Nairobi County	Dentistry	Tier 2	TABASAMU DENTAL CLINIC LTD	Kugeria Maisonettes no15, near UHMC	0707634110/0722807277
Nairobi County	Dentistry	Tier 2	MILLENIUM DENTAL SERVICES	Buruburu Shopping Centre	728500120
Nairobi county	Dentistry	Tier 2	ABSOLUTE DENTAL LIMITED	Ecobank Towers, 1st Floor	702340032
Nairobi County	Dentistry	Tier 2	NAIROBI PREMIER DENTAL	Kimathi house 7th floor.	0202615690/0701859649
Nairobi County	Dentistry	Tier 2	SOUTH B DENTal centre ltd	Opposite mater hospital, Kobil petrol station	720893108
Nairobi County	Dentistry	Tier 2	MOLARS DENTAL PRACTICE	Electricity House 12th floor	751856900
Nairobi County	Dentistry	Tier 2	REIGN OMOSO LIMITED	Trance Towers South B	727874804
Nairobi County	Dentistry	Tier 2	SEROMBA DENTAL CLINIC	Corner House Building along Kimathi	0712 858 686
Nairobi County	Dentistry	Tier 2	EXECUTIVE DENTAL CLINIC	Titan Complex, Mezzanine Floor, Chaka Road Nairobi	0722 836 889
Nairobi County	Dentistry	Tier 2	ABSOLUTE DENTAL LIMITED	ECO bank towers 1st floor	702340032
Nairobi County	Dentistry	Tier 2	DR RICHARD OWINO (FAMILY SMILE & MAXILLOFACIAL CLINIC	Nelson Awori 2nd floor room A4	0720-112-858/0722-605-657
Nairobi County	Dentistry	Tier 2	MIAMIS DENTAL CLINIC	Mishael Plaza 2nd floor Room F17	0748 050 425 / 0762 843 082
Nairobi County	Dentistry	Tier 2	DR ROSE WAWERU	Regent court, suite B2	725759010
	SPECIALIST IN NAIROBI				
ENDOCRINOLOGY/DIABETICIAN					
Nairobi County	Endocrinology	Tier 2	DR. KIMANI GICHERU	upper hill medical centre, 3rd floor suite 3H	0202721580/0202572561
Nairobi County	Endocrinology	Tier 2	DR.PAUL NGUGI	Hazina Medical Consultants-Hazina Tower 1st floor	020-2719252/0701474416
Nairobi County	Endocrinology	Tier 2	DR. NANCY NGUGI	The Nairobi Hospital Ground Floor	0736573760/0710320045
Nairobi County	Endocrinology	Tier 2	DR. DOREEN ASIMBA	The Nairobi Hospital doctors plaza 1st floor room 103	0208073284/0733757754
Nairobi County	Endocrinology	Tier 2	DR.K.TOROITICH	Bruce House 3rd floor	020-2224426
Nairobi County	Endocrinology	Tier 2	DR ROSEMARY WANJIRU	5th ngong avenue suites 6th floor	0722 384 012
Nairobi County	Endocrinology	Tier 1	DR EVA NJENGA	5th Ngong avenue suites	020-2722-826/0726-119-729
Nairobi County	Endocrinology	Tier 1	KLINIK REVERSA- DR KATAMBO	Fortis suites 3rd floor room 303	748595058
Nairobi County	Endocrinology	Tier 2	DR HILDA NABISWA	Upperhill medical centre	772509572
Nairobi County	Endocrinology	Tier 2	DR CHRISTOPHER KAHUHO	Fortis suites ground floor, hospital road	716267872
GENERAL SURGEON					
Nairobi County	General Surgery	Tier 2	DR. ANDREW NDONGA	Mater Hospital Doctors plaza	0722-731-378/0788-581-991
Nairobi County	General Surgery	Tier 2	DR GIBSON MUSILA	Prof. Nelson Awori centre	722784300
Nairobi County	General Surgery	Tier 2	DR.WYCKLIFFE KAISHA	KMA centre suite 207	0707935011/0722217632
Nairobi County	General Surgery	Tier 2	DR. M.R. KHAN	Nairobi Hospital Doctors Plaza 3rd Floor 304	5217833
Nairobi County	General Surgery	Tier 2	DR F.G JUMBA	Aga khan Nairobi doctor's plaza-3rd floor /Nairobi Dictors plaza	0725549677/0733719838
Nairobi County	General Surgery	Tier 2	DR MARK SIBOE	AHF plaza, third parklands avenue	713392637
Nairobi County	General Surgery	Tier 2	DR EDWIN OTIENO (ACACIA SURGICAL)	Prof. Nelson Awori Centre 2nd floor	0721 210 721
Nairobi County	General Surgery	Tier 2	DR RICHARD BARAZA	Nairobi Hospital Anderson centre 5th floor	0705 141 533
Nairobi County	General Surgery (referral)	Tier 2	DR JOHN N KARIUKI	Nairobi Doctors plaza 3rd floor, Argwings kodhek road	0202720726/0202711585
Nairobi County	General Surgery (referral)	Tier 2	DR. S C PATEL	Aga khan Doctors plaza 1st floor	203662748
OPTHALMOLOGY					

Nairobi County	Opthalmology	Tier 2	DR OGONY P.J ONYANGO	KCS house 5th floor, Mama Ngima street	2224226/0722-828-770
Nairobi County	Opthalmology	Tier 2	DR. GODFREY NJOROGE NYAGA	KMA centre, suite 204	0705-135-745/0722-800-692
Nairobi County	Opthalmology	Tier 2	DR. EMMANUEL NYENZE	IPS Building 2nd Floor, Kimathi street	020-8078675/0737298045
Nairobi County	Opthalmology	Tier 2	IRIDIAN EYE CENTRE	Park suites Building offices 2nd floor, parklands roads	0700893053/0775013090
Nairobi County	Opthalmology	Tier 2	DR. RHODA MUNENE	Fortis Suites 4th floor on Hospital road	0773799886/0720592638
Nairobi County	Opthalmology	Tier 2	HEALING TREE EYE & LASER HOSPITAL LTD	Mayfair 2nd floor, Upperhill	0700 776 333 / 0786 040 878
Nairobi County	Opthalmology	Tier 2	DR. MUMTAZ HIRANI	Doctor's park 3rd floor suite A4	0704345672/0731388668
Nairobi County	Opthalmology	Tier 2	CITY EYE HOSPITAL	Ngong Road, Opposite Nairobi area	0707 777 707
Nairobi County	Opthalmology	Tier 2	EAGLE EYE LASER CENTRE	5th ngong avenue suites	717471429
Nairobi County	Both Opthalmology /Optical services	Tier 2	LIONS SIGHTFIRST HOSPITAL-loresho	Kaptagat Road,Loresho	0728970601/0733619191
Nairobi County	Both Opthalmology /Optical services	Tier 2	LIONS SIGHTFIRST HOSPITAL-town clinic	Uyoma street, next to bus station, Mp shah social league Building	0736 900 800
Nairobi County	Both Opthalmology /Optical services	Tier 2	LIONS SIGHTFIRST HOSPITAL-MP shah	Shivaji road, parklands	0110 006 587
Nairobi County	Both Opthalmology /Optical services	Tier 2	LIONS SIGHTFIRST HOSPITAL-Village Market	Village Market, Gigiri	0110 006 586
Nairobi County	Both Opthalmology /Optical services	Tier 2	LIONS SIGHTFIRST HOSPITAL- Southfield mall	Southfield Mall, airport road Embakasi	0111 050 430
Nairobi County	Opthalmology	Tier 2	DR AGARWALS HOSPITAL	Goodman towers 2nd floor, westlands	790 480 535 / 739 611 008
Nairobi County	Opthalmology	Tier 2	PROF. SAJABI MASINDE	Nairobi Hospital Doctors plaza, ground floor	0725041271/2712148
Nairobi County	Opthalmology	Tier 2	WESTLANDS LASER EYE HOSPITAL	Westside towers 2nd floor	0703 112 233
PHYSICIAN					
Nairobi County	Physician	Tier 2	DR. PHILLIP KISYOKA	Nairobi Hospital Doctors Plaza 3rd floor suite 308	0701939136 /7
Nairobi County	Physician	Tier 2	DR. MWELLA P. NAMASAKA	Nairobi hospital doctor's plaza 3rd floor	0701939136/0721689085
Nairobi County	Physician	Tier 2	DR. DAVID NDONYE	Upperhill medical centre 3rd floor	722750037
Nairobi County	Physician	Tier 2	DR.PAUL WANGAI	Post Bank house 3rd floor & Aga Khan doctors plaza Nairobi 1st floor	3749991/36627052
Nairobi County	Physician	Tier 2	DR. JOHNSON WAFULA	Ben-Ammi medical centre-NHIF building	720810844
Nairobi County	Physician	Tier 2	DR PRISCA MUNGLA	Landmark Plaza, Doctors Plaza, North Wing on the 2nd floor.	722809172
Nairobi County	Physician	Tier 2	DR FREDRICK WANGAI	Upperhill medical centre 4th floor	726209576
Nairobi County	Physician	Tier 2	DR LOUISE LWAI-LUME	Nairobi Hospital Doctors plaza 1st floor	0733 527 544
Nairobi County	Physician	Tier 2	DR GULNAZ MOHAMOUD	3rd parklands avenue Rm 310	701144480
Nairobi County	Physician (Infectious disease)	Tier 2	DR ERIC MUNENE MURIUKI	Nairobi Hospital doctors plaza 1st floor RAM 109	0712 032 449 / 020 2716480
Nairobi County	Physician (Infectious disease)	Tier 2	DR ONKAR BHOGAL	Park Medical Centre 6th floor suite 607	0708 094 208 / 0732 641 933
Nairobi County	Physician (Infectious disease)	Tier 2	DR MAZAHER JAFFER (Health risk asseement clinic)	5th floor 623 wood avenue	0736514092/0786514092
Nairobi County	Hematology/Physician	Tier 2	PROF WALTER MWANDA	KMA centre 2nd floor	0733 714 386
Nairobi County	Hematology/Physician	Tier 2	DR JOSEPH M.D MAINA	Prof Nelson Awori Centre 5th floor	0701723067/0736898648
Nairobi County	Pulmonology	Tier 2	PROF. J. A. ALUOCH	Nairobi Hospital, Laboratory Building room 202	020-2733-486/2846 327
Nairobi County	Pulmonology	Tier 2	DR. TIMOTHY KINGONDU	Nairobi hospital doctor's plaza room 106	0202712763/0717650520
Nairobi County	Pulmonology	Tier 2	DR. SAMWEL GATHUA	Menelik chest clinic	0722-695-873
Nairobi County	Pulmonology	Tier 2	DR. JEREMIAH CHAKAYA	Fortis Suite 4th floor	725522915
Nairobi County	Pulmonology	Tier 2	DR JACKSON OMAYIO ATINA	KMA Centre suite 506	0722 951 230
Nairobi County	Pulmonology	Tier 2	DR CHRISTOPHER MUREITHI	NSSF Building Block A 12th floor, east wing	0723 281 658
Nairobi County	Pulmonology	Tier 2	DR HENDERSON MUNENE IRIMU	Greenline Medical specialist along Kiambu Road	791009598
Nairobi County	Cardiology	Tier 2	DR. MARTIN WANYOIKE	Anderson centre 1st floor.	0710-828-061
Nairobi County	Cardiology	Tier 2	DR DAVID KANYEKI	UpperHill medical centre	0721951406/0706790643
Nairobi County	Cardiology	Tier 2	DR. EMMA KARARI	5th Ngong Avenue 8th floor room 4	0727-233308
Nairobi County	Cardiology	Tier 2	ELIJAH NJAU	The Nairobi Hospital, Anderson centre	0722 615 955
Nairobi County	Cardiology	Tier 2	PROF MARK JOSHI	Nairobi hospital laboratory building room 305	722756013
Nairobi County	Cardiology	Tier 2	DR BERNARD GITURA	Fortis Suites 1st floor	717977637
Nairobi County	Cardiology	Tier 2	DR KOOME MWIRARIA	5th Ngong Avenue suites 7th floor	0724 950 363
Nairobi County	Cardiology	Tier 1	DR DAVID KURIA KAMAU	5th Ngong Avenue office suites	727233308
Nairobi County	Cardiology	Tier 2	DR. KAMENWA NJENGA	The Nairobi Hospital Doctors Plaza 3rd floor	0722789148/0713591381
Nairobi County	Cardiology	Tier 2	DR. MURIITHI NYAMU	Prof Nelson Awori centre 4th floor suite A3	0700433648/0739820945
Nairobi County	Cardiology	Tier 2	DR. ROBERT MATHENGE	Nairobi Hospital grounds next to staff clinic	0202717337/0722964288
Nairobi County	Cardiology	Tier 2	DR SALEEM BAGHA (comprehensive cardio)	Doctor's park 3rd floor	723758131
Nairobi County	Cardiology	Tier 2	DR. CHARLES KARIUKI	Anderson centre 1st floor.	720826788/0733370057
Nairobi County	Nephrology	Tier 2	DR GEORGE MOTURI MORARA	Fortis Suites 6th floor suite 10	0799 529 181
Nairobi County	Nephrology	Tier 2	DR. JONATHAN WALA	Aga Khan Doctors plaza 4th floor room 412	0722821514/0790602291
Nairobi County	Nephrology	Tier 2	DR FRANK MWONGERA	Upperhill Medical Centre 1st floor	0721 488 299
Nairobi County	Nephrology	Tier 2	DR S.G WAIRAGU	Post Bank house 3rd floor & Aga Khan doctors plaza Nairobi 1st floor	0202220787/ 0202251962
Nairobi County	Nephrology	Tier 2	DR. JOHN NGIGI	Nairobi Hospital doctors plaza	722527848/733527848
ENT SURGEONS					
Nairobi County	ENT Surgery	Tier 2	DR MEERA PATEL	Doctors park 5th floor, 3rd parklands avenue	722882080
Nairobi County	ENT Surgery	Tier 2	DR. PETER MUGWE	Nairobi Hospital Doctor's Plaza 3rd floor	0724215101/0202846443
Nairobi County	ENT Surgery	Tier 2	PRODIGY ENT & HEARING CLINIC (Dr. Wahome Karanja/Dr. Gakuo Karuga)	KMA Centre 3rd floor suite 311c	0722 279 159
Nairobi County	ENT Surgery	Tier 2	DR ASMEETA PATEL	Aga Khan Doctors plaza 2nd floor room 228	0203755087/0203662723
Nairobi County	ENT Surgery	Tier 2	DR. JOHN N MUIRU	IPS Building Executive wing 2nd Floor	0723061317/07208078675
Nairobi County	ENT Surgery	Tier 2	PROF HERBERT OUMA OBURRA	Anderson center 2nd floor	722921320
Nairobi County	ENT Surgery	Tier 2	DR. ANNE MAINA	Fortis Suites, 4th Floor Suite 1	0202712419/0722566039
Nairobi County	ENT Surgery	Tier 2	DR. MUSA KIPINGOR	General Accident House, 1st Floor	722749196
Nairobi County	ENT Surgery	Tier 2	DR PATRICK MBURU	Fortis Suite Hospital road- Suite 502	0715701555/0799869668
Nairobi County	ENT Surgery	Tier 2	DR.SONIGRA RANJANA	Prof. Nelson Awori Centre,3rd Floor	0739262455/0710922569
Nairobi County	ENT Surgery	Tier 2	DR.GACANI MBERIA	Mater Hospital Doctors plaza Room 9	0722-703-228
Nairobi County	ENT Surgery	Tier 2	NAIROBI ENT CLINIC (Dr. Chimmy olende/Prof Macharia)	Anderson centre 2st floor/ Aga Khan Doctors plaza 1st floor	020715972/0721391404
Nairobi County	ENT Surgery	Tier 2	DR. MBIRA GIKONYO	Landmark plaza annex	0722-51761
Nairobi County	ENT Surgery	Tier 2	DR. KIONI WARUGONGO	MP Shah ,Doctors plaza 1st floor	0722-349-351
Nairobi County	ENT Surgery	Tier 2	DIAMOND ENT CENTRE (Dr. Gachambi, Dr. Yuko)	Hurlingham Medicare Plaza room 324	799023059
Nairobi County	ENT Surgery	Tier 2	DR PATRICK T NYAGA	Prof Nelson awori 4th floor	703705775
Nairobi County	ENT Surgery	Tier 2	DR. IRUNGU NDIRANGU	Upperhill medical centre 5th floor	0722-51761
MAXILLOFACIAL & ORAL SURGEONS					
Nairobi County	Oral & Maxillofacial surgeon	Tier 2	PROF. CHINDIA (FAMILY SMILE & MAXILLOFACIAL CLINIC	Nelson Awori 2nd floor room A4	0720-112-858/0722-605-657
Nairobi County	Oral & Maxillofacial surgeon	Tier 2	DENTAL HEALTH PROVIDERS (DR. MUMENYA WAMBUGU)	Menelik Hospital off Ngong Road & Karen Professional Centre Karen Road	0714 254 053
Nairobi County	Oral & Maxillofacial surgeon	Tier 2	DR. KAHUGU ERIC	Upper Hill Medical Centre,5th Floor,Ralph Bunche Road	0723-916363/0722-520086
RHEUMATOLOGIST					
Nairobi County	Reumatology	Tier 2	DR EUGENE KALMAN GENGA	KMA Centre 2nd floor suite 208	758062182
Nairobi County	Reumatology	Tier 2	DR. BERNARD OWINO	Corner house, 4th floor, Room A1 kimathi street.	728820209
Nairobi County	Reumatology	Tier 2	DR PHILIP SIMANI	Prof nelson Awori cente 5th floor	708480217
Nairobi County	Reumatology	Tier 2	DR. OMONDI OYOO	Fortis suites 1st floor, suite 10	0727935706/0735513816
PAEDIATRICIANS					
Nairobi County	Paediatrician	Tier 2	DR ADELAIDE KITUYI	Fortis Suites 3rd floor, Suite 303	745602303
Nairobi County	Paediatrician	Tier 2	DR. ALI MONTET	Upperhill medical centre	733657014

Nairobi County	Paediatrician	Tier 2	DR JOY MPAATA	Nairobi Hospital laboratory Block Room 209	0717176463/0737223677
Nairobi County	Paediatrician	Tier 2	DR CLAIRE MUENI NGETA	Vivalife health fort granite apartments bishop road	722678954
Nairobi County	Paediatrician	Tier 2	DR. NYAMBURA KARIUKI	Nairobi Hospital Doctor's Plaza, Room 110,	2846425/2720260/51
Nairobi County	Paediatrician	Tier 2	DR. IAN KABURU	Nairobi west children's clinic	0722-735-269
Nairobi County	Paediatrician	Tier 2	DR. CHARLES OPONDO	AKUH doctors plaza/land mark plaza 1st floor	203742531
Nairobi County	Paediatrician	Tier 2	DR. CECILIA WAMANDA	Nairobi Hospital Doctor's Plaza Room 101	0704297586/0202109880
Nairobi County	Paediatrician	Tier 2	DR HILDA NJUKI	ICEA Building 3rd floor	020-2227714/0721 301352
Nairobi County	Paediatrician	Tier 2	DR J.K . MBUTHIA	5th Ngong avenue suites	734420611
Nairobi County	Paediatrician	Tier 2	MALAIKA PAEDIATRICS	Kamakis Naivas Building, 2nd floor	0721 494 021 / 0700 208 825
Nairobi County	Paediatrician	Tier 2	HURLINGHAM CHILDRENS CLINIC	Upperhill medical centre first floor	0202714877/ 0722 207071
Nairobi County	Paediatrician	Tier 2	Dr Nini Clinic	Tripple Two Address Eastern Bypass Kamakis	713230819
Nairobi County	Paediatric-Pulmonology	Tier 2	DR ANN IRUNGU	Upperhill medical centre suite 5E	0721406654/0735400095
Nairobi County	Paediatric-Pulmonology	Tier 2	DR LUCY GACHARE	Upper hill medical centre 3rd floor	0722 640 371 / 0721 270 922
Nairobi County	Paediatric-Pulmonology	Tier 2	DR ADIL WARIS	Aga Khan Doctors plaza	0713 452 201
Nairobi County	Neonatology/paediatrician	Tier 2	DR. CHARANJEET KAUR JANDU	Doctors park, opposite aga khan university hospital	0734 984239/0733 711071
Nairobi County	Neonatology/paediatrician	Tier 2	DR. PETER GISORE	Lumen Square Opposite mp shah hospital 2nd floor/fortis suites 3rd floor	718800100
Nairobi County	Neonatology/paediatrician	Tier 2	DR JOHN KAMENWA	Upper hill medical centre	721401208
Nairobi County	Neonatology/paediatrician	Tier 2	DR FLORENCE MURILA	Nairobi HospitalAnderson medical centre room 4.8	715628854/0739757454
Nairobi County	Neonatology/paediatrician	Tier 2	DR. SUSAN WARIUA	old doctors plaza, above the main-laboratory,third floor room 310	0741470055/0729937112
Nairobi County	Neonatology/paediatrician	Tier 2	DR. MOSES LANG'O (Kilimani childrens clinic)	Nairobi Hospital, Doctors Plaza, room 307	0708236967/0771273366
Nairobi County	Paediatrician(Genetics)	Tier 2	DR. CATHERINE MUTINDA	Prof. nelson awori centre 5th floor	723822129
Nairobi County	Paediatric Nephrology	Tier 2	DAVID DURO GALGALLO	Mater Hospital Doctors plaza suite 9	722427613
Nairobi County	Paediatric cardiology (Referral	Tier 2	DR. DAVID GITHANGA	Nairobi Doctors plaza room 302	020-2711469/0722524359
Nairobi County	Paediatric cardiology (Referral	Tier 2	DR NAOMI GACHARA	Nairobi Hospital, Doctors Plaza	0706513499/0731337547
Nairobi County	Paediatric Gastro-entrology	Tier 2	DR ROSE KAMENWA (NAIROBI PEDIATRIC GASTROENTROLOGY CENTRE)	PMC building along 3rd Parkland Avenue- 5TH floor	790686275
Nairobi County	Paediatric Gastro-entrology	Tier 2	DR. JULIANA MUIVA	Fortis Suites 7th floor suite 707, hospital road	722866875
Nairobi County	Paediatric Neurology	Tier 2	DR. DONALD P. OYATSI	Bermunda plaza near Baptist church, along Ngong road	0727-026-159
Nairobi County	Paediatric Surgery	Tier 2	DR. JOEL LESSAN	Gertrude's Children Hospital Doctors Plaza	0727175167/0722384063
Nairobi County	Paediatric Surgery	Tier 2	DR. FRED KAMBUNI	Nairobi Hospital Doctors plaza Room 204	0202846432/0712923843
Nairobi County	Paediatric Surgery	Tier 2	DR. SAFWAT ANDREAS	Nairobi Hospital Doctors Plaza Suite 115	0720327451 0202846428
ONCOLOGIST					
Nairobi County	Oncology	Tier 2	TEXAS CANCER CENTRE (Dr. Nyongesa)	Madaraka Opposite APs Camp, Mbagathi Way.	3740 1320723-698-888
Nairobi County	Oncology	Tier 2	DR ROHIT RADIA	Nairobi doctors plaza	706622595
Nairobi County	Oncology	Tier 2	DR. ALICE MUSIBI	5th ngong avenue suites 6th floor	0725 202277/0731272122
Nairobi County	Oncology	Tier 2	THE NAIROBI RADIOTHERAPY & CANCER CENTRE	Blue Shield towers, 1st floor	700322585
Nairobi County	Oncology	Tier 2	DR. GLADWELL KIARIE	MP Shah Hospital Plaza 3rd Floor.Rm 19	0714805164/0734312524
NEUROPHYSCIAN					
Nairobi County	Neurophysician	Tier 2	PROF. ERASTUS AMAYO	General Accident House 3rd Floor	0729671424/0737978446
Nairobi County	Neurophysician	Tier 2	DR. THOMAS O. KWASA	General accident house,3rd floor, Right wing	0202722405/0722522028
NEUROSURGEON					
Nairobi County	Neurosurgery	Tier 2	DR. SYLVIA SHITSAMA	KMA Centre	722347814
Nairobi County	Neurosurgery	Tier 2	DR. PETER GICHURU MWANGI	MP Shah Hospital Doctors Plaza, suite 39	0722-779624/0723550489
Nairobi County	Neurosurgery	Tier 2	BSR HOSPITAL (DR. WANYOIKE)	Parklands, Wambugu Road; off Limuru Road.	0770277277 /0773277277
Nairobi County	Neurosurgery	Tier 2	DR C.K. MUSAU	Nairobi Hospital Doctors plaza Rm 212	202846439
GASTROENTROLOGY					
Nairobi County	Gastro-entrology	Tier 2	PROF. GEOFFREY LULE	Anderson centre 1st floor.	0202846337/0732228855
Nairobi County	Gastro-entrology	Tier 2	PROF. ELLY OGUTU	Nairobi Hospital Doctors plaza, room 13	723953183/0738499813
Nairobi County	Gastro-entrology	Tier 2	DR ALEMANJI NKENG AJUA (GASTROHUB CLINIC)	KMA Centre, Upperhill (Along Mara Road), Block E, Apartment 1.1	796341959
Nairobi County	Gastro-entrology	Tier 2	DR. HUDSON LODENYO	Prof nelson Awori centre 4th floor suite 3	0202719044/0722621052
Nairobi County	Gastro-entrology	Tier 2	DR. STEPHEN AYO	General accident house 1st floor	725478510
Nairobi County	Gastro-entrology	Tier 2	DR. STEPHEN KAIRU	Adam Arcade green house 1ST floor	0736443383/0202420950
Nairobi County	Gastro-entrology	Tier 2	DR. BETTY MUSAU	Nairobi hospital Doctors plaza	0721552582/0733672785
Nairobi County	Gastro-entrology	Tier 2	DR. THOMAS MUTIE	Nairobi Hospital Doctors plaza ground floor	0203535280/0717967285
Nairobi County	Gastro-entrology	Tier 2	CLARIVIDA ENDOSCOPY & DIALYSIS CENTRE	Applewood adams 6th floor	0117100027/0733503766
Nairobi County	Gastro-entrology	Tier 2	DR WILSON MIRITI	KMA centre 3rd floor	0777100117/0710780907
Nairobi County	Gastro-entrology (referral)	Tier 1	DR EDNA KAMAU	Fortis suites 2nd floor, suite 206	0722649187/0716606362
DERMATOLOGY					
Nairobi County	Dermatology	Tier 2	DR CAROLINE MWATHA	Mountain Mall, 1st floor. Along thika super highway	0718 364 675
Nairobi County	Dermatology	Tier 2	DR WINNIE NJENGA	KMA Centre 5th floor	0704 775 192
Nairobi County	Dermatology	Tier 2	DR CAROLINE NDARATHI	KMA Centre 5th floor	0704 775 192
Nairobi County	Dermatology	Tier 2	DR JACQUELINE KAVETE	KMA Centre 5th floor	0704 775 192
Nairobi County	Dermatology	Tier 2	DR WAIRIMU IMALINGAT	Prof Nelson Awori Centre 2Nd Floor	0713 168 580
Nairobi County	Dermatology	Tier 2	DR ABDA KHAN	Sarit Centre 3rd floor	0722 518 920
Nairobi County	Dermatology (Paediatric)	Tier 2	DR BERNARD MUKIRA GICHINAH	5th Ngong Avenue Suites	0722 676 339
Nairobi County	Dermatology	Tier 2	DR H.W WANYIKA (Nairobi skin Centre)	Fortis consultants office 4th floor	0721497444/0738669907
Nairobi County	Dermatology	Tier 2	DR. JOHN MAIMBAH	Upper hill Medical Centre 5th floor suite 5A,	0733820830/020 238 5688
PSYCHIATRY					
Nairobi County	Psychiatry	Tier 2	DR. KIGAMWA PIUS	The Nairobi Hospital Doctors Plaza 3RD floor	0724541518/0728500120
Nairobi County	Psychiatry	Tier 2	DR. MARX OKONJI	Nairobi Hospital Doctors Plaza, 1st Floor	715216242
Nairobi County	Psychiatry	Tier 2	DR. CATHERINE SYENGO (Nairobi Mental Services)	KMA Centre 3rd Floor suite 302	0738905182/0714972228
Nairobi County	Psychiatry	Tier 2	PROF WANGARI KURIA	Royal victory Hospital, along outering road.	0722-755681
Nairobi County	Psychiatry	Tier 2	DR ERIC NJUGUNA	Chiromo Lane, Muthithi Road Junction Westlands	712186186
Nairobi County	Psychiatry	Tier 2	DR JAPHETH NDEGWA	Prof nelson Awori Centre 3rd floor suite 3	0739 262 455 / 0710922 549
Nairobi County	Psychiatry	Tier 2	DR. IAN KANYANYA	Prof nelson Awori centre	0706 069 808
Nairobi County	Psychiatry	Tier 2	DR ANNA NGUITHI	Upper Hill medical Centre	(254) 113799016
Nairobi County	Psychiatry Hospital	Tier 2	TRANQUIL MED CENTRE	Off Langata North road	0741 016 446
Nairobi County	Psychiatry Hospital	Tier 2	ROYAL VICTORY HOSPITAL	Outering road opposite baba dogo junction	0722 997 977
Nairobi county	Psychiatry Hospital	Tier 2	DOVE MENTAL HEALTH HOSPITAL	Kwarara Road, Karen	0728 687 464
Nairobi County	Psychiatry Hospital	Tier 2	LIFEBRIDGE HOSPITAL	Northern Bypass Rd, Marurui. Roysambu	0725133444/0723313173
Nairobi County	Psychiatry Hospital	Tier 2	NAIROBI RAKUSEI MENTAL HEALTH LTD	Karen fair acres	0739694888/0739694881
Nairobi County	Psychiatry Hospital	Tier 1	CHIROMO LANE MEDICAL CENTRE	Chiromo Lane, Muthithi Road Junction Westlands	0729359501/0786265143
GYNECOLOGIST					
Nairobi County	Gynecology	Tier 2	DR JANE MACHIRA	Gynacare clinic-Fortis Suites 7th floor	0722659399/0792292635
Nairobi County	Gynecology	Tier 2	DR. MAINA STEPHEN	Lumen Square Opposite mp shah hospital 3rd floor	0202509064/0706666200
Nairobi County	Gynecology	Tier 2	DR GEORGE MOSES OGWENO	5th ngong avenue suites-suite 14-15	722412221
Nairobi County	Gynecology	Tier 2	DR CHARLES NDERITU MAINA	IPS Building Executive wing 2nd Floor	0722219140/ 0738091713

Nairobi County	Gynecology	Tier 2	DR MAUREEN AWITI	Gynacare clinic-Fortis Suited 7th floor	0731745277/0792292635
Nairobi County	Gynecology	Tier 2	DR. ONG'ECH JOHN .O	Prof Nelson Awori centre 3rd floor, Suite A2	0722282449/0735277294
Nairobi County	Gynecology	Tier 2	DR GODFREY NG'AYU / DR NYAWIRA (The Woman's Clinic)	ICEA Building 2nd floor/Fortis suite 5th floor	0734212200/0733809086
Nairobi County	Gynecology	Tier 2	DR AGNES GACHOKI	Mayfair Centre, Ralph Bunche Rd	728408210
Nairobi County	Gynecology	Tier 2	DR PETER MICHOMA	5th Ngong Avenue suites 3rd floor	722658429
Nairobi County	Gynecology	Tier 2	MALAICA PEARL MEDICAL CENTRE	Daykio Plaza 5th floor	746610643
Nairobi County	Gynecology	Tier 2	DR SAMUEL WACHIRA NDUNGU	KMA centre 5th floor	254112412389
Nairobi County	Gynecology	Tier 2	DR. SAMUEL WANJIHIA MAINA	Nairobi Hospital Doctors Plaza	25420221085
Nairobi County	Gynecology	Tier 2	DR. KIGEN BARTILOL	N.H.I.F Building, 2nd floor	0722774991/2027379787/8
Nairobi County	Gynecology	Tier 2	DR.BARBARA MAGOHA	Unipen Apartments, 2nd floor block A, Hurlingham.	0722-527009/733726183
Nairobi County	Gynecology	Tier 2	DR. WANYOIKE GICHUHI	Upper hill Medical centre 4th floor Room 4E.	0202727682/0722522234
Nairobi County	Gynecology	Tier 2	DR DAVID MURUNYU MURIGI	JKUAT towers 2nd floor	724704105
Nairobi County	Gynecology	Tier 2	DR. GACHUNO ONESMUS	KMA plaza 2nd floor, Room 212	707638602
Nairobi County	Gynecology	Tier 2	DR SIMON MUCARA KIGONDU	KMA Centre suite 503	0780 339 986
Nairobi County	Gynecology	Tier 2	DR. WALTER KUDOYI	Prof. Nelson Awori Centre 4th Floor Suite B5	722745527/731661748
Nairobi County	Gynecology	Tier 2	DR. KIRAGU DAVID	Mayfair centre 6th floor suite 2	0722526827/0710860333
Nairobi County	Gynecology	Tier 2	DR.INNOCENT S.O. MARANGA	Ngumo, Sunview estate	0722444805/0714734343
Nairobi County	Gynecology	Tier 2	DR.ALFRED MOKOMBA	Nelson awori centre 3rd floor room 4B.	0733946609/0724520922
Nairobi County	Gynecology	Tier 2	DR. BRIGID MONDA	KMA Centre 2nd Floor suite 213	0723832201/0733779926
Nairobi County	Gynecology	Tier 2	DR ESTHER WANJIKU NDUNGU	5th Ngong avenue suites	721812599
Nairobi County	Gynecology	Tier 2	DR EDWARD OSEWE	Fortis suite 1st floor	0202715019/0722337598
Nairobi County	Gynecology	Tier 2	DR JAMES MAINA KAMAU	Jubilee insurance exchange, 5th floor	722658965
Nairobi County	Gynecology	Tier 2	DR. WACHIRA MURAGE	Savanna Health care- Gilfian house	0722764545/0733764545
Nairobi County	Gynecology	Tier 2	MESHACH ASIMBA	Fortis Suites first floor	722474532
Nairobi County	Gynecology	Tier 2	DR EUSTACE GATEMBURA	Corner House, Kimathi street	721292057
Nairobi County	Gynecology	Tier 2	DR KHISA WAKASIAKA	Applewood building, along Ngong road	0718 988 688
Nairobi County	Gynecology	Tier 2	LILIAN WANGUI	Fortis Suites 7th floor suite 707, hospital road	0721770870/0746870260
Nairobi County	Gynecology	Tier 2	DR SAM MIYORO	Upperhill Medical centre 4th floor	0722 693 091
Nairobi County	Gynecology	Tier 2	DR. WAHOME NGARE (MERCY MEDICAL CENTRE)	Mercy medical centre-cardinal otunga building,6th floor	729370022/0733370022
Nairobi County	Gynecology	Tier 2	CALGARY HEALTHCARE	KMA Centre 7th floor	0739225534/0796168846
Nairobi County	Gynecology	Tier 2	GILEAD MEDICAL CENTRE (DR. OBWAKA)	NSSF Building, Blok A, floor B1, Biships Road,Gilead Medical Center	0722525500/0732473326
Nairobi County	Gynecology	Tier 2	PAMELA ADHIAMBO MUGA	Doctors park 5th floor, 3rd parklands avenue	741438293
Nairobi County	Gynecology	Tier 2	DR JOHN ASWANI	Prof nelson awori centrem 3rd floor	722600628
Nairobi County	Gynecology	Tier 2	DR ALEX BOSIRE	The nairobi Hospital Anderson Centre	0717 383 333
Nairobi County	Gynecology	Tier 2	AKIRA LEGACY HEALTH & WELLNESS LTD (Dr. Lauryn Mengesa)	upper hill medical Centre	0702 170 282
Nairobi County	Gynecology	Tier 2	PROF KOIGI KAMAU	Nairobi doctors plaza room 114	725002585
UROLOGIST					
Nairobi County	Urology	Tier 2	DR. PETER MUNGAI NGUGI	Upper Hill Medical Centre 5th Floor, Suite 5B	0202585058/0771007085
Nairobi County	Urology	Tier 3	DR PATRICK MBURUGU	Aga Khan University Hospital doctors plaza Rm 408	722817775
Nairobi County	Urology	Tier 2	DR. S.N.K. WAWERU	Prof. Nelson Awori centre 4th floor, room 4A	0722744017/0202716041
Nairobi County	Urology	Tier 2	DR. MAURICE WAMBANI	Upper Hill medical centre 5th floor suite 5G	0722700282/0700465690
CARDIOTHORACIC SURGERY					
Nairobi County	Cardiothoracic surgery (referral)	Tier 2	DR JOSIAH RUTURI	Aga Khan Doctors plaza suite 326	720763763
Nairobi County	Cardiothoracic surgery (referral)	Tier 2	DR ENOCK MAKORI	Fortis Suites, Suite 809 Hospital road	0113035848
PLASTIC & RECONSTRUCTIVE SURGERY					
Nairobi County	Plastic & Reconstructive Surgery	Tier 2	DR. NANGOLE F. WANJALA	Fortis Suites 1ST , Hospital road	0714-342-214
Nairobi County	Plastic & Reconstructive Surgery	Tier 2	PROF STANELY KHAINGA	Aga Khan Doctors plaza 3rd floor	723436408
Nairobi County	Plastic & Reconstructive Surgery	Tier 2	DR MARTIN AJUJO (AJ Plastics)	Jadala placa off Ngong road	0798 222 000
ORTHOPAEDIC SURGEONS					
Nairobi County	Orthopaedics	Tier 2	DR MOSES MWANGI	Fortis suites- Spine & orthopaedic centre	791399104
Nairobi County	Orthopaedics	Tier 2	DR FRED SITATI	Fortis Suites, 1st floor	0720007036/0733257627
Nairobi County	Orthopaedics	Tier 2	DR. DAVID KINYANJUI	KMA centre 2nd floor suite 212	0722857091/0707638602
Nairobi County	Orthopaedics	Tier 2	DR MICHEAL MARU	Fortis Suites 1st floor	722134420
Nairobi County	Orthopaedics	Tier 2	PROF LAWRENCE NDEGWA GAKUU	Menelik road off Ngong Road	0722 208 370 / 0780 208 370
Nairobi County	Orthopaedics	Tier 2	DR. SAMUEL OWINGA	Nairobi hosp. doctors plaza G16 & Aga khan doctors plaza	0202552552/0203662727
Nairobi County	Orthopaedics	Tier 2	DR NATHAN KHAMALA	Mayfair centre 2nd floor, upperhill	0722862110/0728408210
Nairobi County	Orthopaedics	Tier 2	DR KARTIKEYA PRAMOD JOSHI (BONE & JOINT CLINC)	3rd Parklands avenue, Doctors park, 3rd floor.	0745 412 402
Nairobi County	Orthopaedics	Tier 2	DR JOHNSON MURILA	Nairobi hospital doctors plaza	0703 200 557
Nairobi County	orthopaedics	Tier 2	DR CALISTO ODONGO	Nairobi Hospital Doctors Plaza	722339488
Nairobi County	Orthopaedics	Tier 2	DR. AKIL FAZAL	Aga khan Doctors plaza/Nairobi Spine & orthopaedic centre	203662729
Nairobi County	Orthopaedics	Tier 2	NAIROBI SPINE & OTHOPAEDIC CLINIC	Fortis suites 1st floor, Hospital road	0204401349/0722524948
Nairobi County	Orthopaedics	Tier 2	DR. M Y MODI	Aga khan doctors plaza room 405	734204452
Nairobi County	Orthopaedics	Tier 2	DR RICHARD OMBACHI	Nairobi Hospital-Anderson Centre, 4th Floor Suite 4.4	723 372 108
Nairobi County	Orthopaedics	Tier 2	DR JAMES KABORA MOGIRE	Anderson centre, 4th floor suite 4 A	0715 856 855 / 0722 939 195
Nairobi County	orthopaedics	Tier 2	DR OLIVER SOREN OTIENO	General Accident House, Upper Hill	0720 007 036 / 0722 739 513
Nairobi County	Orthopaedics (referral)	Tier 2	DR VINCET MUTISO	Nairobi hospital doctors plaza room 209	722645775
Nairobi County	Orthopaedics (referral)	Tier 3	DR GEORGE ADARI	landmarc plaza 5th floor south wing	701794697
Nairobi County	Orthopaedics (referral)	Tier 1	PROF J. MULIMBA	Upper hill medical centre 3rd floor	0771283914/0722698764
Upcountry Providers					
County	**Specialty**		**Provider**	**Physical Location**	**Phone Number**
Thika					
Kiambu County	Hospital	Tier 2	THIKA NURSING HOME	Thika town section 9 opposite Tusky's	0728929256/020 2166 280
Kiambu County	Hospital	Tier 2	ST.MATIA MULUMBA MISSION HOSPITAL	Thika Makongeni, east off Garissa Road	020-2028051/0734915779
Kiambu County	Hospital	Tier 2	CENTRAL MEMORIAL HOSPITAL	Majengo, Upper hill road thika road	0710480526/0733736057
Kiambu County	Hospital	Tier 2	MARYHELP OF THE SICK	Near Cathedral Church Of St. Andrew, Off Kenyatta Road, thika	0724 495 379
Kiambu County	Pharmacy	Tier 2	GATHIMAINI PHARMACY	Twin oak plaza, Commercial street	725316793
Kiambu County	Outpatient Centre	Tier 2	AVENUE HEALTHCARE-Thika clinic	Zuri centre 3rd floor, thika town	0725211701
Kiambu County	Outpatient Centre	Tier 2	EQUITY AFIA THIKA	80 west place 1st floor, Kenyatta avenue	765000005
Kiambu County	Outpatient Centre	Tier 2	APEX SPECIALIST AND DIAGNOSTIC CENTRE LIMITED	Maisha Heights 1st floor	0758 175 487
Kiambu County	Optical services	Tier 2	BAUS OPTICAL-THIKA	Kigio Plaza, next to Naivas Supermarket	0707-789239
Kiambu County	Optical services	Tier 2	OPTICA LIMITED-Thika Bazaar Mall	Thika Bazaar Mall – Kenyatta Highway, Thika	748605703
Kiambu County	Optical services	Tier 2	OPTICA LIMITED- thika	Uhuru street, thika	61-2302035/790201079
Kiambu County	Optical services	Tier 2	ELITE VISION OPTICALS	Neema plaza, along kenyatta road	0788 239 119 / 0110040295
Kiambu County	Dentistry	Tier 2	VIMAK DENTAL-Thika branch	Maisha Heights ground floor	0720 886002/0720 886030
Kiambu County	Optical services	Tier 2	Eyemate - Thika	Waithaga House- behind December Hotel	0724373331

Kiambu County	Gynecology	Tier 2	DR GEORGE KARANJA	Thika Acarde	0722231971/0714091410
Kiambu County	Outpatient Centre	Tier 1	Mater hospital Thika Clinic	Tuskys 3rd floor, Thika town	07122-299-880
Kiambu county	Outpatient Centre	Tier 1	The Karen Hospital-Thika clinic	Maisha Heights, Ground Floor, Thika Town	719 771 433
Kiambu County	Outpatient Centre	Tier 1	Aga khan thika Medical Centre	1st floor, Arcade building Thika	2036665267
Kiambu County	Outpatient Centre	Tier 1	Gertrude's children's hospital-Thika Clinic	Kenyatta Highway Opposite Tusky's	730645010
Kiambu County	Outpatient Centre	Tier 1	AAR HEALTHCARE-Thika	Zuri centre, Thika town	0734 657172
Kikuyu town					
Kiambu County	Hospital	Tier 2	P.C.E.A KIKUYU HOSPITAL	Dagoretti road, kikuyu town	0202044765/2044766/68
Kiambu County	Hospital	Tier 2	LIFECARE HOSPITAL KIKUYU	Opposite Muguku Business Centre, Kikuyu Town	726234768
Kiambu County	Outpatient Centre	Tier 2	EQUITY AFIA-KIKUYU CLINIC	Live well house, along kikuyu-nderi road kikuyu	765000030
Kiambu County	outpatient Centre	Tier 2	KIKUYU PREMIER MEDICAL CENTRE	Family bank house 1st floor, Kikuyu town	0722 657 533
kijabe					
Kiambu County	Hospital	Tier 2	AIC CURE INTERNATIONAL CHILDREN'S HOSPITAL	Kijabe	203246620/0733 770 653
Kiambu County	Hospital	Tier 2	AIC KIJABE HOSPITAL	off Naivasha/Mai Mahiu Road,	0709 728224/0709728200
Kiambu County	Outpatient Centre	Tier 1	Aga khan kikuyu Medical Centre	Muguku business Centre 1st floor, Kikuyu	203662586
Githunguri town					
Kiambu County	Hospital	Tier 2	IVORY HEALTH SOLUTIONS-GITHUNGURI	Next to Delta Petrol station, Guthunguri town	796769819
Kiambu County	Outpatient Centre	Tier 2	EQUITY AFIA GITHUNGURI	K-unity Building, Githunguri town	0765 000 099
Kiambu County	Hospital	Tier 2	HOLY FAMILY MISSIONS HOSPITAL	Limuru Road Opposite, KWFT.	0724 827 289 / 0722 402 816
Kiambu town					
Kiambu County	Outpatient Centre	Tier 2	KIAMBU MEDICAL CENTRE	Near Kiambu District Hospital	0722311890/0708569848
Kiambu County	Hospital	Tier 2	ST BRIDGET HOSPITAL KIAMBU	along kiambu ndumberi road, Kiambu town	0729111103/0785155550
Kiambu County	Outpatient Centre	Tier 2	EQUITY AFIA-KIAMBU	Pongezi plaza near kangangi market	765000036
Kiambu County	Outpatient Centre	Tier 3	MERCYLITE HOSPITAL LTD	Along Kiambu road, Opposite Kiambu district hospital	708764052
Kiambu County	Hospital	Tier 2	ST TERESA HOSPITAL KIAMBU	Kiambu town	725125519
Kiambu County	Outpatient Centre	Tier 2	RADIANT KIAMBU HOSPITAL-CBD CLINIC	Near standad chartered building, kiambu town	700550004
Kiambu County	Hospital	Tier 2	RADIANT KIAMBU HOSPITAL	Along Kiambu-Githunguri road	704990722
Kiambu County	outpatient Centre	Tier 2	ST MARYS MOTHER AND CHILD MEDICAL SERVICES	Along Biashara street, Kiambu town	721263564
Kiambu County	outpatient Centre	Tier 2	EQUITY AFIA- Gachie	Equity Afya Gachie, Next to Shell Petrol Station	765000669
Kiambu County	Outpatient Centre	Tier 1	Aga khan Kiambu Medical Centre	Standard chartered building, Kiambu town	20 3661466
Kiambu County	Gynecology	Tier 2	THE GYNO SOLUTIONS CENTRE	Kikinga house kiambu 3rd floor	0715 540 106
Kiambu County	optical services	Tier 2	ST PATRICK'S OPTICAL AND EYE CLINIC LIMITED	Rungiri -Kikuyu	740821992
Limuru					
Kiambu County	Hospital	Tier 2	NAZARETH HOSPITAL	Riara Ridge, Limuru	722-405166/0711930741
Kiambu County	Outpatient Centre	Tier 2	EQUITY AFIA-LIMURU	Gitungo house ground floor, kiambu roas=d near naivas	765000060
Kiambu County	Hospital	Tier 2	LIMURU COTTAGE HOSPITAL	Limuru town	0725-246580
Kiambu County	outpatient Centre	Tier 2	ST PAULS UNIVERSITY HEALTH CENTRE	St pauls university grounds	710257077
Kiambu County	outpatient Centre	Tier 2	ST JUDES HEALTH CENTRE	Near st. pauls university	720335706
Juja/ruiru					
Kiambu County	Hospital	Tier 2	KALIMONI MISSIONS HOSPITAL	Off Ruiru- Kamiti road	727910826
Kiambu County	outpatient Centre	Tier 2	CAREMAX HEALTH LTD-juja	Juja city mall	718505038
Kiambu County	Hospital	Tier 2	NAZARETH RUIRU HOSPITAL	along Alpha Knits Road, Ruiru town	0717-736211
Kiambu County	Hospital	Tier 2	PLAINS VIEW HOSPITAL	Ruiru, along thika Super Highway	727910826
Kiambu County	Outpatient Centre	Tier 2	EQUITY AFIA RUIRU CLINIC	Ruiru Town, along Kamiti Rd, at AIPCA church, 1st floor	765000510
Kiambu County	Outpatient Centre	Tier 2	EQUITY AFIA RUIRU OJ	Ruiru Oj, Along Eastern Bypass Rd, Opposite Landmark Garden Grill	765007710
Kiambu County	Outpatient Centre	Tier 2	EQUITY AFIA RUIRU 2	Lily house ground floor, mathigu road	765000006
Kiambu County	Dentistry	Tier 2	DENTISTRY NOW CLINIC	Spur Mall, Juja	711141387
Muranga					
Muranga County	Hospital	Tier 2	KENOL HOSPITAL	Kenol town	0722999513/0733541184
Muranga County	Outpatient Centre	Tier 2	EQUITY AFIA-MURANGA	ECN Building ground 1st floor, near absa bank	765000052
Muranga County	outpatient Centre	Tier 2	FOCUS CLINICAL LABARATORIES	United plaza 1st floor near Mugoiri Bus stage	716 735 569
Muranga County	Hospital	Tier 2	FAMILY HERITAGE HOSPITAL	Opposite Total Petrol Station	0727158856/ 0722345940
Muranga County	Hospital	Tier 2	KIRIAINI MISSIONS HOSPITAL	Kiriaini town	0720 746 827
Muranga County	Hospital	Tier 2	KANGEMA MEDICAL CENTRE	Iyego house, town kagema town	0722471722 /0713832553
Muranga County	Hospital	Tier 2	ABERDARE MEDICAL CENTRE	Kangari Medical centre Limited	728238573
Muranga County	Hospital	Tier 2	EDINBURGH MOUNTAIN HOSPITAL	Next to Muranga university, Muranga town	795132637
Mwea					
Kirinyaga County	Hospital	Tier 2	MWEA MISSION HOSPITAL(OUR LADY OF LOURDES)	OFF Nairobi - Embu Highway Mwea	737801707/0722260748
Kirinyaga County	outpatient Centre	Tier 2	MWEA MISSION HOSPITAL SATELLITE CLINIC	Equity building, 1st floor Mwea town	20202623573
Kirinyaga County	outpatient Centre	Tier 2	FOCUS CLINICAL LABARATORIES MWEA	Kawikimu Building near Green Ficus Building	0721 606 746
Kerugoya					
Kirinyaga County	Hospital	Tier 2	MARY IMMACULATE KERUGOYA HOSPITAL	Opposite Kerugoya law courts, Kerugoya town	0700 707 074 / 0784 539 864
Kirinyaga County	outpatient Centre	Tier 2	EQUITY AFIA KERUGOYA	Anchor plaza 1st floor	765000088
Kirinyaga County	outpatient Centre	Tier 2	FOCUS CLINICAL LABARATORIES KERUGOYA	Ground floor Mutige kiboti building	0727 264 254
Kirinyaga County	Hospital	Tier 2	AKM HEALTH CENTRE LTD	Opposite Huduma Centre, Kerugoya	723816091
Kirinyaga County	Hospital	Tier 2	HEALTH CHARGE MEDICAL CENTRE LTD	Banana Street Kutus Town	0719189008/0762178719
Kirinyaga County	Hospital	Tier 2	A.C.K MT KENYA	along Kerugoya - Karatina Road	020-2033971/0722897833
Kirinyaga County	Outpatient Centre	Tier 2	BLISS GVS-Kerugoya	Near county assembly office	720885727
Kirinyaga County	Outpatient Centre	Tier 2	QUINTET HEALTHCARE LIMITED	Next to kirinyanga university, kutus-kagio road	0711479333/0787855933
Kirinyaga County	Hospital	Tier 2	KAGIO NURSING HOME	Kagio, Along kutus - sagana road	0722-397741
North kinagop					
Nyandarua county	Hospital	Tier 2	THE PINE HOSPITAL	Olkalou town	726314312
Nyandarua county	Outpatient Centre	Tier 2	EQUITY AFIA-Olkalou	Old Tower sacco Headquarters, Ground Floor	0765 000 214
Nyandarua county	Outpatient Centre	Tier 2	Bliss GVS Olkalou Clinic	Datum House, Ol Kalau Town	0780 622 554
Nyandarua county	Hospital	Tier 2	NORTH KINANGOP CATHOLIC HOSPITAL	North kinangop	713777816
karatina					
Nyeri County	Hospital	Tier 2	P.C.E.A TUMUTUMU HOSPITAL	Tong'otong'o, Karatina	2035625030/020948000
Nyeri County	Hospital	Tier 2	JAMII HOSPITAL KARATINA	Karatina town	0712275175/0720948474
Nyeri County	Outpatient Centre	Tier 2	EQUITY AFIA- KARATINA	The trade centre 2nd floor along railway road	765000054
Nyeri County	outpatient Centre	Tier 2	ZUHRI MEDICARE HOSPITAL	Karatina town	797579977
Nyeri County	Hospital	Tier 2	BLUE VALLEY SPRINGS HOSPITAL	Blue valley next to AP line, karatina	0718 794 981
Nyeri town					
Nyeri County	Hospital	Tier 2	MARY IMMACULATE HOSPITAL MWEIGA	off Mweiga-nyeri road	0723 576 106

Nyeri County	Hospital	Tier 2	OUTSPAN HOSPITAL	Nyeri town	722175672/ 061-2030742
Nyeri County	outpatient Centre	Tier 2	NYERI MEDICAL CENTRE	Opposite Equity Bank, Lumumba street	0720-321-488
Nyeri County	outpatient Centre	Tier 2	MATURA MEDICAL CENTRE	along kanisa street, nyeri town	0721 327 969 / 0726 568 527
Nyeri County	outpatient Centre	Tier 2	TOPVIEW MEDICAL CENTRE	Lymo plaza gakere road, Nyeri town	750820090
Nyeri County	Hospital	Tier 2	CONSOLATA MATHARI HOSPITAL	Nyeri -ihururu road	0729098324/0202666023
Nyeri County	Optical services	Tier 2	NEEMA OPTICIANS-Nyeri	Karuga Iratho building Next to Naivas.	0716 676 611
Nyeri County	Outpatient Centre	Tier 2	EQUITY AFIA NYERI CLINIC	Kang'aru annex, kimathi way, Nyeri town	765000007
Nyeri County	Both Opthalmology /Optical services	Tier 2	LIONS SIGHTFIRST HOSPITAL- Nyeri	Next to national Bank, Nyeri town	0110 006 586
Nyeri County	Optical services	Tier 2	BAUS OPTICAL LTD-NYERI	Along Kimathi klay located at Prestige plaza, Nyeri town	0738-443358
Nyeri County	Optical services	Tier 2	GREAT BATIAN OPTICAL LIMITED	Gakere road, Nyeri town	720836083
Nyeri County	Optical services	Tier 2	OPTICA LIMITED- Nyeri	Kimathi way, Nyeri town	61-2032059/0790201075
Nyeri County	Dentistry	Tier 2	NOMAD DENTAL CENTRE	Peak Business centre 1st floor	0721 367 734
Nyeri County	Outpatient Centre	Tier 1	The Karen Hospital-Nyeri Clinic	Caledonia House, Kenyatta Avenue, Nyeri Town	727547214
Nyeri County	Outpatient Centre	Tier 1	Aga khan Nyeri Medical Centre	Prestige plaza, ground floor, Nyeri town	20612031446
Nyeri County	Physician/cardiology	Tier 2	DR L.N. WAGANA MURIITHI	Mountain springs-Caledonia house, near post office	700873854
Nyeri County	Gynecology	Tier 2	HEALTHWISE MEDICAL CENTRE LIMITED	Moutain springs-Opp Outspan Hospital	725218789
Nyeri County	Gynecology	Tier 2	DR. SAMUEL NJUGUNA (Gynecologist)	Mountain springs-Caledonia house, near post office	725218789
Nyeri County	Gynecology	Tier 2	DR. EPHANTUS MATE (Gynecologist)	Caledonia house, near post office	722766775
Nyeri County	Outpatient Centre	Tier 2	MATHINGIRA MEDICAL CENTRE	Mukira Building, Opposite Othaya stadium, Othaya town	0727-677-462
Ngong town					
Kajiado county	Hospital	Tier 2	TRINITY CARE CENTRE	Ngong town	795579495
Kajiado county	Outpatient Centre	Tier 2	EQUITY AFIA-NGONG	Ngong Heights along ngong road	765000042
Kajiado county	Hospital	Tier 2	NGONG RAPHA HOSPITAL	Next to Jua Kali, Oloolua Road	0705 731 041
Kajiado county	Hospital	Tier 2	KING DAVIDS HOSPITAL LIMITTED	Arcade business centre 1st floor	791300535/0722750037
Kajiado county	Outpatient Centre	Tier 2	KENSWED HOSPITAL	Kibiko, Ngong	0743 237 042
Kajiado county	Hospital	Tier 2	ZAMZAM MEDICAL SERVICES	Ngong town	0722 254 433
Kajiado county	Outpatient Centre	Tier 1	The Karen Hospital- Ngong clinic	Along Ngong Kiserian Road, Adjacent to AFC Kenya	719 471 050
Kajiado county	Outpatient Centre	Tier 1	Aga khan ngong Medical centre	Hiwi Court Building Ngong Town.	20 3662882
Kajiado county	Outpatient Centre	Tier 1	AAR HEALTHCARE- Ngong	Milele Mall, 1st Floor Ngong Road	0737 333 566
Ongata rongai					
Kajiado county	Hospital	Tier 2	MOUNT OLIVES SINAI HOSPITAL	Ongata rongai town	701908595
Kajiado county	Hospital	Tier 2	BEACON OF HOPE	Rongai, off magadi road along gataka rd	0722 495 492
Kajiado county	Hospital	Tier 2	SINAI HOSPITAL RONGAI	Ongata Rongai opposite KCB Bank	703112090
Kajiado county	Outpatient centre	Tier 2	GARLANDS MEDICAL CENTRE	Ongata Rongata Rongai	720710088
Kajiado county	Outpatient Centre	Tier 2	AVENUE HEALTHCARE- rongai	Second Floor, Maasai Mall	045-3123253/0702154325
Kajiado county	Outpatient centre	Tier 2	SHELDON HOSPITAL	Ongata Rongai	0727626 388
kajiado County	Outpatient Centre	Tier 2	EQUITY AFIA RONGAI	Siron place 1st floor, Magadi road	765000001
Kajiado county	Outpatient Centre	Tier 2	CENTRUM BERLINER MEDICAL CENTRE	At Shompole Road Off Kiserian -Magadi Road	712674242
kajiado County	Dentistry	Tier 2	DR TEETH LTD-RONGAI	Isalu Centre, Ongata Rongai	723110025
kajiado County	Dentistry	Tier 2	SEGARIANS DENTAL CLINIC	Ongata Rongai,Tyme Suites, First Flr, Rm 111	254 759 692 154 / 254 715 077 776
kajiado County	opthalmology	Tier 2	M&E EYE CARE CENTRE	Tymes Suites Building 1st floor Rm 112	0737 430 430
Kajiado county	Optical services	Tier 2	BAUS OPTICAL- Ongata Rongai	Tuskys business center, Magadi road	0716 579 966
Kajiado county	Outpatient Centre	Tier 1	The Karen Hospital-Rongai clinic	Geomark Plaza Opposite Nafrom, Rongai	773 263 633
Kajiado county	Outpatient Centre	Tier 1	Aga khan Ongata Rongai Medical Centre	Ongata Mall complex 1st floor,	203562534
Kajiado County	Outpatient Centre	Tier 1	Gertrude's children's hospital- Ongata rongai clinic	next to Tusky's supermarket	0730645009
Kiserian/Magadi					
Kajiado county	Hospital	Tier 2	MATASIA NURSING HOME	Kiserian town	0723385515/0736156743
Kajiado county	Hospital	Tier 2	ENKITOK JOY NURSING HOME	Kiserian town	721540873
Kajiado county	Hospital	Tier 2	CANA HOSPITAL	next Rimpa SDA church, Along magadi road	0745 000 999
Kajiado county	Hospital	Tier 2	MAGADI HOSPITAL	Magadi	722204790
Kitengela					
Kajiado county	Hospital	Tier 2	KITENGELA MEDICAL SERVICES	Opposite EPZ, viwanda road	720652395/727151821
Kajiado county	Hospital	Tier 2	ST PAULS HEALTH SERVICES	Off Namanga road, kitengela town	727679068/0733679068
Kajiado county	Outpatient Centre	Tier 2	EQUITY AFIA -KITENGELA	Maasai discovery building along Nairobi-Namanga highway	765000041
Kajiado county	Hospital	Tier 2	KITENGELA WEST HOSPITAL	kitengela town	722891232
Kajiado county	Hospital	Tier 2	HALISI FAMILY HOSPITAL	Near total, Kitengela town	748866586
Kajiado County	Dentistry	Tier 2	MINTFRESH DENTAL CLINIC	Bettys Business Centre along Namanga road	722592987
Kajiado County	Dentistry	Tier 2	DND DENTAL CLINIC	Kitengela plaza	0729044179/0714174060
Kajiado County	Dentistry	Tier 2	COOLSMILE DENTAL CLINIC	Next to nairobi women hospital	723623494
Kajiado County	Dentistry	Tier 2	DENSMILE DENTAL CLINIC	Red Heron 2nd floor, room	790330294
Kajiado County	Dentistry	Tier 2	JOLYNN DENTAL CLINIC LIMITED	Olive Business Centre Kitengela	710945746
Kajiado county	Outpatient Centre	Tier 1	Aga khan Kitengela Medical Centre	kitengela Capital Centre1st floor, Kajiado road	020 456 622
Kajiado county	Outpatient Centre	Tier 1	Gertrude's children's hospital kitengela Clinic	Along Namanga road, kitengela town	730645008
Kajiado county	Outpatient Centre	Tier 1	AAR HEALTHCARE- kitengela	Safari House ground Floor, Kitengela Town	0737 952552
Kajiado County	Physician/Gastroentrology	Tier 2	AFRICAN INTERGRATED SURGICAL CENTRE	Kitengela Mall 3rd floor	0768 223 737
Kajiado /Isinya town					
Kajiado county	Outpatient centre	Tier 2	FAVOUR MEDICAL SERVICES	Isinya town	0725415981/0726638050
Kajiado county	Hospital	Tier 2	KAJIADO COUNTY REFERRAL HOSPITAL	Kajiado town	0795 080210
Kajiado county	Hospital	Tier 2	ST CRISPIN AFYA HOSPITAL	Kajiado town	721647885
Kajiado county	Hospital	Tier 2	EQUITY AFIA- KAJIADO	Kajiado Business Hub First floor. Opposite A & B Hardware	765000500
Kajiado county	Hospital	Tier 2	KITENGELA MEDICAL SERVICES	kajiado town opposite the main bus	724787428
Loitoktok					
Kajiado county	Outpatient centre	Tier 2	EQUITY AFIA-OLOITOKTOK	Loitokitok town	741397362
Kajiado county	Hospital	Tier 3	LOITOKITOK SUBCOUNTY HOSPITAL	Loitokitok town	0728 114 560
Kajiado county	Outpatient centre	Tier 2	RYATTAH MEDICAL CENTRE	Kimana town	712428002
Kajiado county	Outpatient centre	Tier 2	KILIMANJARO MISSION HOSPITAL FOUNDATION	Kimana town	706949045
Kajiado county	Hospital	Tier 2	KIMANA ULTRACARE HOSPITAL	Kimana town	112674888
Namanga					
Kajiado county	Hospital	Tier 2	NURU AMBUSELY HOSPITAL	Namanga town, along amboseli road	0724 506 290 / 0719 396 687
Naivasha					
Nakuru County	Outpatient Centre	Tier 2	EQUITY AFIA- NAIVASHA	Lemacy building 1st floor, along mbaria kaniu road	765000047
Nakuru County	Hospital	Tier 2	NDONYO HEALTHCARE	Touchline Plaza, next to Co-op Bank,	050-50075/0733726480
Nakuru County	Outpatient centre	Tier 2	LESHWA MEDICAL CENTRE	Naivasha town	0791475100/0723381914

Nakuru County	Outpatient centre	Tier 2	TAMIL HEALTHCARE LTD	Naivasha town	729679892
Nakuru County	Hospital	Tier 1	BENTA & LEON HEALTHCARE	Friends house building along mabria kaniu road Naivasha town	718255010
Nakuru County	Hospital	Tier 2	OPTICA LIMITED- Naivasha	buffalo mall, Naivasha	724700500
Nakuru County	Outpatient Centre	Tier 2	VINET MEDICAL SERVICES	Behind Co-operative Bank, Gilgil	0710 419 541
Nakuru County	Outpatient Centre	Tier 2	Ndonyo HEALTHCARE- Gilgil	Gilgil town	777394202
Nakuru County	Hospital	Tier 2	ST MARY'S MISSION HOSPITAL RIFTVALLEY	Gilgil, along naivasha - nakuru Highway	0717 305 089
Nakuru County	Hospital	Tier 2	HOLY SPIRIT HEALTH CENTRE	Gilgil town	0723 598 220
Nakuru town					
Nakuru County	Hospital	Tier 2	EVANS SUNRISE HOSPITAL	West Road off Oginga Odinga Avenue	054-2212465/0737247365
Nakuru County	Outpatient Centre	Tier 2	EQUITY AFIA-Nakuru	Resma Plaza, Oginga Odinga Street	0765 000008
Nakuru County	Hospital	Tier 2	OUR LADY OF MERCY MISSION HOSPITAL ANNEX-NAKURU	Nakuru town	796 560759/ 759 634490
Nakuru County	Hospital	Tier 2	OPTIMUM CURRENT HEALTH CARE	Nakuru town	740793091/ 0724265848
Nakuru County	Outpatient Centre	Tier 2	KABARAK UNIVERSITY MEDICAL CENTRE	Kabarak University grounds	771207981
Nakuru County	Outpatient Centre	Tier 2	ADVENT MED & DENT CARE CENTRE	Polo Centre, 1st Floor	707745005
Nakuru County	Outpatient Centre	Tier 2	AVENUE HEALTHCARE-Nakuru	Polo Centre, 1st Floor	722226446
Nakuru County	outpatient centre	Tier 2	STIRLING HEALTHCARE CONSULTANTS LTD	Masters plaza 3rd floor, Kenyatta avenue	720668754
Nakuru County	Hospital	Tier 2	MOTHER KEVIN CATHOLIC HOSPITAL	Adjucent to katembwo Primary School	0727 047 088
Nakuru County	outpatient centre	Tier 2	PRISTON MEDICAL CENTRE	AFC Building ground floor, Kijabe road	791991022
Nakuru County	Hospital	Tier 2	BLOOM HOSPITAL NAKURU	Golden Life Mall Nakuru	722 541 500
Nakuru County	Imaging services	Tier 2	GTB SCAN LAB CENTRE NAKURU	Polo Centre, Kenyatta avenue	0722-920-456
Nakuru County	Outpatient Centre	Tier 2	Bliss GVS-Nakuru	Molo plaza, kenyatta avenue	0786 412 317
Nakuru County	Optical services	Tier 2	OMEGA OPTICIANS-Nakuru Branch	Kimotho house, Kenyatta avenue	712267676
Nakuru County	Optical services	Tier 2	BAUS OPTICAL-NAKURU	Kenyatta avenue,next to westside mall	0716-580050
Nakuru County	Optical services	Tier 2	OPTICA LIMITED- Westside Mall - Nakuru	Westside Mall - Nakuru Shop No: G13-G14, Ground Floor	790201078
Nakuru County	Optical services	Tier 2	OPTICA LIMITED- Nakuru	Kenyatta avenue	051-2210164 /0790201076
Nakuru County	Dentistry	Tier 2	ROYAL SMILE DENTAL CLINIC-nakuru	Ck Patel building 4th floor Rm 4A	726655656
Nakuru County	Dentistry	Tier 2	SMILEDENT DENTAL CENTRE	CDN Plaza 3rd floor, opposite christ the king Cathedral	710695749
Nakuru County	Dentistry	Tier 2	THE DENTIST LIMITED	D&D House 6th floor, Nakuru town	0743100011/0734003111
Nakuru County	Dentistry	Tier 2	DEEP WHITE DENTAL LTD	West Side 2nd floor	0774 993 933
Nakuru County	ENT Surgery	Tier 2	NAKURU ENT MEDICAL CENTRE	Mache plaza 1st floor	722734143
Nakuru County	Gynecology	Tier 2	DR JUSTUS NONDI (Nectar Gyn)	Assumption centre 3rd floor	720 252 041
Nakuru County	Gynecology	Tier 2	DR NORMAN NJOGU	Tower 1 4th floor suite , moi road	721172987
Nakuru County	Gynecology	Tier 2	DR. AMOS OTARA	Gate house Nakuru	0512210167/0721321840
Nakuru County	Speech therapy	Tier 2	KIDS SPEAK THERAPY CLINIC	Tower valley school, section 58. Nakuru	0714 732 424 / 0101727219
Nakuru County	Outpatient Centre	Tier 1	Aga khan Nakuru medical centre	Riva business centre 4th floor	512217003
Nakuru County	Outpatient Centre	Tier 1	AAR HEALTHCARE -Nakuru	Gido plaza Building, 1st floor	0731 191068
Molo town					
Nakuru County	Hospital	Tier 2	ST. JOSEPH'S NURSING HOME	Bus Stage, hospital road	0722780595 / 0735183 376
Nakuru County	Hospital	Tier 2	DR WABORE MEDICAL CLINIC	Molo town	722780595
kabarnet town					
Baringo County	Outpatient centre	Tier 2	TIONYBEI MEDICAL CLINIC	Sports Line Building	0722 630 908
Baringo County	Hospital	Tier 2	BARNET MEMORIAL HOSPITAL	Stadium road Kabarnet	0734578739/020 238 9197
Baringo County	Outpatient centre	Tier 2	REALE MEDICAL CLINIC-KABARNET	Stadium road Kabarnet	0734578739/020 238 9197
Baringo County	HOspital	Tier 2	TIONYCARE HOSPITAL	Behind st marys catholic church, kabarnet town	746781685
Baringo County	Hospital	Tier 2	KERIO HOSPITAL LIMITED	Potter plaza 1st floor, Kabarnet town	0202375862/0725469650
Eldama ravine					
Baringo County	Hospital	Tier 2	MERCY MISSION HOSPITAL	Market Road, Eldama Ravine town	770321365
Baringo County	Outpatient Centre	Tier 2	RAVINE GLORY HEALTHCARE SERVICES	Opposite eldama ravine market	0706803007/0722649299
Baringo County	Hospital	Tier 2	ELDAMA RAVINE NURSING HOME	Eldama ravine opposite Taidys restaurant,	0706803007/ 0722643299
Baringo County	Outpatient Centre	Tier 2	RAVINE SPECIALIST HOSPITAL	Eldama ravine	745181610
Baringo County	Hospital	Tier 2	RAVINE GLORY HOSPITAL MOGOTIO	Mogotio, Lomanira	0799 553 322
Marigat					
Baringo County	Outpatient centre	Tier 2	PARKERRA MEDICAL CLINIC	Marigat town	791952296
Baringo County	Outpatient centre	Tier 2	GENERATION AFYA CENTRE	Marigat town	722635166
Maralal town					
Samburu County	Outpatient centre	Tier 2	COMMUNITY MEDICAL& LABORATORY SERVICES	Maralal town	0701363515/0723824951
Samburu County	Outpatient centre	Tier 2	NILE MEDICAL CENTRE	Maralal town	0711 975 666 /0720 959 511
Samburu County	Hospital	Tier 2	SAMBURU DOCTORS PLAZA	Maralal town	724743621
Samburu County	Outpatient centre	Tier 2	GLOFEM MEDICAL CENTRE	Acacia plaza next to impala lounge	724871196
Samburu County	Outpatient centre	Tier 2	AL-ABRAR NURSING HOME	Near Jamia mosque, Maralal town	720468836
Narok town					
Narok County	Hospital	Tier 2	NAROK COTTAGE HOSPITAL	Opposite AIC bible college, Narok	0739368860/0721970707
Narok County	outpatient centre	Tier 2	MEDICROSS NAROK	Ground floor Olltalet Mall, CBD, Narok	790546557
Narok County	Hospital	Tier 2	MEDICATIA HOSPITAL	Lenana Estate (off Narok - Njoro road)	7468 69867
Narok County	Gynecology/paediatrician	Tier 2	TREE OF LIFE HEALTHCARE LIMITED	Narok town	799214645
Narok County	outpatient centre	Tier 2	Aga Khan medical Centre	Maa towers annex-Along Nairobi -Bomet road	711092562
Bomet town					
Bomet County	Hospital	Tier 2	ST CLARES HOSPITAL KAPLONG	Sotik off Sotik-kericho highway	0739449403/0729258881
Bomet County	outpatient centre	Tier 2	EQUITY AFIA- Bomet	Bomet Town,Chamat Holdings, Opposite Gulpark Hotel	0765 000 526
Bomet County	Hospital	Tier 2	TENWEK HOSPITAL	Bomet, Silibwet Road	052-22495/0728-557-244
Bomet County	Optical services	Tier 2	CRYSTALENS OPTICAL-BOMET	Bomet town	52-30756104
Bomet County	Dentistry	Tier 2	NEERA DENTAL CENTRE	Kongoi House, opposite Bomet Bus Stage	0750 882880
kericho town					
Kericho County	Hospital	Tier 2	SILOAM HOSPITAL	Next to District General Hospital	728881121
Kericho County	Hospital	Tier 2	KERICHO OUTPATIENT MEDICAL CENTRE LTD	Kericho town	0700 695 464
Kericho County	Outpatient Centre	Tier 2	ORACLE HEALTHCARE	Highlands Sacco building, Kericho town	0745 942 180
Kericho County	Outpatient Centre	Tier 2	COLNEV MEDCARE LIMITED	Along isaac salat road, kericho	0715 276 600/0720 362 527
Kericho County	Outpatient centre	Tier 2	FIG TREE HEATH OPTIONS	Tengecha road, Kericho town	0721155380/0700935220
Kericho County	Outpatient Centre	Tier 2	TENGECHA MEDICAL CLINIC	Along isaac salat road, kericho	717659781
Kericho county	Optical services	Tier 2	CRYSTALENS OPTICAL-KERICHO	Kericho town	776809626
Kericho County	Hospital	Tier 2	SOUTHRIFT HOSPITAL	Kericho town	0780 888 880
Kericho county	Optical services	Tier 2	OPTICA LIMITED KERICHO	Simbagate mall, Kericho town	719835167
Kericho County	Outpatient Centre	Tier 1	Aga Khan Kericho medical centre	Kericho Medical Centre	052-2020623
Kericho County	Dentistry	Tier 2	PEARL WHITE DENTAL CARE LTD	AGC bethany building 3rd floor	721155380

Kericho County	Dentistry	Tier 2	FIG TREE DENTAL OPTIONS LTD	Kericho town, along tengecha lane	722789465
Litein town					
Kericho County	Hospital	Tier 2	AIC LITEIN HOSPITAL	Bureti, litein	020-2336460
Kericho County	Dentistry	Tier 2	RADIANT DENTAL & ORTHODONTICS CENTRE	Co-operative bank building, Litein	712243127
Nanyuki town					
Laikipia County	Hospital	Tier 2	MOTHER ANGELA HURUMA HOSPITAL	Nanyuki town	720409884
Laikipia County	Hospital	Tier 2	NANYUKI TEACHING AND REFERRAL HOSPITAL	Nanyuki town	722478289
Laikipia County	Outpatient centre	Tier 2	EQUITY AFIA NANYUKI	Nanyuki Business Centre, Nyeri-Nanyuki road	0765 000087
Laikipia County	Hospital	Tier 2	NANYUKI COTTAGE HOSPITAL	Off Nanyuki - Nyeri Road	062-32207/0722457173
Laikipia County	Hospital	Tier 2	THE NANYUKI HOSPITAL	Nanyuki -Rumuruti Road	0769985053
Laikipia County	Outpatient centre	Tier 2	MOUNTAIN VIEW MEDICAL CENTRE CHAKA	OFF Nyeri- Nanyuki road, chaka	0731 041 155 /0746 341 155
Laikipia County	Hospital	Tier 2	CONSOLATA MATERNITY & CHILDREN'S HOSPITAL	Muthaiga estate Nanyuki town	791 622 229/729 098 324
Laikipia County	ENT Surgery	Tier 2	DAVID W NJOROGE (ENT surgeon)	Opposite new market, Nanyuki town	0722853087/0728270751
Laikipia County	Gynecology	Tier 2	DR. LEONARD MBUTHIA(gynecology)	Pearl place, Nanyuki town	722334294
Laikipia County	Counseling services	Tier 2	FEELING AND HEALING COUNSELLING SERVICES	Nanyuki town	724517607
Laikipia County	Dentistry	Tier 2	SMILE CRAFT SENTAL CLINIC	1ST Floor Peak place, Nanyuki town	0710 766 766
Laikipia County	Optical services	Tier 2	NEEMA OPTICIANS-Nanyuki	Opposite Central Park, Lumumba street	704583308
Laikipia County	Optical services	Tier 2	KIRIMARA OPTICS	Nanyuki town	068-30973 0722-318134
Laikipia County	Optical services	Tier 2	OPTICA LIMITED- Nanyuki	Cedar Mall, Nanyuki town	790205332
Laikipia County	Outpatient Centre	Tier 1	Aga khan Nanyuki Medical Centre	Silver plaza 1st floor, Nanyuki town,	062-2031220
Nyahururu town					
Laikipia County	Hospital	Tier 2	PEARL HOSPITAL	Vin plaza ground floor Nyahururu town	0707 799 114
Laikipia County	Hospital	Tier 2	POPE BENEDICT XVI CATHOLIC HOSPITAL	Along Nyahururu-Nakuru road	0712612764/0723612625
Laikipia County	Outpatient Centre	Tier 2	EQUITY AFIA-NYAHURURU	Pongezi Mbaria complex Building opposite	0765 000240
Laikipia County	Hospital	Tier 2	CHARITY MEDICAL CENTRE	Laikipia West Nyahururu	065 32195/0713719805
Laikipia County	Hospital	Tier 2	GOOD HOPE MEDICAL CENTRE	Nyahururu Town	065-32607/0721629252
Laikipia County	Hospital	Tier 3	ULTRACARE SPECIALIST HOSPITAL	Nyahururu Town, Along Koinange road	0702 761 696
Laikipia County	Hospital	Tier 2	CATHOLIC DISPENSARY DIMESSE SISTERS	Along Kenyatta avenue, Nyahururu	701255435
Laikipia County	Outpatient Centre	Tier 1	Aga khan Nyahururu Medical Centre	GF plaza, Next to Laikipia comfort	065-2022111
Laikipia County	Hospital	Tier 2	UNISON MEDICAL CENTRE	Rumuruti town	0721961431/0784961431
Lodwar town					
Turkana County	Hospital	Tier 2	LODWAR COUNTY REFERRAL HOSPITAL	Lodwar town	741333336
Turkana County	Hospital	Tier 2	LODWAR HILL HOSPITAL	Lodwar town	798933332
Turkana County	Outpatient centre	Tier 2	LODWAR TUMAINI MEDICAL SERVICE	Lodwar town	0722447176/0725353579
Turkana County	Hospital	Tier 2	BLUE IVORY HEALTHCARE	Biashara centre Opposite Equity bank	0710 492 110
Turkana County	Hospital	Tier 2	NAMO HOSPITAL LIMITED	Lodwar town	0782 616 889
Turkana County	Outpatient Centre	Tier 2	EQUITY AFIA-LODWAR	Kanamkemer, along junction-catholic road near Emojong hardware	765000068
Turkana County	Outpatient centre	Tier 2	AFRICANA MALL LIMITED	Lodwar town	702913030
Turkana County	Optical services	Tier 2	P4 LIGHT JOJAMU LTD	Africana mall building, Lodwar town	734051918/0746504160
Turkana County	Outpatient centre	Tier 2	LODWAR AFYA BORA MEDICAL CLINIC	Lodwar town	0719 841 241 / 0720 352 090
Turkana County	Outpatient centre	Tier 2	CANAAN MEDICAL CLINIC	Turkana south, Lokichar	723621599
kakuma					
Turkana County	Hospital	Tier 2	KAKUMA MISSION HOSPITAL	Kitale- Lokichogio Road	724209018
Turkana County	Hospital	Tier 2	THE GATEWAY DIAGNOSIS AND HEALTHCARE SERVICES LTD	Kakuma lokichoggio highway , Turkana west	723055539
Turkana County	Outpatient centre	Tier 2	EQUITY AFIA -KAKUMA	Opposite Lucky Petrol station	765000110
Turkana County	Outpatient centre	Tier 2	TURKLAND MEDICAL CARE	Kakuma town, Lokichogio stage	728390101
Lokichoggio					
Turkana County	Outpatient centre	Tier 2	SONGOT MEDICAL CENTRE LIMITED	Lokichoggio town	722645539
Turkana County	Outpatient centre	Tier 2	EUREKA LOKI MEDICAL CLINIC	Lokichogio town, Near Catholic Church	0722-311-048/054 324 25
Kapenguria					
West Pokot County	Outpatient centre	Tier 2	BWENA MEDICAL SERVICES	Kapenguria town	054-62452
West Pokot County	Outpatient centre	Tier 2	THE SHALOM SPRINGS HOSPITAL LIMITED	Kapenguria town	0725 140062
West Pokot County	Outpatient centre	Tier 2	EQUITY AFIA- Kapenguria	Laikong House 2nd Floor Opposite Main Stage	0765 000103
West Pokot County	Outpatient Centre	Tier 2	BLISS GVS -kapenguria clinic	Suntech building, Kapenguria town	0780 622 617
Eldoret town					
Uasin Gishu County	Hospital	Tier 2	CEDAR HOSPITAL LTD	Sosiani street, Eldoret town	726007594
Uasin Gishu County	Outpatient Centre	Tier 2	EQUITY AFIA- ELDORET	Faulu building 1st floor, along uganda road	765000070
Uasin Gishu County	Hospital	Tier 2	AMBIENCE HOSPITAL	Next to big five hotel, along Nandi road	0794 608 444
Uasin Gishu County	Hospital	Tier 2	REALE HOSPITAL	Elgon View Estate Nyerere Road	0721 238 715/0722460996
Uasin Gishu County	Outpatient centre	Tier 2	CEDAR CLINICAL ASSOCIATES	Makasembo Road, off nandi Road	0711 658 304
Uasin Gishu County	Hospital	Tier 2	ELDORET ONCOLOGY ASSOCIATES	Eldoret town	0708135310/0736570466
Uasin Gishu County	Hospital	Tier 2	RAPHA MEDICAL &DIALYSIS CENTRE	Eldoret town, eldoret-iten road	706900707
Uasin Gishu County	Hospital	Tier 2	MOI TEACHING AND REFERAL HOSPITAL	Eldoret Town	0729164228/053203347
Uasin Gishu County	Hospital	Tier 2	ELGONVIEW HOSPITAL	along Eldoret-kapsabet road	0721616557/0733616557
Uasin Gishu County	Hospital	Tier 1	ELDORET HOSPITAL	Makasembo Road	053-2062000/2032293
Uasin Gishu County	Hospital	Tier 2	Alpha Hill Medical Centre Limited	Mosoriot Centre, off Mosoroit-Kabiyet road	722865459
Uasin Gishu County	Hospital	Tier 2	FOUNTAIN HEALTHCARE LTD	Next to the lions school off nandi road, Eldoret town	724500500
Uasin Gishu County	Outpatient centre	Tier 2	MEDICROSS ELDORET	G4S Kenya, Off Lusaka Road, Nairobi.	797106670
Uasin Gishu County	Hospital	Tier 1	ST LUKE'S ORTHOPAEDIC & TRAUMA HOSPITAL	Eldoret Town	0707611625 / 0780603060
Uasin Gishu County	Outpatient Centre	Tier 2	AVENUE HEALTHCARE- Eldoret	Metro plaza 3rd floor, oginga odinga street	0700 480 380
Uasin Gishu County	Optical services	Tier 2	OMEGA OPTICIANS-Eldoret	kabuliot house, near Bergetuny plaza	704002455
Uasin Gishu County	Optical services	Tier 2	BAUS OPTICAL-ELDORET	Along oginga odinga street, opposite ECO bank	0700-663359
Uasin Gishu County	Optical services	Tier 2	OPTICA LIMITED- Eldoret, Rupa Mall	Eldoret, Rupa Mall	799342396
Uasin Gishu County	Optical services	Tier 2	OPTICA LIMITED- Eldoret	kenyatta street	053-2062540/790201083
Uasin Gishu County	Pharmacy	Tier 2	MALIBU PHARMACY- ELDORET BRANCH	Zion Mall, Malaba road	0708 747474
Uasin Gishu County	Opthalmology	Tier 2	DR. JAMES BETT (ophthalmology)	Eldoret medical specialist centre	0722309659/0712719166
Uasin Gishu County	Opthalmology	Tier 3	ELDO-EYE CENTRE LTD (Dr. Hillary Rono)	AIC Fellowship along waigonjo street near MTRH memorial wing	0702 246 962
Uasin Gishu County	Dentistry	Tier 2	LAVINGTON DENTAL SERVICES (DR. Wambugu)	Bergetuny Plaza, 1st Floor Room 8	0727-536-767/053-2061795
Uasin Gishu County	Dentistry	Tier 2	INSMILE PAEDIATRIC AND ORTHODONTIC DENTAL CENTRE	Elgon view business centre 1st floor room 17	719515515
Uasin Gishu County	Dentistry	Tier 2	DR. DIANA MAINA	Eldo Centre 1st foor, room 28	741439911
Uasin Gishu County	Dentistry	Tier 2	64 DENTAL SUITES	Zion Mall new wing 1st floor	0741 693 777
Uasin Gishu County	Dentistry	Tier 2	Maxident Maxillofacial Dental clinic	Grandpri House, Nandi road	0711 112 055 / 0736 112 055
Uasin Gishu County	Outpatient Centre	Tier 1	Aga khan Eldoret Medical Centre	Zion Mall, next to Catholic Cathedral	020-3662562/053-2030060

Uasin Gishu County	Outpatient Centre	Tier 1	AAR HEALTHCARE- Eldoret	Saito centre, 1st floor, Oloo street	732979785
Iten/kapsowar					
Elgeyo marakwet	Hospital	Tier 2	AIC KAPSOWAR MISSIONS HOSPITAL	Kapsowar town	788 149 983
Elgeyo marakwet	Outpatient centre	Tier 2	EQUITY AFIA-Iten	Be Energy Petrol Station, 1st Floor	0765 000 536
Elgeyo marakwet	Outpatient centre	Tier 2	BLISS GVS HEALTHCARE - ITEN	Mango House, Iten town	780622637
Kapsabet					
Nandi County	Outpatient centre	Tier 2	CHEPSOO MEDICAL CENTRE	Eden plaza, kapsabet town	757435738
Nandi County	Outpatient centre	Tier 2	EQUITY AFIA-Kapsabet	Sonoiya Heights 1st Floor along Jean - Marie Seroney Road	0765 000020
Nandi County	Outpatient centre	Tier 2	REALE MEDICAL CLINIC	Triyo plaza near Eldomatt supermarket	757435738
Nandi County	Outpatient centre	Tier 2	THE WHITE CRESCENT HOSPITAL	Kapsabet town	741444777
nandi Hills					
Nandi County	Hospital	Tier 2	BETHESDA HEALTH CARE	Nandi hill	725932397
Kitale					
Trans-Nzoia County	Hospital	Tier 2	CRYSTAL COTTAGE HOSPITAL	Milimani near Kitale girls	0710332849/0706298164
Trans-Nzoia County	Hospital	Tier 2	CHERANGANY NURSING HOME LTD	kitale town	054-31422/0713644440
Trans-Nzoia County	Hospital	Tier 2	GALILEE MEDICAL CENTRE LTD	Milimani, Kitale town	0728278873/0735466870
Trans-Nzoia County	Outpatient Centre	Tier 2	REALE HOSPITAL KITALE	ABSA Building 1st floor, Kitale	714999960
Trans-Nzoia County	Hospital	Tier 2	ROYAL GARDENS HOSPITAL	Along post office road Kitale	0772 107 582
Trans-Nzoia County	Outpatient Centre	Tier 2	SHIFAH HOSPITAL AND DIALYSIS CENTRE LIMITED	Opposite St Patricks scholl, Kitale town	0718 009 484
Trans-Nzoia County	Outpatient Centre	Tier 2	EQUITY AFIA-KITALE	Parkview tower 3rd floor along moi avenue	765000050
Trans-Nzoia County	Opthalmology	Tier 2	BETHSAIDA EYE CENTRE	kitale town	718796340
Trans-Nzoia County	Hospital	Tier 2	TUWAN HIGHWAY MISSION HOSPITAL LTD	Tuwan road, Kitale	0741 673 154
Trans-Nzoia County	Outpatient centre	Tier 2	MERCAL HEALTHCARE LIMITED	Yess plaza 3rd floor	795677644
Trans-Nzoia County	Paediatrician	Tier 2	DR. KISIANGANI J.W	Millimani, kitale town	020245120/0710103227
Trans-Nzoia County	Dentistry	Tier 2	ALPHA DENTAL SERVICES	Vision gate hotel building 1st floor	722877994
Trans-Nzoia County	Dentistry	Tier 2	KITALE DENTAL CENTRE	kitale town	722819833
kakamega town					
Kakamega County	Outpatient Centre	Tier 2	LUPE MEDICAL CENTRE	Tuskys mega mall, kakamega town	0722785487/0722376242
Kakamega County	Hospital	Tier 2	KAKAMEGA CENTRAL NURSING HOME	Along Canon Awuor Street	0722260141/0733360698
Kakamega County	Hospital	Tier 2	ST. ELIZABETH MUKUMU HOSPITAL	Kakamega-kisumu road, Mukumu	0726309861/0721312964
Kakamega County	Outpatient Centre	Tier 2	EQUITY AFIA -KAKAMEGA	Walia business centre near kakamega police station	765000033
Kakamega County	Hospital	Tier 2	LUMINO NURSING HOME	Along Ingotse-Navakholo Road, kakamega	0717 699 260
Kakamega County	Hospital	Tier 2	ST. MARY'S HOSPITAL-MUMIAS	Ekero, Kakamega-Bungoma road	0723927231/0736516466
Kakamega County	Hospital	Tier 2	THREE CARE SURGICAL CENTRE	Otieno Estate, Near Deliverance Church, kakamega	0715 269 019
Kakamega County	Outpatient Centre	Tier 2	MEDICROSS-MUMIAS	Old Barclays,Opposite KCB	786412737
Kakamega County	Outpatient Centre	Tier 2	EQUITY AFIA CHAVAKALI	Ahulwo Plaza next to Rubis, along Ksm -Kakamega Road	0765 000106
kakamega county	Optical Services	Tier 2	OPTICA LIMITED- Kakamega	Mega Mall – Kakamega	790201084
kakamega county	Optical Services	Tier 2	RAYVINCE OPTICAL LIMITED	Walias Centre 1st floor, kakamega town	0755816788/0706037209
kakamega county	Dentistry	Tier 2	THE SMILE SUITES DENTAL CENTRE	Mega Mall 4th floor, kakamega town	715929999
kakamega county	Dentistry	Tier 2	EMINENT DENTAL	Holden mall, kakamega	0715 749 261
kakamega county	Dentistry	Tier 2	KEDAN DENTAL CENTRE	Bank of africa Building. Kakamega town	781446393
Kakamega County	Outpatient Centre	Tier 1	Aga Khan kakamega Medical Centre	Mega Mall Kakamega, ground floor	056-2031789
Kakamega County	Hospital	Tier 2	SHEYWE COMMUNITY HOSPITAL	Mufate Sacco Plaza, kakamega-kisumu highway	0740622111/0780953369
Busia town					
Busia County	Hospital	Tier 2	TANAKA NURSING HOME	Along busia-Kisumu road	05522096/0720207987

Busia County	Outpatient Centre	Tier 2	PESI MEDICAL CENTRE	Next to Baptist church, busia town	0721244511/0738421680
Busia County	Outpatient Centre	Tier 2	EQUITY AFIA-Busia	Khetias Supermarket Building,1st Floor Opposite Mitra Hardware	0765 000 616
Busia County	Hospital	Tier 2	STIRLING HEALTHCARE CONSULTANTS LTD-Busia town	consolata doctors plaza busia town	797114806
Busia County	Hospital	Tier 2	STIRLING HEALTHCARE CONSULTANTS LTD- Nambale	Nambale town	720 668754
Busia County	Dentistry	Tier 2	BUSIA DENTAL SOLUTIONS	Ingonyera Plaza 2nd floor. Along Busia-Kisumu highway next to tesia	0724816623/0796499493
Busia County	Dentistry	Tier 2	BLOSSOM DENTAL CLINIC	Benna Plaza 2nd floor	0735 085 541
Busia County	Hospital	Tier 2	ISEGERETOTO HOSPITAL	Along Malaba Busia road	0725 969 437
Busia County	Hospital	Tier 2	GIFTED HANDS REGIONAL HOSPITAL	Bugengi, Along Busia-Nambale Road	0725 969 868
Busia County	Outpatient Centre	Tier 1	Aga Khan Busia Medical Clinic	opposite police headquarters	055-2322181/0737277672
Busia County	Outpatient Centre	Tier 2	APEX HOSPITAL MALABA	Opposite KCB, Malaba town	722402066
Bungoma town					
Bungoma County	Hospital	Tier 2	ST. DAMIANO MEDICAL CENTRE	Bungoma town	0722233252/0729746514
Bungoma County	Hospital	Tier 2	THE HOPKINS CRESCENT HOSPITAL LIMITED	Kanduyi-Bungoma road. Bungoma	0748 206 580
Bungoma County	Outpatient Centre	Tier 2	EQUITY AFIA-Bungoma	Jacaranda Building Ground Floor, Bungoma town	0765 000236
Bungoma County	Hospital	Tier 2	KORY FAMILY HOSPITAL	Bungoma town	710878897
Bungoma County	Hospital	Tier 2	ZION MEDICAL CENTRE BUNGOMA	Makos Centre Next to Marel Academy	0799 676 969
Bungoma County	Dentistry	Tier 2	AMARAY DENTAL & EYECARE SPECIALIST HOSPITAL	Hibbo Plaza 1st floor	0783 000 084
Bungoma County	pAediatrician	Tier 2	BUNGOMA CHILDREN CLINIC (DR. Lubanga)	Tronic House 2nd floor, Bungoma town	254729024335/+254786189040
Bungoma County	Optical Services	Tier 2	ST JAMES OPTICAL	Daima Plaza, Bungoma town	0733 980 950
Bungoma County	Optical Services	Tier 3	SAMARITAN EYE & RETINA CENTRE	Bungoma town	723929391
Bungoma County	Outpatient Centre	Tier 1	Aga khan Bungoma Medical Clinic	Next to Yako Supermarket, Bungoma town	055-2030857
Bungoma County	Hospital	Tier 2	FRIENDS LUGULU MISSION HOSPITAL	Webuye	0721 442 701/ 0712 126 158
Luanda/chavakali					
Vihiga County	Hospital	Tier 2	SAGAM COMMUNITY HOSPITAL	Luanda	0722 510 346
Vihiga County	Outpatient Centre	Tier 2	GRAMS HEALTHCARE LTD	Luanda	0712117277/0705570376
Vihiga County	Hospital	Tier 2	COPTIC NURSING HOME	Luanda old kima road	788311203
kaimosi					
Vihiga County	Hospital	Tier 2	JUMUIA HOSPITAL KAIMOSI	Off Chavakali - Kapsabet Road	710 925 435
Vihiga County	Opthalmology	Tier 2	SABATIA EYE HOSPITAL	Along Chavakali-kapsabet road	0733 731 013
Syokimau/Athiriver					
Machakos County	Hospital	Tier 2	FIRST COMMUNITY HOSPITAL MLOLONGO	Mlolongo Phase 3	0753 070 331
Machakos County	Hospital	Tier 2	SYOKIMAU HEALTH CENTRE	Along katani road	728727825
Machakos County	Hospital	Tier 2	VETERAN MISSION HOSPITALS	Along katani toad, Syokimau	0710 177 777
Machakos County	outpatient Centre	Tier 2	CAREMAX HEALTH LTD-gateway	Gateway Mall,4th Floor Syokimau, Mombasa Rd	020 221 3781
Machakos County	Outpatient Centre	Tier 1	Aga khan Syokimau Medical centre	Soham oils petrol station along mombasa road	203661930
Machakos County	Outpatient Centre	Tier 1	AAR HEALTHCARE-Syokimau	Gateway Mall, 1st Floor, Syokimau Airport Rd,	0784 700 149
Machakos County	Outpatient Centre	Tier 2	EQUITY AFIA-Mlolongo	Mlolongo town, Summerland building opposite Family Bank,2nd floor	765000551
Machakos County	Hospital	Tier 2	SANEL HOSPITAL	Jempak Complex, Sabahi	700726726
Machakos County	Dentistry	Tier 2	PULPODENT DENTAL CLINIC	Gateway Mall 4th floor	0722 509 098 / 0738 742 889
Machakos County	Dentistry	Tier 2	DIARIES DENTAL CLINIC	Jempak Complex, Sabahi	0791 505 947
Machakos County	Paediatrician/Speech therapy	Tier 1	ZOE CHILDRENS CLINIC AND AUTISM CENTRE	Pacific Crest mall 3rd floor wing C, syokimau along Mombasa Road	0791 776 207
Machakos County	Hospital	Tier 2	ATHI RIVER SHALOM COMMUNITY HOSPITAL	Along mombasa -namanga road	0723-951-761
Machakos town					
Machakos County	Hospital	Tier 2	BISHOP KIOKO HOSPITAL	Machakos Konza Road, Machakos	0721 179359
Machakos County	Outpatient Centre	Tier 2	EQUITY AFIA MACHAKOS	Kiamba Mall 2nd Floor, Ngei Road CBD	0765 000067
Machakos County	Outpatient Centre	Tier 2	MACHAKOS DOCTORS PLAZA	Next to Machakos district hospital	0715 566911
Machakos County	Hospital	Tier 2	SHALOM HOSPITAL	Next to Machakos District Hospital	044-21883/0787274580
Machakos County	Paediatrician	Tier 2	MACHAKOS CHILDREN CLINIC (Dr. Peninah Musyoka)	ABC Imani plaza 34d floor, along machakos-wote road	796723292
Machakos County	Imaging services	Tier 2	MACHAKOS IMAGING CENTRE	Next to Machakos district hospital	721 686188
Machakos County	hospital	Tier 2	MASII MEDICAL CENTRE	Masii town	0713 264 783
Machakos County	Optical services	Tier 2	OPTIC STUDIO LIMITED	Machakos town, Opposite machakos general Hospital	715211199
Machakos County	Specialist clinic	Tier 1	ANGEL MEDICAL CENTRE	KCB Building 1st floor, Machakos	0725 261 628
Machakos County	Outpatient Centre	Tier 1	PLAZA SPECIALIST HOSPITAL	ABC IMANI PLAZA 2, 5TH Floor	0115978806
Machakos County	Outpatient Centre	Tier 1	Aga khan Machakos Medical Centre	Shanbad house,next to Naivas supermarket	0204421389/3662517
Machakos County	Optical services	Tier 2	BAUS OPTICAL-MACHAKOS	Opposite Machakos County Assembly	0789-459653
Machakos County	Dentistry	Tier 2	ROYAL SMILE DENTAL CLINIC-machakos	Machakos Doctors Plaza, Ground Floor	780324835
Tala town					
Machakos county	Hospital	Tier 2	RUAI FAMILY HOSPITAL	Behind Matungulu CDF offices	0111 033 800
Machakos county	Hospital	Tier 2	THE TALA HOSPITAL	Tala, matungulu	0795 325 666
Machakos county	Outpatient Centre	Tier 2	MATUNGULU MEDICAL CENTRE	Near Tala market	0723715180/0733472201
Matuu					
Machakos county	Outpatient Centre	Tier 2	EQUITY AFIA-MATUU	A1 Plaza 3rd floor, along KC raod, matuu	721805943/0765000055
Machakos county	Outpatient Centre	Tier 2	MACHAKOS DOCTORS PLAZA- matuu	Matuu town	0715 566 911 / 0780 566 911
Machakos county	Hospital	Tier 2	THE MATUU HOSPITAL	Matuu town	0785 107/ 0113 635 107
Wote					
Makueni County	Outpatient Centre	Tier 2	PONA HAVEN HOSPITAL	Wote Town	0757 732 138 / 0705 065 252
Makueni County	Hospital	Tier 2	RAPHA MAKUENI NURSING HOME	Wote Town	711507930
Makueni County	Outpatient Centre	Tier 2	Equity Afia-Wote	Nesa Plaza 1st floor Opposite Rubis Petrol	0765 000105
Makueni County	Hospital	Tier 2	ROYAL STAR FAMILY HOSPITAL	Wote Town	0714308840/0751889679
Makueni County	Hospital	Tier 2	MAKUENI DOCTORS PLAZA	Wote Town	0748235886/0721472417
Makueni County	Optical services	Tier 2	ST PETERS OPTICAL SUPPLIES	Wote Town	727778524
Makueni County	Outpatient Centre	Tier 2	BLISS GVS-Wote	Nasa Building, wote town	786412420
Emali					
Makueni County	Hospital	Tier 2	BESTCARE HOSPITAL	Emali, Along Nairobi-mombasa highway	794900795
Makueni County	Hospital	Tier 2	KILOME MATERNITY & NURSING HOME	Emali, Nairobi-mombasa highway	0721249339/0721442701
Makueni County	Outpatient centre	Tier 2	DINO HEALTHCARE SERVICES	Mutito Andei, Kibwezi West	0721 322 150
Makindu/KIBWEZI					
Makueni County	Hospital	Tier 2	MULATYA MEMORIAL HOSPITAL	Makindu Town along nairobi-mombasa highway	0708 102 469
Makueni County	Outpatient Centre	Tier 2	MAKINDU MEDICAL CENTRE LTD	Makindu town	702388965
Makueni County	Hospital	Tier 2	KIBWEZI CATHOLIC HEALTH CENTRE	Kibwezi town	0782 700 573
Mwingi					
Kitui County	Hospital	Tier 2	MWINGI FAMILY MEDICAL CLINIC	Next to Mwingi District Hospital	0733357431/0713968997
Kitui County	Outpatient Centre	Tier 2	EQUITY AFIA-Mwingi	Lutuni Plaza, Ground floor along Nzeluni Road	765000230

Kitui County	Hospital	Tier 2	DOSAGE MEDICAL CENTRE	Nzeluni road, mwingi	705586475
Kitui County	Outpatient Centre	Tier 2	MWINGI MEDICARE CENTRE	Mwingi town	0723326940/ 0734611428
Kitui					
Kitui County	hospital	Tier 2	MUTHALE MISSION HOSPITAL	Mutonguni, kitui	717792047
Kitui County	Outpatient Centre	Tier 2	EQUITY AFIA-KITUI	C-House 2nd floor, Kitui-kibwezi road near maguna supermarket	765000058
Kitui County	Outpatient Centre	Tier 2	CITY GATE DOCTORS PLAZA LIMITED	Kitui town	784531098
Kitui County	Hospital	Tier 2	THE NEEMA HOSPITAL	Next to Kitui Stadium	0721380388/0725427767
Kitui County	Outpatient Centre	Tier 2	SHAMMAH MEDICAL CENTRE	Central trade centre, biashara street	722940102
Kitui County	Gynecology	Tier 2	DOCTOR'S CENTRE KITUI	C House building suite B3, next to ola petrol station	700799799
Kitui County	Optical services	Tier 2	APEX RAY EYE CLINIC	C House 2nd, Kitui	0701 052 544 / 0723 947 804
Kitui County	Hospital	Tier 2	OUR LADY OF LOURDES MUTOMO HOSPITAL	Mutomo town	0735 327 268 / 0718 969 654
Isiolo					
Isiolo County	Hospital	Tier 2	ST JOHN PAUL 11 AVI MATERCARE HOSPITAL	Isiolo, near Isiolo airport	0723 220 105
Isiolo County	Outpatient Centre	Tier 2	EQUITY AFIA-Isiolo	Equity Afia building, Ground Floor, Along Isiolo-Moyale Highway	765000197
Isiolo County	Outpatient Centre	Tier 2	HEALTHPACT LIMITED	Isiolo town	724172527
Isiolo County	Hospital	Tier 2	GALAXY HOSPITAL ISIOLO	Isiolo town	0704 560070
Marsabit					
Marsabit County	Outpatient Centre	Tier 2	EQUITY AFIA- MARSABIT	Marsabit town	765000066
Marsabit County	hospital	Tier 2	NOMAD MEDICAL CENTRE	Marsabit town	727844187
Marsabit County	hospital	Tier 1	ISMC SERVICES	Marsabit town, near equity bank	020 2631 525
Marsabit County	hospital	Tier 2	ALFAJIRI HEALTHCARE LIMITED	Ileret ward, Marsabit	0713 858 615
Moyale					
Marsabit County	Hospital	Tier 2	TAQWA NURSING HOME	Moyale town	0722619919/0721985486
Marsabit County	Outpatient Centre	Tier 2	EQUITY AFIA- MOYALE	1st Floor ,Along Biashara Street, Near Moyale Park	765000772
Marsabit County	Hospital	Tier 2	MOYALE NURSING HOME	Moyale town	0720776581/0722151888
Embu					
Embu County	Outpatient Centre	Tier 2	IMARA MEDIPLUS EMBU	Njue plaza 2nd floor	722 353 250
Embu County	Outpatient Centre	Tier 2	FOCUS CLINICAL LABARATORIES- Embu	Embu Motors 1st floor next to family bank	0716 447 206
Embu County	Outpatient Centre	Tier 2	EQUITY AFIA-EMBU	Mugo shopping center, 1st Floor	0765 000 222
Embu County	Hospital	Tier 2	EMBU CHILDRENS HOSPITAL	Next to National Cereals Board, Majimbo	0723-386-706/068 30754
Embu County	Outpatient Centre	Tier 2	MEDICROSS-EMBU	First floor of Beekay Plaza, CBD, Embu.	797106677
Embu County	Hospital	Tier 2	LIBERTY MATERNITY & NURSING HOME	Blue spring valley, Embu	020-8003179 /713476241
Embu County	Optical services	Tier 2	MURITHI METHO OPTOMETRIST	kawara house off mama ngina street, embu town	729491108
Embu County	HOspital	Tier 2	NEEMA UNIVERSAL HEALTHCARE HOSPITAL	Embu town	0713 872 476
Embu County	Outpatient Centre	Tier 1	Aga khan Embu Medical Centre	Eastern Emporium building, Kenyatta avenue, Embu	203662670
Embu County	Paediatrician	Tier 2	DR JOHN E. THIONG'O (Paediatrician)	Jetma clinic-embu town	0722-304-901/068 30493
Embu County	Outpatient Centre	Tier 2	OUTSPAN HOSPITAL EMBU	Pearl Center, Along Patel Road	0792 479950
Embu County	Optical services	Tier 2	NEEMA OPTICIANS- Embu branch	Makuti Building next to sidian bank	723044156
Siakago					
Embu County	Hospital	Tier 2	QUEENS & KINGS HEALTH CENTRE	Siakago town	0721626824/0723816091
Embu County	Hospital	Tier 2	CONSOLATA HOSPITAL-KYENI	Kyeni	0722465997/0722761688
Embu County	Outpatient Centre	Tier 2	FOCUS CLINICAL LABARATORIES- ISHIARA	Youngman building, ground floor, Ishiara	0702 460 865
Chogoria					
Tharaka Nithi County	Hospital	Tier 2	P.C.E.A CHOGORIA MISSION HOSPITAL	Chogoria Town	0714606370/0736473016
Tharaka Nithi County	Hospital	Tier 2	CASMED MEDICAL CENTRE -CHOGORIA	By grace plaza 1st floor	0703 319 866.
Chuka/kathwana					
Tharaka Nithi County	Outpatient Centre	Tier 2	ELGON SAMARITAN ENT AND GENERAL LAB-MEDICAL	Chuka town	722795918
Tharaka Nithi County	Outpatient Centre	Tier 2	EQUITY AFIA-Chuka	Chuka Town, Forest Road Daima Plaza 2nd floor	0765 000 196
Tharaka Nithi County	Outpatient Centre	Tier 2	KOMAROCK MODERN HEALTHCARE-CHUKA	Along Gaciankure road, near chuka university	254 112 889 142
Tharaka Nithi County	hospital	Tier 2	OPTIMAL FAMILY MEDICAL CENTRE	Chuka town	798712049
Tharaka Nithi County	Optical services	Tier 2	NEEMA OPTICIANS- Chuka	Opposite Chuka stage, Next to Jatomy supermarket	0715 603 882
Tharaka Nithi County	Hospital	Tier 2	KOMAROCK MODERN HEALTHCARE-KATHWANA	Kathwana	254 740 385 654
Maua					
Meru County	Hospital	Tier 2	MAUA METHODIST HOSPITAL	Maua town	721545870
Meru County	Outpatient Centre	Tier 2	PRECIOUS LIFE HEALTHCARE	Maua town	0720 567 066
Meru County	Outpatient Centre	Tier 2	ROBINS HEALTHCARE LIMITED	Jaysam plaza opposite maua Police station	716844333
Meru County	Outpatient Centre	Tier 2	MAUA MEDICAL COTTAGE MATERNITY & NURSING HOME LTD	Maua town	722227774
Meru County	Hospital	Tier 2	NYAMBENE CLINICAL SERVICES	Maili tatu, Meru-Maua highway	0726785072/0719802456
Meru County	Optical services	Tier 2	NEEMA OPTICIANS-Maua	Kianga building, Central Petrol Station	714612103
Imenti North					
Meru County	Hospital	Tier 2	CONSOLATA HOSPITAL GITORO	Kambakia sub-location.	799279990
Nkubu					
Meru County	Hospital	Tier 2	THE COVENANT HOSPITAL	Nkubu Town Centre	700100393
Meru County	Hospital	Tier 2	JEKIM HOSPITAL NKUBU LTD	Nkubu Town Centre	0715 510 500
Meru County	Outpatient Centre	Tier 2	EQUITY AFIA NKUBU	KCB Building First floor, Meru-Nkubu Highway	0765 000108
Meru County	Optical services	Tier 2	NEEMA OPTICIANS-Nkubu	near to Budget Supermarket	0703 607 265
Meru					
Meru County	Hospital	Tier 2	ST.THERESA HOSPITAL KIIRUA	Meru-Nanyuki Road	0727811041/0725016656
Meru County	Outpatient Centre	Tier 2	GRACE PARK MEDICAL CENTRE	Meru Town	724110285
Meru County	Outpatient Centre	Tier 2	EQUITY AFIA MERU	white star hotel building along meru-maua road	765000034
Meru County	Outpatient Centre	Tier 2	MERUCARE MEDICAL CENTRE	Kinoru-Meru town	726405465
Meru County	Hospital	Tier 2	MERU DOCTORS PLAZA	P& K Building, 2nd floor	705656265
Meru County	Hospital	Tier 2	BENDITO SANTOS HOSPITAL	Along Meru-maua Road	0728 497 099
Meru County	Hospital	Tier 2	MILIMANI LUXUM HOSPITAL	Millimani Area New Meru Town	0725401247/064-301189
Meru County	Hospital	Tier 2	ST ANNE MISSION HOSPITAL IGOJI	Igoji Meru town	728790687
Meru County	Outpatient Centre	Tier 1	MEDIWELL HEALTHCARE	At makutano, Meru-nanyuki highway	0724 99 79 79
Meru County	Hospital	Tier 2	SANITAS FAMILY HOSPITAL MERU	Meru town	740736611
Meru County	Pharmacy	Tier 2	MERU MEDICARE CHEMISTS LTD	Meru town	0745319062/0722352542
Meru County	Pharmacy	Tier 2	MUTINDWA CHEMIST	Tom Mboya street, opposite post bank	0733246431/0722977762
Meru County	Optical services	Tier 2	NEEMA OPTICIANS-Meru	Nkundi House Opp. KCB Bank	0704 680 722
Meru County	Paediatrician	Tier 2	DR.EZEKIEL MACHIRA (pediatrician)	AMM Acumen consultant clinic- Ngacha building along njuri ncheke road	740810225
Meru County	Physician	Tier 2	DR MARK AWIKI	AMM Acumen consultant clinic- Ngacha building along njuri ncheke road	740810225
Meru County	Gynecology	Tier 2	DR STANLEY MUGO	AMM Acumen consultant clinic- Ngacha building along njuri ncheke road	740810225
Meru County	Outpatient Centre	Tier 2	BLISS GVS- Meru	Tuskys Building, Meru Town	780 622 557

Meru County	Optical services	Tier 2	OMEGA OPTICIANS-Meru	Edfri Building (Ground Floor) - Next to ABC Bank	0799 870 583/0786 703124
Meru County	Optical services	Tier 2	BAUS OPTICAL- MERU	Edfri Building, next to Uchumi Supermarket	0735-706754
Meru County	Outpatient Centre	Tier 1	The Karen Hospital-Meru clinic	Njuri ncheke street, meru town	707 929 011
Meru County	Dentistry	Tier 2	Meno Smart Dental Services	Makutho Building opp Meru Police station	725434777
Meru County	Outpatient Centre	Tier 1	Aga khan Meru Medical Centre	1st Floor, Hart Towers, Kenyatta avenue	731338010
Kisumu City					
Kisumu County	Outpatient Centre	Tier 2	EQUITY AFIA-KISUMU	Kondele business centre next to shivling supermarket	765000045
Kisumu County	Hospital	Tier 2	AFRICA INUKA HOSPITAL KISUMU	Kisumu town	703135127
Kisumu County	Hospital	Tier 1	KISUMU SPECIALIST HOSPITAL	Kisumu town	780154131
Kisumu County	Hospital	Tier 2	SAINT JAIRUS HOSPITAL	Opposite Kisumu international Airport, off Kisumu busia road	0716 258 129
Kisumu County	Hospital	Tier 2	NIGHTINGALE MEDICAL CENTRE	Kisumu town	796145290
Kisumu County	Hospital	Tier 2	GRAYS MEDICAL CENTRE	Nyamasaria, along kisumu road	0114193711 /0722550056
Kisumu County	Hospital	Tier 2	BLOOM SURGICAL CENTRE	Mega city Premises Kisumu	758810776
Kisumu County	Hospital	Tier 2	MAXCURE HOSPITAL LIMITED	Mega City Mall, Kisumu	011433 3333
Kisumu County	Dental Imaging services	Tier 2	DAMIC LTD- KISUMU	united mall wing A room 2A	717340021
Kisumu County	hospital	Tier 2	TAYIBA MEDICAL CENTRE	2nd floor Railway mosque building	0775 539 410
Kisumu County	Pharmacy	Tier 2	TWENTY FOUR PHARMA	Unitas mall wing B	771073903
Kisumu County	Hospital	Tier 2	AVENUE HOSPITAL KISUMU	Kibuye area, Kisumu town	0718860200/0725589246
Kisumu County	Outpatient Centre	Tier 2	AVENUE HEALTHCARE-Kisumu	Al- Imran Plaza, Kisumu town	0725-589-246
Kisumu County	Outpatient Centre	Tier 2	MEDICROSS-KISUMU	Mega City Mall, Kisumu	797106678
Kisumu County	Outpatient Centre	Tier 2	BLISS GVS kisumu medical centre	Al- Imran Plaza, Kisumu town	057-2532-793
Kisumu county	Counseling services	Tier 2	AMANI COUNSELLING CENTRE-Kisumu	Tom Mboya Estate behind National Oil Service Station	0723 752 096/ 723 798 932
Kisumu County	Optical Services	Tier 2	BAUS OPTICAL LIMITED-KISUMU	Oginga Odinga Street, Mega Plaza	0725-007574
Kisumu County	Optical Services	Tier 2	OPTICA LIMITED-KISUMU	Westend Mall–Kisumu	790201082
Kisumu County	Optical Services	Tier 2	OPTICA LIMITED-KISUMU	Oginga Odinga Street–Kisumu	790201081
Kisumu County	Physiotherapy services	Tier 2	BETTER STREAM CARE LIMITED	Millimani Next to mini-Nursery school, Kisumu	254101880850
Kisumu County	Pharmacy	Tier 2	MALIBU PHARMACY-KISUMU BRANCH	Reinsurance Plaza, Oginga Odinga street	0710 747474
Kisumu County	**Hospital**	Tier 1	**AGA KHAN HOSPITAL, KISUMU**	**Next to Kisumu Boys High School**	**057-2021441/0720831737**
Kericho County	Outpatient centre	Tier 1	Aga Khan Kericho medical centre	Kericho Medical Centre	052-2020623
Kakamega County	Outpatient Centre	Tier 1	Aga Khan kakamega Medical Centre	Mega Mall Kakamega, ground floor	056-2031789
Busia County	Outpatient Centre	Tier 1	Aga Khan Busia Medical Clinic	opposite police headquarters	055-2322181/0737277672
Bungoma County	Outpatient Centre	Tier 1	Aga khan Bungoma Medical Clinic	Next to Yako Supermarket, Bungoma town	055-2030857
Kisumu County	Outpatient Centre	Tier 1	Aga khan kisumu Medical clinic	Kibuye area, Kisumu town.	057-2532-793
Homa bay County	Outpatient Centre	Tier 1	Aga khan Homa Bay Medical Clinic	Near Cooperative Bank Homa bay	0706698322/059-2121005
Kisii County	Outpatient Centre	Tier 1	Aga Khan Kisii Medical Clinic	Next to former bus stage town centre	058-31479/0734-341-425
Kisumu County	Outpatient Centre	Tier 1	AAR HEALTHCARE-Kisumu	Al-Imran plaza, Kisumu town	0776 843 594
	SPECIALIST IN KISUMU				
Dentist					
Kisumu County	Dentistry	Tier 2	PRESTIGE DENTAL SERVICES- Kisumu	United Mall wing B door 5, kisumu town	722833910
Kisumu County	Dentistry	Tier 2	DR SHEM RAKEWA DENTAL CLINIC	Megacity mall ground floor	0725494834/0732224624
Kisumu County	Dentistry	Tier 2	ROYAL DENTAL CLINIC	Nakumatt Mega Plaza, 3rd flr.	07202584724/0724278923
Kisumu County	Dentistry	Tier 2	KISUMU SMILES GENTLE CARE	Unitas mall1st floor	0722-650552
Kisumu County	Dentistry	Tier 2	ADVANCE CARE DENTAL CENTRE	Behind Golden Elite School tom mboya estate, kisumu	0721331953/0709746443
Kisumu County	Dentistry	Tier 2	LAKE DENTAL CENTRE	Quinten Mall, 2nd Flr Room B007, Apindi street	721463369
physician					
Kisumu County	Cardiology	Tier 2	DR. SANJEEVE PARMAR (Kannika International)	united mall wing A ground floor	0722-495-025
Kisumu County	Cardiology	Tier	KISUMU HEART CENTRE- DR WAFULA	Kisumu town	0798-357-358
Kisumu County	Physician	Tier 2	DR. AMOS OTEDO	Wedco Centre, Jomo Kenyatta road	0722-866-052
ENT surgeons					
Kisumu County	ENT Surgery	Tier 2	NAIROBI ENT CLINIC	Nakumatt Mega city building	0739167915/0701562301
Kisumu County	ENT Surgery	Tier 2	DR. HENRY NYAWANDA	Nakumatt Mega city building	721381581
Gynecology					
Kisumu County	Gynecology	Tier 2	DR. PAUL MITEI	Alpha house, Kisumu town	722268443
Kisumu County	Gynecology	Tier 2	DR AKWABI WAMEYO	Bloos surgical, megacity mall	722952837
Kisumu County	Gynecology	Tier 2	DR. AGGREY AKULA	Oasis Doctors plaza	722804238
Kisumu County	Gynecology	Tier 2	DR TAPSON MULUNDA (HAIM HEALTHARE)	Mega Plaza, ground floor Door 5	0738 450 165
Opthalmology					
Kisumu County	Opthalmology	Tier 2	IRIS EYE CLINC (Dr. Ojuma)	Alpha house Oginga Odinga street	716274563
Paediatrician					
Kisumu County	Paediatrician	Tier 2	DR.WALTER OTIENO	Oasis Doctors plaza kisumu	0714481488/ 0733905494
Kisumu County	Paediatrician	Tier 2	DR. ALFRED SHIROYA	Aga khan Doctors plaza	0733887366/0722213797
Muhoroni					
Kisumu County	Hospital	Tier 2	RACHAR SUGAR BELT NURSING HOME	muhoroni	722253037
Homabay					
Homabay County	Hospital	Tier 2	ST PAUL'S MISSION HOSPITAL	near Catholic Diocese of Homa bay	059-22576/0735190712
Homabay County	Hospital	Tier 3	ASUMBI MISSIONS HOSPITAL	Rangwe, East Gem	0706 359 445
Homabay County	Hospital	Tier 2	MEDITRINA HOSPITAL (RAKSHA INTERNATIONAL LTD)	Clare Homabay	722771108
Homa bay county	Outpatient Centre	Tier 2	OASIS DOCTORS PLAZA-HOMA BAY	Homa bay town	0712637747
Oyugis					
Homabay County	Hospital	Tier 2	HAWI FAMILY HOSPITAL	Oyugis town	729684899
Homabay county	Hospital	Tier 2	MATATA NURSING HOSPITAL	Oyugis town	0722317617/0710155887
Homabay County	Outpatient Centre	Tier 2	TUDOR HEALTHCARE-Homabay	Behind KWFT, Homabay	735 610 421
Migori					
Migori County	Hospital	Tier 2	ST. JOSEPH MISSION HOSPITAL	Migori, off Migori- Kisii road	059-20213/0721259776
Migori County	Outpatient Centre	Tier 2	EQUITY AFIA-Migori	Banana Center along Awendo - Migori	0765 000 585
Migori County	hospital	Tier 3	LIFECARE HOSPITAL MIGORI	Opposite Migori Primary school	0730 950 000
Migori County	Outpatient Centre	Tier 2	KEHANCHA MOTHER AND CHILD HOSPITAL	Kehancha	729935016
Migori County	Hospital	Tier 2	NEOGLOBAL MEDICARE HOSPITAL	Grace outreach building off awendo-migori highway	795686117
Rongo town					
Migori County	Hospital	Tier 2	RONGO ROYAL MEDICAL CLINIC & MATERNITY HOME	Rongo town	723330599
Migori County	Hospital	Tier 3	PENEZA HEALTHCARE LIMITED	Rongo town	762400299
Siaya town					
Siaya County	Outpatient Centre	Tier 2	PORT FLORENCE HOSPITAL MEDICAL CLINIC	Karemo area Siaya town	0722981569/0720794139

Siaya County	Hospital	Tier 2	PEMAH NURSING HOME	Along Siaya-Rabango road Siaya	722235010
Siaya County	Outpatient Centre	Tier 2	BLISS GVS-Siaya	Opp Siaya District Hospital | Siaya Town	780 622 616
Siaya County	Hospital	Tier 2	ST ELIZABETH MISSION HOSPITAL LWAK	Nyilima, Siaya	0723 592 381
Siaya County	Hospital	Tier 2	MATIBABU FOUNDATION	Ukwala, Siaya	0797 590 003
Siaya County	Hospital	Tier 2	OLYMPUS MEDICAL CENTRE	Yala township, Gem	726448930
Bondo town					
Siaya County	Outpatient Centre	Tier 2	BONDO MEDICAL CENTRE	Near Post Office, Bondo Town	0716968911/ 0738682543
Siaya County	Hospital	Tier 2	BONDO BARKOWINO MEDICAL CENTRE LTD	Old Bondo-Usenge road, Bondo town	0736 458 846 / 0114 774 245
Siaya County	Hospital	Tier 2	ACELA MEDICAL CENTRE	south Sakwa Bar Kowino	0700 906 136
Siaya County	Hospital	Tier 1	HAVEN HOSPITAL BONDO	Behind Siaya stage	720968223
Siaya County	Outpatient Centre	Tier 2	BLISS GVS-Bondo	Azim Building, Bondo Town	0780 622 552
Siaya County	Hospital	Tier 2	INUKA HOSPITAL	sindindi, Gem	700135127
Kisii town					
Kisii County	Hospital	Tier 2	OASIS SPECIALIST HOSPITAL	Kisii town, near general hospital	0705197752/0727140892
Kisii County	hospital	Tier 2	KISII TEACHING AND REFERRAL HOSPITAL	Kisii town	0768105575/0762105575
Kisii County	Hospital	Tier 2	NYANGENA HOSPITAL	Suneka Road, Nyangena Centre	0733419980/0721674527
Kisii County	Outpatient Centre	Tier 2	KISII FAMILY MEDICAL CENTRE-	New Sansora Building 1st floor	0720968223/0720102567
Kisii County	Outpatient Centre	Tier 2	OASIS DOCTORS PLAZA	Ouru Complex Meza 9th floor	0786-167-488
Kisii County	Outpatient Centre	Tier 2	GALAXY MEDICARE CENTRE-KISII	Kisii town, opposite Nakumatt	721432129
Kisii County	Outpatient Centre	Tier 2	EQUITY AFIA- KISII	Ouru complex 3rd floor	0729556400/0765000053
Kisii County	Optical Services	Tier 2	BAUS OPTICAL- KISII	Ouru Complex Building	0735-811549
Kisii county	Optical Services	Tier 2	OPTICA LIMITED- KISII	Along Sansora Road, Kisii town	058-30554/0790201085
Kisii county	Optical Services	Tier 2	OPTEX OPTICIANS	Gusii plaza	704520201
Kisii County	Optical Services	Tier 2	INNOVATION EYE CENTRE	Nyanchwa opposite Gusii stadium	727807097
Kisii County	Dentistry	Tier 2	KISII DENTAL CENTRE LTD	2nd floor Nyakongo towers	0708 898 226
Kisii County	Dentistry	Tier 2	PEAK DENTAL CLINIC	Ouru towers, 2nd floor	792419534
Kisii County	Dentistry	Tier 2	PRYME DENTAL CLINIC	Kkoville pavillion, Kisii town	0722 949249
Kisii County	Physiotherapy services	Tier 2	KISII PHYSIOTHERAPY CLINIC	Kisii town	714673810
Kisii County	Hospital	Tier 2	TABAKA MISSIONS HOSPITAL	Tabaka township	0202031735/0721361953
Nyamira town					
Nyamira County	Outpatient Centre	Tier 2	OASIS HEALTHCARE GROUP-NYAMIRA	Nyamira town	0713808401/0715998260
Nyamira County	Outpatient Centre	Tier 2	EQUITY AFIA-Nyamira	Nyamira Plaza ,1st Floor	0765 000 493
Nyamira County	Outpatient Centre	Tier 2	NYAMIRA JAMII MEDICAL & DIAGNOSTIC CENTRE	Nyamira town	711575476
Nyamira County	Hospital	Tier 2	ST JOSEPH NYANSIONGO	Kijauri- Manga Road	0713623550/0724336169
Nyamira County	Outpatient Centre	Tier 2	NEPTUNE HEALTHCARE	Kijauri town, Borabu Subcounty	0734 995 272
Mombasa City					
Mombasa County	Hospital	Tier 2	JOCHAM HOSPITAL	Kengeleni, OFF Malindi Road	041-474472/74
Mombasa County	Hospital	Tier 2	SAYYID FATIMAH HOSPITAL	Old Malindi Road- North coast	0735448696/0729410016
Mombasa County	Hospital	Tier 2	BOMU HOSPITAL	Changamwe,mariakani,likoni	0722 574 755
Mombasa County	Hospital	Tier 2	AVENUE HEALTHCARE-mombasa	Likoni mall ground floor	711 060 720
Mombasa County	Hospital	Tier 2	MEWA HOSPITAL	Sharif alwikassim lane	0735265964/0722596203
Mombasa County	Hospital	Tier 2	MOMBASA CATHOLIC CBHC SERVICES	Along NkrumaH Road, Mombasa	0735 430 442
Mombasa County	Hospital	Tier 2	MBUNGONI HEALTH CENTRE	Bombolulu, Mombasa	0739 263 694
Mombasa County	Hospital	Tier 1	AGA KHAN HOSPITAL MOMBASA	Vanga Road, Mombasa	041-23129553
Mombasa County	Outpatient Centre	Tier 1	AGA KHAN CHANGAMWE MEDICAL CLINIC	Changamwe Medical centre	0786-218500
Mombasa County	Outpatient Centre	Tier 1	AAR HEALTHCARE-Mombasa	Pereira Building, Machakos Street, Off Moi Avenue	720 631 145
Mombasa County	hospital	Tier 2	MOTHER AMADEA MISSION HOSPITAL	Mikindani, mombasa	0716658277 /0718179827
Mombasa County	Hospital	Tier 2	MIKINDANI MEDICAL CENTRE-MOMBASA	Olemonana house, Moi avenue	719802261
Mombasa County	Hospital	Tier 1	PANDYA MEMORIAL HOSPITAL	Dedan Kimathi Avenue	0722206424/0734600663
Mombasa County	Hospital	Tier 1	THE MOMBASA HOSPITAL	Mombasa town	0733333655 / 0722203755
Mombasa County	Outpatient Centre	Tier 2	TUDOR HEALTHCARE-bamburi	Bamburi, Mtamboni Fisheries –Shangaza Estate	738 431 382
Mombasa County	Outpatient Centre	Tier 2	TUDOR HEALTHCARE-likoni	Rafiki Micro Finance Building, 1st Floor.	739 363 820
Mombasa County	Hospital	Tier 2	ARAWA HOSPITAL LIMITED	Mwembelegeza, Bamburi	2541388589
Mombasa County	Hospital	Tier 2	BAYLEAF HOSPITAL	Zamaria, Near King'orani junction, mombasa	0702 249 005 /0733 249 005
Mombasa County	Hospital	Tier 2	BEYONDSCOPE HOSPITAL	Old Malindi road-mwandoni	0727 220 147
Mombasa County	Occupational therapy services	Tier 2	PWANI OCCUPATIONAL & HAND THERAPY SERVICES	Multi purpose complex , ACK Mombasa road Memorial Cathedral.	0722-246-980
Mombasa County	Optical services	Tier 2	Optica- Mombasa	Moi Avenue, Equator Building, Mombasa	709709000
Mombasa County	Optical services	Tier 2	Baus Optical	long Jomo Kenyatta Road next to ABSA Bank near	0716-575756/0715-521359
Mombasa County	Optical services	Tier 2	Omega Optician	Along Moi Avenue Mombasa	716727344
Mombasa County	Optical services	Tier 2	International Optica	Moi Avenue, Opposite Castle Hotel	701861222
Mombasa County	Optical services	Tier 2	VIJAY OPTICA	Moi avenue next to Fontenela hotel	0720853343/0733242908
Mombasa County	Outpatient Centre	Tier 2	EQUITY AFIA MIRITINI	Near Abelex computers, Opp Miritini Secondary School, Estate Road, Mombasa	765000514
Mombasa County	Outpatient Centre	Tier 2	EQUITY AFIA CHANGAMWE	Romollas building 3rd floor, magongo road	706368577
Mombasa County	Outpatient Centre	Tier 2	JAKABA MEDICAL CLINIC	Mariakani town, along kaloleni road.	0722379856/0720797574
Mombasa County	Hospital	Tier 2	ALFAROOQ HOSPITAL	Along kenyatta avenue, Mombasa town	0739 804 917
	SPECIALIST IN MOMBASA				
Dentist					
Mombasa County	Dentistry	Tier 2	DR C. B. PATEL	Mombasa trading centre	412224154
Mombasa County	Dentistry	Tier 2	MOLARS DENTAL PRACTICE	Nyali Centre 2nd floor south wing office number 204	715856900
Mombasa County	Dentistry	Tier 2	IDENTSMILES CENTRE	Mombasa mall 2nd floor	745565701
Mombasa County	Dentistry	Tier 2	MY DENTIST ENTERPRISES-MOMBASA	Jubilee arcade 2nd floor, along moi avenue	0776 063469
Dermatology					
Mombasa County	Dermatology	Tier 2	DR. GEOFFREY MWAKIO	Aga Khan Doctors Plaza Mombasa.	0712-228881/ 0782-228881
Mombasa County	Dermatology	Tier 2	DR ALI ALWI ALBEITY	Palli House, Nyerere Avenue	0702147600
Mombasa County	Dermatology	Tier 2	DR. SURESH JARI	Aga Khan Doctors Plaza, Mombasa	041-2224190
General Surgeon					
Mombasa County	General Surgery	Tier 2	DR. GORDON ODERA	Mombasa trading centre 2nd floor	722412010
Gynecology					
Mombasa County	Gynecology	Tier 2	DR. RISA KURRARRU	biashara building mezannine 2nd floor	0724550558/412224852
Mombasa County	Gynecology	Tier 2	DR STEPHEN IBUA	Mombasa tradung centre	797783973
Mombasa County	Gynecology	Tier 2	DR KIKWAI KIBET	SBM Bank centre, Nyerere Avenue	0723013904/0713486667
Mombasa County	Gynecology	Tier 2	DR GITAH SHAH	Aga khan Doctors Plaza Mombasa	722410283
Mombasa County	Gynecology	Tier 2	DR.J.M CHAMIA	NSSF house 1st floor, Nkrumah road,	715095866

Neurosurgeon					
Mombasa County	Neurosurgery	Tier 2	DR BENJAMIN OKANGA	Aga Khan mombasa doctors plaza ground floor suite 4/5	0784666298/0726666298
Opthalmology					
Mombasa County	Opthalmology	Tier 2	DR NEVILLE MNJALA	Aga khan Doctors plaza, 2nd floor	0736567583/0770455322
Mombasa County	Opthalmology	Tier 3	DR AGARWALS EYE HOSPITAL	Acacia Centre, M2 suite 6, Nyerere road	707245077
Mombasa County	Opthalmology	Tier 2	KWALE EYE CENTRE	Likoni-Ukunda Rd,	0733785996/0722785996
Orthopaedic					
Mombasa County	orthopaedics	Tier 2	Dr. JAMLICK MICHENI MUTHUURI	Mombasa hospital doctors plaza	0722411757/0724440290
Mombasa County	orthopaedics	Tier 3	DR SALIM NOORANI	Mombasa hospital doctors plaza	0721 245 893 / 0735 245 893
RHEUMATOLOGY					
Mombasa County	Physician Rheumatology	Tier 2	DR. SOPHIA DOKWE(RHEUMATOLOGY)	Pandya Memorial Hospital Doctors Plaza Ground Floor Door suites 6&7	72229638
Paediatrian					
Mombasa County	Paediatric Gastroentrology	Tier 2	DR. VICTOR L. BANDIKA (PEADIATRIC GASTROENTROLOGY)	Mombasa Trade Centre (Ambalal House) Phase 2 Nkrumah Road.	722316415
Mombasa County	Paediatrician	Tier 2	DR. AGGREY MARAMI	Aga khan Doctors plaza Mombasa	722410125
Psychiatry					
Mombasa County	Psychiatry	Tier 2	DR EDWIN G. MUINGA	Mombasa hospital doctors plaza	724552764
Gastrentrology					
Mombasa County	Gastroentology	Tier 1	DR KIRAN SHAH KIRANKANT	Aga khan Doctors Plaza Mombasa	733729056
physician					
Mombasa County	Psysician/Nephrology	Tier 2	DR. RISHAD A. SOSHI	Mombasa hospital doctors plaza	0722704470/2011455
Mombasa County	Psysician/Cardiology	Tier 2	DR.VAGHELA VINESH	Coast cardiac centre, Pandya hospital	722897898
Nyali					
Mombasa County	Hospital	Tier 2	NYALI BRIDGE HOSPITAL	Mombasa-malindi road, Nyali	722917140/0786412437
Mombasa County	Outpatient Centre	Tier 2	NYALI HEALTHCARE LTD	Links road Nyali	0727 668 880
Mombasa County	Hospital	Tier 2	PREMIER HOSPITAL MOMBASA	Links road nyali mombasa	717999000
Mombasa County	Hospital	Tier 2	MOMBASA LAPAROSCOPY AND FERTILITY CENTRE	Links road, Epic Business Park 2nd floor	0707 475 789
Mombasa County	Hospital	Tier 2	WELLCARE MEDICAL CENTRE	1st Avenue ,New Nyali,	0770 129289
Mombasa County	Outpatient Centre	Tier 1	AGA KHAN NYALI MEDICAL CLINIC	Nyali Medical Centre at New Nyali Centre	0786-684877
Mombasa County	Outpatient Centre	Tier 2	TUDOR HEALTHCARE-Kengeleni	Kongowea, Nyali Road – Kengeleni Mall	738 826 917
Diani/ukunda					
Kwale County	Outpatient Centre	Tier 2	DIANI BEACH HOSPITAL MEDICAL CLINIC- Ukunda	Near Equity Bank, ukunda	735223223
Kwale County	Hospital	Tier 2	DIANI BEACH HOSPITAL	Diani Beach Road near Leisure Golf Club	700999999
Kwale County	Hospital	Tier 2	KINONDO KWETU HEALTH SERVICES	OFF Ukunda-Ramisi Road	0769 364 747
Kwale County	Outpatient Centre	Tier 1	AGA KHAN UKUNDA MEDICAL CLINIC	Ukunda Branch	0786-633052
Kwale County	Hospital	Tier 2	PALM BEACH HOSPITAL	Tandoori, opposite Diani Sea Lodge	0724699101/0733510695
Kwale County	Outpatient Centre	Tier 2	TUDOR HEALTHCARE-Ukundi	Ukunda Town, Beach Road – Asilia Plaza,	736 082 332
kwale town					
Kwale County	Outpatient Centre	Tier 2	DIANI BEACH HOSPITAL MEDICAL CLINIC- KWALE	Above the equity Bank office, kwale	722569261
Kwale County	Outpatient Centre	Tier 2	EQUITY AFIA KWALE	Kwale Town, opposite Kenya Women Foundation	0765 000 652
Taveta					
Taita Taveta County	Outpatient Centre	Tier 2	TAVETA MEDITECH CENTRE	Taveta-Voi road, opposite post office	0720 412 224
Taita Taveta County	Hospital	Tier 2	RYATTAH MEDICAL CENTRE	Taveta town opposite St pauls catholic church	0712 428 002
Taita Taveta County	Outpatient Centre	Tier 2	ST LUKE AFYA CLINIC	Shigharo road,before paradise hotel, wundanyi	0735144233/0733781424/0716241250
Taita Taveta County	Hospital	Tier 2	DAWIDA MATERNITY AND NURSING HOME	Kiwinda Building, Wundanyi	0711910361/0735570781
Voi					
Taita Taveta County	Hospital	Tier 2	MT. VIEW MATERNITY & NURSING HOME	Haji plaza-2nd floor- Voi	0722-876-282/043 30353
Taita Taveta County	Hospital	Tier 2	THE RIVER JORDAN MEDICAL CENTRE	Voi town	722382306
Taita Taveta County	Hospital	Tier 2	TSAVO COMPREHENSIVE MEDICAL ANNEX	Voi town	722919735
Taita Taveta County	Outpatient Centre	Tier 2	EQUITY AFIA-Voi	Maghaba Plaza Ground Floor	0765 000101
Taita Taveta County	Outpatient Centre	Tier 2	VOI MEDICAL CENTRE	Vawug plaza, voi town	0772 905 756
Taita Taveta County	General Practitioner	Tier 2	DR HANIF ZIZIMAWALA	Voi town	0722 237 961
Taita Taveta County	Outpatient Centre	Tier 1	AGA KHAN VOI MEDICAL CLINIC	Voi Town	0738-556344
Malindi					
Kilifi County	Outpatient Centre	Tier 2	TUDOR HEALTHCARE-Malindi	Malindi Town, Kwale Road, Malindi Complex	735 019 418
Kilifi County	Hospital	Tier 2	TAWFIQ HOSPITAL	Along Mombasa-Malindi highway	042-2130204
Kilifi County	Outpatient Centre	Tier 2	EQUITY AFIA-MALINDI	Blue Marlin Building opposite Absa Bank	0765 000403
Kilifi County	Hospital	Tier 2	STAR HOSPITAL	Off jomo kenyatta road, malindi	07244200388/0719666564
Kilifi County	Outpatient Centre	Tier 2	MEDICROSS-MALINDI	Ground Floor FN plaza, Causarina Road CBD	786412729
Kilifi County	Outpatient Centre	Tier 2	MAIMOON MEDICAL CENTRE	Off prisons road, malindi	734208429
Kilifi County	Outpatient Centre	Tier 2	RANDAS MEDICAL SERVICES	Casuarina plaza, ground floor	798329819
Mtwapa					
Kilifi County	Outpatient Centre	Tier 2	OASIS MEDICAL CENTRE	Mtapwa, Malindi road	0734 832 992/0723 707 797
Kilifi County	Hospital	Tier 2	THE GRAND MTWAPA HOSPIITAL	Mzambarauni behind AIPC church mtwapa	0733 944 986
Kilifi County	Outpatient Centre	Tier 2	BLISSFAM HOSPITAL	Near Arcade Hotel, mtwapa	0780 299 093
Kilifi County	Hospital	Tier 2	SWISS COTTAGE HOSPITAL	Mtwapa, Posta road	0721 104 438/0723 775 828
Kilifi County	Outpatient Centre	Tier 2	EQUITY AFIA-MTWAPA	Naivas Mtwapa, 2nd Floor	765000535
Kilifi County	Outpatient Centre	Tier 2	TUDOR HEALTHCARE-Mtwapa	Mtwapa, Opposite National Bank	789 438 173
Kilifi County	Outpatient Centre	Tier 1	AGA KHAN MTWAPA MEDICAL CLINIC	Mtwapa Medical centre at Mtwapa Mall	0714-234595
Kilifi town					
Kilifi county	Outpatient Centre	Tier 2	PWANI MEDICAL CENTRE	Off Jomo Kenyatta avenue	041-7522374
Kilifi County	Outpatient Centre	Tier 2	TUDOR HEALTHCARE-Mariakani	Behind Chief's camp	739 097 493
Kilifi county	Outpatient Centre	Tier 2	MEDICROSS-KILIFI	Next to Gakara Driving School,Kilifi Malindi Highway	748589516
Kilifi county	Outpatient Centre	Tier 2	KHAIRAT MEDICAL CLINIC	Next to Hudaa Mosque	0712 403 509
Kilifi county	Outpatient Centre	Tier 2	VIWA HEALTHCARE SERVICES	Behind Lexo Petrol station, old ferry road	792199395
Kilifi County	Outpatient Centre	Tier 2	TUDOR HEALTHCARE-Kaloleni	Kaloleni Shopping Centre	789 287 384
Kilifi County	Outpatient Centre	Tier 2	TUDOR HEALTHCARE-Kilifi	Kilifi Town – Biashara Street, Kilifi Business	735 384 864
Kilifi county	Outpatient Centre	Tier 2	NEW KILIFI WANANCHI MATERNITY & NURSING	Kilifi Town	0728 578 552
Kilifi County	Outpatient Centre	Tier 1	AGA KHAN KILIFI MEDICAL CLINIC	Kilifi town	0786-504649
Kilifi county	Hospital	Tier 2	MEPHI HEALTH SERVICES	Near Sweet Waters, Off Mombasa Kilifi Road	0723 693768
Lamu town					
Lamu County	Hospital	Tier 2	LAMU COUNTY REFERRAL HOSPITAL	Harambee street, Lamu	042-4633349
Lamu County	Hospital	Tier 2	TUNDANI PRIME MEDICAL CENTRE	Lamu Island	**713628260**

Lamu County	Outpatient Centre	Tier 2	MEPHI HEALTH SERVICES	Hindi town	115777002
Lamu County	Outpatient Centre	Tier 2	MOKWE HEALTH CENTRE	Mokowe	779783880
Lamu County	Hospital	Tier 2	LANGONI NURSING HOME	Harambee street, Lamu	042-4633349
Lamu County	Hospital	Tier 2	IBNUSINA NURSING HOME AND PHARMACY	Lamu Island	0721 447 985
Lamu County	Hospital	Tier 2	FAZA SUBCOUNTY HOSPITAL	Faza township	713294634
Lamu County	Hospital	Tier 2	MOKOWE MEDICAL CENTRE	Mukowe town	703636926
Mpeketoni /Witu town					
Lamu County	Hospital	Tier 2	SIHA HOSPITAL	Old Bajber Building	714933270
Lamu County	Hospital	Tier 3	MPEKETONI SUBCOUNTY HOSPITAL	Mpeketoni township	779783880
Lamu County	Hospital	Tier 4	WITU SUBCOUNTY HOSPITAL	Witu mjini street	779783880
Hola town					
Tana River County	Hospital	Tier 2	SIHA HOSPITAL	opposite Tana palace next to Heller petrol station	722994768
Tana-river county	Hospital	Tier 2	BISHARO NURSING HOME LTD	Galole Hola Town	115221341
Tana-river county	Hospital	Tier 2	AYANA LOLA COMPANY LIMITED	Hola Town	724338702
Tana-river county	Optical Services	Tier 2	RENAUT'S EYE & OPTICAL CLINIC	Hola town	784308054
Tana River County	Outpatient Centre	Tier 2	MEDINA DIAGNOSTIC LIMITED	Hola town	720099412
Tana River County	Outpatient Centre	Tier 2	EQUITY AFIA-Hola	Next to Ardhi House, County Road	0765 000091
Bura tana/GARSEN					
Tana River County	Hospital	Tier 2	BURA TANA NURSING HOME	Bura tana	722139299
Tana River County	Hospital	Tier 2	SUHEYLA MEDICAL CENTRE	Garsen township	721854690
Garissa town					
Garissa County	Outpatient Centre	Tier 2	EXCEL HEALTH SERVICES	along Posta road, Garissa	0720795578/ 0722664109
Garissa County	Hospital	Tier 2	SAVANNAH ROYAL HOSPITAL	Along Kismayu Road	0112 273 409
Garissa County	Outpatient Centre	Tier 2	EQUITY AFIA-Garissa	Aqsa Shopping Mall, 2nd flooor along Miraa Street	765000246
Garissa County	Hospital	Tier 2	ALLIANCE MEDICAL CENTRE GARISSA	along Posta road, Garissa	787727152
Garissa County	Hospital	Tier 1	MEDINA HOSPITAL	Garissa town near Army barracks	0722678678/0721518079
Garissa County	Outpatient Centre	Tier 1	MEDINA MEDICARE HOSPITAL LTD	Garissa town	046-2103091/0721518079
Garissa County	Hospital	Tier 2	ALMAQDIS MEDICAL CENTRE	Along Posta Road Sunna Mosque	0722 924 073
Garissa County	Hospital	Tier 2	GARISSA DOCTORS PLAZA	Off Dadaab road	796789276
Garissa County	Hospital	Tier 2	GARISSA ENT MEDICAL CENTRE	Garissa town along kismayu road	0721448162/0702305238
Dadaab					
Garissa County	Outpatient Centre	Tier 1	MEDINA MEDICARE HOSPITAL LTD	Hagdera, Dadaab	0721-518-079
Garissa County	Hospital	Tier 2	DAGAHLEY MEDICAL HEALTHCARE SERVICES LTD	Dadaab	254723832377
Garissa County	Hospital	Tier 2	DADAAB MEDICAL CENTRE	Dadaab	0726 463 850
Garissa County	Hospital	Tier 2	ASAD MEDICAL CENTRE	Hagdera, Dadaab	0718 544 444/0706 544 444
Garissa County	Hospital	Tier 2	HABIB CLINIC & PHARMACY	Dadaab	724390395
Mandera town					
Mandera County	Outpatient Centre	Tier 2	EQUITY AFIA-MANDERA	Equity Afia Building along hospital Road opposite Mandera D.E.B Primary	0765 000245
Mandera County	Hospital	Tier 2	BLUE LIGHT NURSING HOME	Blue Light Plaza, Adjacent Equity Bank	757777146
Mandera County	Hospital	Tier 2	THE MANDERA HOSPITAL	Bulla mpya location along kadija road	0722 177232
Elwak/Tabaka town					
Mandera County	Hospital	Tier 2	ELWAK NURSING HOME	Elwak town	0727784177/0722235482
Mandera County	Hospital	Tier 2	SOUTHGATE N8URSING HOME	Elwak town	0726062463/0721306718
Mandera County	Hospital	Tier 2	MANDERA WEST NURSING HOME	Takaba town	720756788
Wajir town					
Wajir County	Hospital	Tier 2	AL-AMANNAH HOSPITAL LIMITED	Wajir town township	712335175
Wajir County	Hospital	Tier 2	CAMEL HOSPITAL	Next to KCB branch, wajir town	0721357634/0729428648
Habaswein					
Wajir County	Hospital	Tier 2	ALHAMDU NURSING HOME	Habaswein	0726402484/0721244136
Wajir County	Hospital	Tier 2	SIRIBA NURSING HOME	Habaswein town Centre	0728 369 777
Regional & Foreign providers					
Tanzania providers					
City	**Specialty**		**Provider**	**Physical Location**	**Phone Number**
Dar es salaam	Hospital	Tier 2	SANITAS HOSPITAL	Baraka Plaza, Mwai Kibaki Road, Mikocheni, Dar es Salaam	255-688863035
Dar es salaam	Hospital	Tier 1	AGA KHAN HEALTH SERVICES, TANZANIA	Barack Obama Avenue, Dar es Salaam, Tanzania	255222115151/53
Dar es salaam	Hospital	Tier 1	SALI INTERNATIONAL HOSPITAL	msasani Peninsula, Masaki Dar es salaam	255222601296
Dar es salaam	Hospital	Tier 2	LONDON HEALTH CENTRE DAR ES SALAAM	Msasani Dar es salaam	255762542542
Arusha	Hospital	Tier 1	ARUSHA LUTHERAN MEDICAL CENTRE	Arusha Town	255272505118030
Arusha	Outpatient Centre	Tier 1	AGA KHAN HOSPITAL -Arusha Medical Centre	Plot 506, Seth Benjamin Street, Near Meru Primary School, block H Area F	2553662502/757231230
Arusha	Hospital	Tier 2	NSK HOSPITAL LTD	27 Unga ltd Area.	255 626 221 331
Arusha	Hospital	Tier 2	TOTAL CARE MEDICAL CENTRE	Themi Hill road, Njiro opposite ECSA	+255 787 882 273
Moshi	Hospital	Tier 2	KILIMANJARO CHRISTIAN MEDICAL CENTRE(KCMC HOSPITAL)	Moshi town	255272754377
uganda providers					
Region	**Specialty**		**Provider**	**Physical Location**	**Phone Number**
Central Region	Hospital	Tier 1	NORVIK HOSPITAL LIMITED	Plot 13 bombo road	0755233445/0701849258
Central Region	Hospital	Tier 1	NAKASERO HOSPITAL	14A Akii Bua Road, Nakasero	256 393 224 681
Central Region	Hospital	Tier 1	KAMPALA HOSPITAL	Upper Kololo, Kampala	078292281 1/ 256414255098
Central Region	Hospital	Tier 2	KAMPALA MEDICAL CHAMBERS	plot 73, Buganda Road, Kampala.	256 778 984 111
Central Region	Hospital	Tier 2	ST FRANCIS HOSPITAL-NSAMBYA	Nsambya road, kampala	25641267012-3/25641267870
Central Region	Hospital	Tier 2	PULSE SPECIALIST HOSPITAL	wampewo avenue kololo Kampala	256414666606/256788110886
Central Region	Hospital	Tier 2	LIFE LINK HOSPITAL	Near Vienna College	0712-965505
Central Region	Hospital	Tier 2	ST.CATHERINES HOSPITAL	Plot 83 Bunganda road	414231534
Central Region	Hospital	Tier 2	LUBAGA HOSPITAL	Rubaga Hill	0414270203/0312234800
Central Region	Hospital	Tier 2	SEBBI HOSPITAL	5 kilometeres Nansana Hoima road	772335311
Kampala Region	Hospital	Tier 2	THE ROYAL CHILDREN 'S MEDICAL CENTRE-GAYAZA BRANCH	Gayaza Road Highway 6 mile (ku mukaaga	(256) 393241668/772452561/701452562
Kampala Region	Hospital	Tier 2	THE ROYAL CHILDREN 'S MEDICAL CENTRE-KYENGERA BRANCH	Kyengera Mall	(256) 393241668/772452561/701452563
Kampala Region	Hospital	Tier 2	DOCTORS' MEDICAL CENTER	Approximattely 120 km After Mpererwe Trading centre on Gayaza Road	(256) 0772961561/ 0702961561/ 0392080515
Kampala Region	Hospital	Tier 2	PRINCETON CHILDREN'S MEDICAL CENTER	Kanjokya Strret	(256)0414530704
Kampala Region	Hospital	Tier 2	RUBY HOSPITAL	Lugogo Plot 40, Bypass- Kampala	(256)751815702/ 070382168
Kampala Region	Hospital	Tier 2	KESERENA CHILDREN'S CLINIC LTD	452 Old Kira Rd Bukoto -Kampala	(256)774288868
Kampala Region	Hospital	Tier 2	UTATU MEDICAL AND MATERNITY	Adjumani	(256)785630795
Western region	Hospital	Tier 2	KASESE HOSPITAL	Opposite Kasese Cemetary	(256)0392908493
Western region	Hospital	Tier 2	KAGANDO HOSPITAL	Kagando	(256)0774312588

Central Region	Outpatient centre	Tier 1	AAR CLINIC-Acacia Medical	Makindu close,plot6 acacia-kololo	256716 155 512
Central Region	Outpatient centre	Tier 1	AAR CLINIC- Bugolobi	AAR Bugolobi clinic, 5th street industrial area	256 716 251 407
Central Region	Outpatient centre	Tier 1	AAR CLINC- Bweyogerere	Plot 175 Bweyogerere Kampala-Jinja highway, Daniels house	256717 236 217
Central Region	Outpatient centre	Tier 1	AAR CLINIC- City health centre	Eco bank building parliament plaza, parliament avenue	256716 555 800
Central Region	Outpatient centre	Tier 1	AAR CLINIC-Entebbe	Entebbe	758332175
Central Region	Outpatient centre	Tier 1	AAR CLINIC- Gulu health centre	Plot 10,Queens avenue Gulu	256716 246 352
Central Region	Outpatient centre	Tier 1	AAR CLINIC-Ntinda Health centre	1st floor bank of Africa building Ntinda	256717 610 354
Central Region	Outpatient centre	Tier 1	AAR CLINIC-Nansana	Nansana	0772301031/0758332175/0788159756
Central Region	Outpatient centre	Tier 1	AAR CLINIC-Nateete	Makanga Building	0772301031/0758332175/0788159756
Central Region	Outpatient centre	Tier 1	AAR CLINIC- Kabalagala health centre	Ground floor Cavendish university building,Kabalagala	256717 669 116
Central Region	Outpatient centre	Tier 1	AAR CLINIC-Freedom city	Freedom city mall basement, Plot 4010 Entebbe road	256717 216 231
Central Region	Outpatient centre	Tier 1	AAR CLINIC- Makarere health centre	2nd floor Ham towers, near MUK main gate, plot 923 Makerere hill road	256713 995 680
Central Region	Outpatient centre	Tier 1	AGAKHAN HOSPITAL-Kampala Medical Centre	Ground floor,Diamond Trust Centre,kampala road plot 17/19	25641422591186/777 861304
Central Region	Outpatient centre	Tier 1	AGAKHAN HOSPITAL-Acacia Medical centre	Acacia shopping mall 1st floor, kira road Kololo -Kampala	256 041 434 3565/66
Central Region	Outpatient centre	Tier 1	AGAKHAN HOSPITAL- Metroplex medical centre	Metroplex shopping mall, Northern bypass Kiwatule, Kampala	256 041 424 0146/47
Central Region	Outpatient centre	Tier 2	MARIE STOPES UGANDA- kavule	Makerere Kavule Plot 268, Bombo Rd	256 759 004 094
Central Region	Outpatient centre	Tier 2	MARIE STOPES UGANDA- Tororo	Tororo Town Plot 12, Hyena Drive	0759 004 910
Central Region	Outpatient centre	Tier 2	MARIE STOPES UGANDA- Soroti	Plot 4, Esenget Road, Soroti town	0759 004 911
Central Region	Outpatient centre	Tier 2	MARIE STOPES UGANDA-Bweyogerere	Bweyogerere town near Plot 2338 Jinja Road	0759 004 903
Central Region	Outpatient centre	Tier 2	MARIE STOPES UGANDA-Namuwongo	Namuwongo trading Centre. Plot 16,	0759 004 900
Central Region	Outpatient centre	Tier 2	MARIE STOPES UGANDA- Kabale	Plot 321, Kazooba Road, Kabale town	759004039/759004901
Central Region	Outpatient centre	Tier 2	MARIE STOPES UGANDA- Mbale	Plot 6, Bugishu Hill, Mbale Town	759004912/759004053
Central Region	Outpatient centre	Tier 2	MARIE STOPES UGANDA- Gulu	Plot 30, Avenue Rd, Gulu Town	0759 004 902/0759 004 044
Central Region	Outpatient centre	Tier 2	MARIE STOPES UGANDA- Arua	Plot 24 Adumi Road Arua town	0759 004 907/ 0759 004 032
Central Region	Outpatient centre	Tier 2	MARIE STOPES UGANDA-Lira	Lira Town Plot 16, Aber Rd, Lira Town.	0759 004 908/ 0759 004 035
Central Region	Outpatient centre	Tier 2	MARIE STOPES UGANDA- Mbarara	Plot 8 along McAlister road, Opposite Kabaterine Primary School	759004906/759 004 037
Central Region	Outpatient centre	Tier 2	MARIE STOPES UGANDA- Masaka	Masaka Town Near Vienna Hotel Plot 41, Habert Street	759004038/759 004 909
Central Region	Outpatient centre	Tier 2	MARIE STOPES UGANDA- Fort Portal	Fortportal Plot 2 Mugurusi road	759004041/759 004 905
Central Region	Outpatient centre	Tier 2	MARIE STOPES UGANDA- Hoima	Hoima town Plot 69, Buganya Road	0759 004 904/ 0759 004 046
Central Region	Outpatient centre	Tier 2	MARIE STOPES UGANDA- Moroto	Moroto Town Plot 42-44 along Circular road	759 004 084/ 0750 555 368
Central Region	Dentistry	Tier 2	BHANDARI DENTAL CARE	Plot 62b1Lugogo plaza along Lugogo bypass road	256751721086/256785883733
Central Region	Dentistry	Tier 3	BASIL DENTAL CLINIC LIMITED	Plot3, Moyo close Kololo	(256)772728222
Kampala Region	Dentistry	Tier 2	MAWANO DENTAL CLINIC	Buganda Rd Plot 59-Kampala	(256)772415657
Central Region	Optical Services	Tier 2	CITY OPTICS (PIONEER MALL)	Pioneer mall	0414-233327/071298286
Central Region	Optical Services	Tier 2	CITY OPTICS (GARDEN CITY)	garden city	0414-252386/0772-501255
Central Region	Optical Services	Tier 2	CITY OPTICS (QUALITY)	Quality shopping mall Naalya	0414-252386/0772-501255
Central Region	Optical Services	Tier 2	LENS & FRAMES(All branches)	Wilsons road	0312-518193
Kampala Region	Optical Services	Tier 2	GEORGINA EYE CLINIC	Plot 1 C/D K Road (Mulago) - Kampala	(256)771288868
Rwanda providers					
Kigali	Hospital	Tier 1	LEGACY CLINIC & DIAGNOSIS LTD	KK3 kicukiro-nyarugunga, kigali town	250788870396/250788382000
Kigali	Hospital	Tier 2	DR AGARWALS EYE HOSPITAL	KN 67TH opposite st micheal cathedral	250738246565
Kigali	Hospital	Tier 1	WIWO SPECIALIST HOSPITAL	Muhima, Nyarugenge Kigali rwanda	250788397810
DJIBOUTI					
Djibouti	Hospital	Tier 1	DJIOBOUTI MEDICAL CENTRE	Quartier 7, IFI AKHIRO,Djibouti	253 21 35 04 62
ETHIOPIA					
Addis ababa	Hospital	Tier 2	HALLELUYAH GENERAL HOSPITAL	Addis ababa Ethiopia	251930177548
Addis ababa	hospital	Tier 2	LANCET HEALTH SERVICES	Afarensis Building, Addis ababa	251977717171
Addis ababa	Hospital	Tier 2	BETHAZATA HEALTH SERVICES	Lagare area next to the Addis Ababa Stadium	251 115 31 90 73
Addis ababa	hospital	Tier 2	ICMC HOSPITAL	Near ICMC round about	2510116678552
Addis ababa	Hospital	Tier 2	WASHINGTON MEDICAL CENTRE	Near rwanda embassy	251 911511010 / 251930010882
Addis ababa	Opthalmology /Optical	Tier 2	WAGGA EYE CENTRE	ethia-china street, ethiopia	944123456
Egypt providers					
Cairo	Hospital	referral	AS-SALAAM INTERNATIONLA HOSPITAL	Al Wosta, Athar an Nabi, Old Cairo	2(0)1222894438
Alexandria	Hospital	referral	ANDALUSIA HOSPITAL	Villa 39 Khalil El Khayat St.- Alexandria	+201 015816480,

Indian providers					
Hyderabad	Hospital	referral	YASHODA HOSPITALS	DMG International services	+91 879051693
New Delhi	Hospital	referral	APOLLO HOSPITALS	Ali tower, mezzanine floor, Greams road	+91 7966701800
Ahmedabad	Hospital	referral	SHALBY HOSPITAL	Ahmedabad india	+91 79402030008
New Delhi	Hospital	referral	MAX SUPER SPECIALITY INTERNATIONAL	New Delhi, India	+91 1126515050
Chennai	Hospital	referral	MGM HEALTH CARE LIMITED	Manickam road, Chennai	+91 44 4524 2407
Hyderabad	Hospital	referral	TX GROUP OF HOSPITALS	Banjarahills, Hyderabad	910406652999
Mumbai	Hospital	referral	WOCKHARDT HOSPITAL	Mira road, Mumbai	+91 - 1800 22 1800
Hyderabad	Hospital	referral	RAINBOW SPECIALITY HOSPITAL	Plot No 22, Hyderabad	91 80082 32100
Hyderabad	Hospital	referral	GLENEAGLES GLOBAL HOSPITAL	Lakdikapul, Hyderabad	91 089633100933



No.	Location in Kenya (47 -County	No. of Hospitals	No. of Chemists	No. of General Practitioners	No. of Specialist Practitioners	No of Labs and X- Ray
1	**Nairobi County**	**129**	**75**	**2**	**198**	**12**
2	Baringo	12		-	-	-
3	Bomet County	5	-	-	2	-
4	Bungoma County	11	-	-	1	-
5	Busia County	11	-	-	2	-
6	Elgeyo/Marakwet County	3	-	-	-	-
7	Embu County	15	1	-	3	-
8	Garissa County	14	-	-	1	1
9	Homa Bay County	7	-	-	-	-
10	Isiolo County	4	-	1	-	-
11	Kajiado County	51	-	-	4	-
12	Kakamega County	16	-	-	1	-
13	Kericho County	13	-	-	5	-
14	Kiambu County	57	3	-	9	-
15	Kilifi County	24	-	-	1	-
16	Kirinyaga County	12	-	-	1	-
17	Kisii County	16	-	-	3	-
18	Kisumu County	24	2	10	20	2
19	Kitui County	12	-	1	-	-
20	Kwale County	8	-	-	1	-
21	Laikipia County	24	-	4	3	-
22	Lamu County	11	-	-	-	-
23	Machakos County	30	-	-	3	1
24	Makueni County	14	-	-	-	-
25	Mandera County	7	-	-	-	-
26	Marsabit County	7	-	-	-	-
27	Meru County	33	1	8	3	-
28	Migori County	7	-	-	-	-
29	Mombasa County	29	-	5	22	-
30	Murang'a County	8	-	-	-	-
31	Nakuru County	41	1	-	5	1
32	Nandi County	5	-	-	-	-
33	Narok County	5	-	-	-	-
34	Nyamira County	5	-	-	-	-
35	Nyandarua County	4	-	-	-	-
36	Nyeri County	26	-	3	2	-
37	Samburu County	5	-	-	-	-
38	Siaya County	12	-	-	1	-
39	Taita Taveta County	11	-	-	1	-
40	Tana River County	8	-	-	-	-
41	Tharaka Nithi County	9	-	1	-	-
42	Trans Nzoia County	13	-	2	2	-

43	Turkana County	15	-	-	1	-
44	Uasin Gishu County	28	1	7	4	-
45	Vihiga County	5	-	-	-	-
46	Wajir County	6	-	-	-	-
47	West Pokot County	4	-	-	-	-

EVACUATION ARRANGEMENTS

ROAD & AIR EVACUATION

1. The Emergency Call

The Client or hospital sends a request for aeromedical evacuation through to CIC medical team Call Centre

CIC EMERGENCY LINES
0703099999
0732179999
0202823999

or email **inpatientapprovals@cic.co.ke; Outpatientapprovals@cic.co.ke** indicating the location of the patient.

2. The Pre-Evacuation Phase

The CIC medical team assesses the client's medical needs, requests for medical reports or information from the participative members and gives recommendation based on the medical findings.

3. The Evacuation Phase

The CIC care managers will advise the contact person/Medical personnel with the patient regarding the evacuation modalities including the ambulance service to be used, the expected arrival time of the ambulance and the hospital the patient will be evacuated to.

The Ambulance provider will to get touch with the contact person/medical personnel to assess the condition of the client and other pick up modalities that may be required for safe evacuation.

CIC care managers will monitor the process of evacuation until the client is evacuated safely to the planned health facility.

The patient is given medical treatment inflight will be within the sub-limit benefit and all evacuation be done from the Kenyan border. Ground ambulances to facilitate transport to the pickup point and cost reimbursed to the member within the sublimit benefit.

CIC GROUP

ROAD AND AIR AMBULANCE THAT WE WORK WITH.

CIC General Insurance Limited confirms that we have accredited several service providers for the provision of Rescue and Evacuation services whom are contracted on perpetual basis subject to termination by either party as per defined terms and conditions. Further, we confirm partnership with;

AIR AMBULANCE SERVICES	ROAD AMBULANCE SERVICES
Phoenix Aviation Limited	Ivory Health Solutions
Kenya Airways Medical Centre	Alpha Ambulance Services
Emergency Plus Medical Services	Emergency Plus Medical Services
AMREF Flying Doctors	AMREF Flying Doctors
Critical Care Services	Avenue Healthcare

SCHEDULE OF BENEFITS

CIC GROUP



NATIONAL BIOSAFETY AUTHORITY

Medical Insurance Renewal Proposal

We Keep our Word

Corporate Benefit Proposal

Cover Period: 2026-2027

Benefit	Inpatient	Outpatient	Maternity	Dental	Optical	Last Expense	Accommodation
Category	**Family**	**Family**	**Principle/Spouse**	**Family**	**Family**	**Person**	**Person**
Category B	4,500,000	450,000	200,000	100,000	100,000	200,000	30,000
Category C	4,000,000	400,000	200,000	100,000	100,000	200,000	30,000
Category D	3,500,000	350,000	200,000	100,000	100,000	200,000	25,000
Category E	3,000,000	300,000	200,000	100,000	100,000	200,000	20,000
Board Members	2,000,000	100,000	Nil	100,000	100,000	100,000	30,000

Benefit Limit Cover Summary	Limit of Cover	Sublimit / Stand Alone
Inpatient overall cover limit	As per table above.	Stand alone
Outpatient	As per table above.	Stand alone
Outpatient Dental	As per table above.	Stand alone
Outpatient Optical	As per table above.	Stand alone
Maternity	As per table above. Subsequent Caesarian are covered within the normal delivery benefit. Maternity and First Emergency Caesarean are mutually exclusive and cannot both be accessed in the same policy year.	Stand alone
Maternity related complications: This benefit only applies when maternity the benefit is purchased. A separate pre-authorization is provided outside of the maternity benefit. This benefit cannot be used as a substitute for maternity if the maternity benefit is exhausted.	Up to **Kes. 300,000**	Sublimit of inpatient
All Caesarian section	Up to **Kes. 300,000** per family	Sublimit of inpatient
Gynecological condition including menopause	Covered to the full inpatient limit	Sublimit of inpatient
Fertility and impotence treatment up to a maximum of 2 cases per policy period	Up to **Kes. 200,000**	Sublimit of inpatient

Acute Illnesses and Accidents	Full Inpatient Limit	Sublimit of inpatient
Inpatient Accidental Dental Cover	Full Inpatient Limit	Sublimit of inpatient
Inpatient Accidental Ophthalmological Cover.	Full Inpatient Limit	Sublimit of inpatient
Inpatient pre-existing Conditions/pre-existing Chronic conditions, HIV-Aids Including Cancer and Organ Transplant, Renal and peritoneal dialysis treatment and critical illness	Covered to the full inpatient limit. Newly Diagnosed conditions are covered to the full inpatient limit.	Sub limit of inpatient
Rape and HIV Post exposure prophylaxis	Covered to the full inpatient limit	Sub limit of inpatient
Inpatient psychiatry	Covered to the full inpatient limit	Sublimit of inpatient
Alcohol rehabilitation and counselling services (employee only and acquired during employment term)	Up to Kes.250,000 up to 4 Cases per Policy Period	Sublimit of inpatient
Blood transfusion	Covered with inpatient cover up to the applicable limit	Sublimit of inpatient
Palliative care	Covered with inpatient cover up to the applicable limit	Sublimit of inpatient
Inpatient Non-Accidental Dental Cover	Up to **Kes.250,000**	Sub limit of inpatient
Non-Accidental Ophthalmological Cover, Laser correction of eyesight	Up to **Kes.250,000**	Sub limit of inpatient
Pre- maturity, Congenital and neonatal expenses, genetic disorders for children	Covered to the full inpatient limit	Sub limit of inpatient
Covid-19	Up to **Kes.1,000,000**	Sublimit of Inpatient
Accommodation / Bed Capacity	As per table above net of SHIF	Sub limit of inpatient
Lodger fees	Payable up to 12 years and a life time for people with disability and are registered with NCPWD	Inpatient
Professional fee for specialist doctors *(Physicians, Surgeons, and anesthetists)*.	Covered within Inpatient limit.	Sublimit of Inpatient
Theatre charges - surgical, ICU / HDU charges.	Covered within Inpatient limit.	Sublimit of Inpatient
Inpatient Laboratory & diagnostic tests for therapeutic purposes *(X-rays, Ultra sounds, CT Scans , ECGs, MRI scans, pathology)*	Covered within Inpatient limit.	Sublimit of Inpatient
In-patient prescribed drugs / medicines and dressings, Surgical Appliances & Nursing Procedures *(including prescription on discharge for a maximum of 14 days)*.	Covered within Inpatient limit.	Sublimit of Inpatient
Prescribed physiotherapy, chemotherapy and radiotherapy.	Covered within Inpatient.	Sublimit of applicable inpatient Limit

Day care surgery for minor surgical treatment that may not necessarily require admission, subject to pre-authorization.	Covered within Inpatient limit.	Sublimit of Inpatient
Post Hospitalization	Up to **Kes. 50,000**	Sublimit of Inpatient
Emergency Road & Air evacuation leading to admission	Covered with inpatient cover up to the applicable limit	Sublimit of applicable inpatient Limit
External aids on prescription(Wheel chair, corsets/walking frames, crutches, hearing aids, glucometer, insulin delivery devices, urine catheters & accessories.	Up to **Kes. 150,000**	Sublimit of Inpatient
Internal Prosthesis	Covered with inpatient cover up to the applicable limit	Sublimit of Inpatient
Home Nursing	Covered within the inpatient limit	Sublimit of inpatient
Last Expense	As per table above	Stand alone
Male circumcision for medically necessitated cases and elective cases	Up to Kes. 50,000	Sublimit of inpatient
Venereal Diseases	Covered up to the applicable limit	Sublimit of both inpatient and outpatient.
Out-patient prescribed drugs / medicines and dressings *(including prescription on discharge for a maximum of 14 days)*.	Covered within Inpatient limit.	Sublimit of Inpatient
Group Excess of Loss Cover For acute illnesses and accidents only. This benefit caters for expenses incurred for one incident only in respect for treatment where inpatient benefits have been exhausted and an extended course of treatment and/or hospitalization is necessary, within the same admission. Exclusions under group excess of loss: 1. Expenses incurred where a member does not have an inpatient benefit balance or has already utilized the excess of loss. 2. Expenses incurred in the treatment of pre-existing and chronic conditions & congenital, neonatal and prematurity related conditions cover in the prevailing period of cover. 3. Expenses incurred in the treatment of maternity related conditions. 4. condition with a sublimit	Family limit: **Kes**. **300,000** Group Limit: **Kes**. **1,000,000**	Stand alone

within the primary inpatient cover Outpatient expenses		
Overseas cover for a maximum of sixty *(60)* consecutive days outside East Africa while on holiday or business visit during any one period of insurance, for emergency illness or injury. This is on reimbursement basis and excludes Western Europe, Canada, USA and Australia.	Covered within inpatient cover	Sublimit of inpatient
Overseas referral	Available, credit facilities with selected hospitals in India. Excludes Western Europe, Canada, USA and Australia.	Sublimit of inpatient

Outpatient Benefit Cover Summary	Limit of Cover	Standalone/Sublimit
Outpatient	As per table above.	Stand alone
General checkups	It will be covered under outpatient cover up to Kes. 50,000 for the principle member & spouse once per year including PSA, Papsmear test and a mammogram	Sublimit of outpatient
Out-patient Prescribed routine laboratory tests & X-Rays	Covered within the outpatient up to the full limit.	Sublimit of outpatient
Antenatal and postnatal care up to the first 6 weeks after delivery (This benefit is only applicable subject to the purchase of the maternity benefit.)	Covered within the outpatient up to the full limit.	Sublimit of outpatient
Outpatient prescribed medicines & dressing.	Covered within the outpatient up to the full limit.	Sublimit of outpatient
Prescribed chemotherapy and radiotherapy.	Covered within Outpatient limit.	Sublimit of outpatient
Prescribed physiotherapy on referral and subject to pre-authorisation	Covered within Outpatient limit.	Sublimit of in/outpatient
Terrorism, Political war and Violence	Covered up to the full limit subject to the claimant not being an active participant.	Sublimit of both inpatient and outpatient.
Vaccines	KEPI vaccines. Baby Friendly for children up to 5 Years. 1. BCG-Tuberculosis 2. HEP B-Hepatitis B 3. HIB-Meningitis (Haemophilusinfluenza type B) 4. OPV-Oral Polio Vaccine 5. MMR-Measles Mumps Rubella 6. IPV-Injectable Polio Vaccine 7. D Tap-Diphtheria Tetanus a cellular Pertussis 8. DT-Diphtheria Tetanus 9. Rota Virus	Sub limit of outpatient
Private Vaccines	Covered within the outpatient up to the full limit.	Sublimit of outpatient
Travel Vaccines for all members	Up to **Kes.10,000**	Sublimit of outpatient
Family Planning for employee/spouse	Up to **Kes.20,000**	Sublimit of outpatient
Disease prevention vaccines to be covered	Covered within the outpatient up to the full limit.	Sublimit of outpatient
Covering eczema treatment and creams	Covered within the outpatient up to the full limit.	Sublimit of outpatient
Nutritional supplements & multi vitamins prescribed as part of treatment to be included in the cover. Soaps and ointments prescribed for allergies/skin reactions, most prescribed by dermatologists or paediatricians to be covered.	Covered within the outpatient up to the full limit.	Sublimit of outpatient
Menopause and Andropause symptoms	Covered within the outpatient up to the full limit.	Sublimit of outpatient

Fertility and impotence treatment Up to a Maximum of 4 cases per policy period	Covered within the outpatient up to the full limit.	Sublimit of outpatient
Rape and HIV Post exposure prophylaxis	Covered within the outpatient up to the full limit.	Sublimit of outpatient
Gynecological condition including menopause and sexual transmitted infections	Covered within the outpatient up to the full limit.	Sublimit of outpatient
Chiropractors	Covered on referral from Orthopedics	Sublimit of outpatient
Occupational therapy, speech therapy and delayed milestones	Covered within the outpatient up to the full limit.	Sublimit of outpatient
Outpatient psychiatry conditions & Counselling	Covered within the outpatient up to the full limit.	Sublimit of outpatient
Outpatient Pre-existing and Chronic conditions	Covered within the outpatient up to the full limit.	Sublimit of outpatient
Outpatient congenital conditions	Covered within the outpatient up to the full limit.	Sublimit of outpatient
Outpatient HIV/AIDS, Counseling, testing, prescribed ARV,s drugs and related opportunistic diseases	Covered within the outpatient up to the full limit.	Sublimit of outpatient
Co pay	N/A	
Dental Benefit	Dental benefits which covers; • Cost of fillings • Root canal • X-rays • Polishing and scaling necessitated by a prevailing medical condition and authorized by a doctor. • Tooth extractions including surgical extraction together with anesthetics fees subject to pre-authorization. • Decay • Accidental dental injury. • Consultation • Crowning, bridging and braces • Also to cover replacement or repair of old dentures, bridges, fluorosis and plates. **Exclusions** Braces, Crowns, Caps, Bridges, Orthodontics, Dentures, Self-prescribed scaling, Replacement or repair of old dentures bridges and plates unless damage to dentures, bridges and plates unless becomes necessary as a result of accident	As per table above
Optical benefit	Optical benefits which covers; • Expenses relating to vision correction • Consultation. • Eye testing • Prescribed lenses and replacement of lenses, bi-focal lenses, blue block, antiglare • Treatment arising from injury to the eyes caused solely and directly by accident external and visible means or arising from a disease affecting the eye or optical nerve. • Photocromatic lenses • The supply and fitting of eyeglasses and frames Up to full optical limit per prescription only from the Company's approved ophthalmologist. Frames are limited to one pair	As per table above

	every two years from an approved optician Exclusions • Plano lenses (with no magnification) • Cosmetic anti-glare lenses and Photocromatic lenses • Replacement of broken or lost spectacles	

Special Terms

1. All necessary Hospital treatment and services provided by or ordered by a physician or attending doctor during admission covered within the cover limit inclusive of hospital accommodation, nursing care, diagnostic, laboratory and all necessary services.
2. Specialist's fees including consultation gynecologists drugs, dressing and medication prescribed by the doctor.
3. ICU/HDU fees within the cover limit.
4. Laboratory, X-ray, Radiology and pathology including CT scans, MRI scans and Bone Densitometry scans within the cover limits.
5. Scheme members will be issued with virtual cards to access services. Pre-authorization shall only be related to major medical cases
6. Surgical operations and procedure within cover limits.
7. Theatre fees and anesthetist, physiotherapist fees within the cover limit.
8. All ages indicated in this document are based on age next birthday.
9. Pre-existing condition definition: Pre-existing condition is a medical condition which can be medically proven that a member had or was known by the member to exist prior to the commencement date or prior to upgrading, whether or not treatment or advice or diagnosis was sought and received. It is any condition diagnosed before expiry of 90 days from the commencement date.
10. This policy does not cover travel assistance nor does it provide benefits of a travel insurance cover. Travel assistance including other benefits of a travel insurance cover can be purchased separately at an additional premium. However, we shall provide travel confirmation letters for Embassy Purposes

Enhanced Medical Cover

1. We have a Client Service unit with dedicated relationship officers who oversee exemplary service delivery.
2. We have a 24-hour emergency line to attend to clients' queries.
3. The Policy covers Emergency Air evacuation within East Africa subject to the annual cover limit. Air evacuation services are offered in partnership with several service providers eg Phoenix Aviation, AMREF and must be pre-authorized.
4. We will provide Utilization reports on a quarterly basis scheme performance review.
5. Our members access credit facilities in partnership with contracted hospitals.
6. Health talks and medical camps conducted frequently.
7. Territorial Limit: Members shall be covered for emergency illness or injury that arises while travelling outside the geographical scope of cover (East Africa) excluding elective treatment or self-referral cases for the first 60 days upon prior notification to the company.
8. Medical claims incurred outside the geographical scope and/or the geographical area where no credit facilities are available shall be settled on reimbursement.
9. This policy does not cover travel assistance nor does it provide benefits of a travel insurance cover. Travel assistance including other benefits of a travel insurance cover can be purchased separately at an additional premium.
10. Road and Air evacuation in cases of emergency as well as transfers within East Africa upon
11. Organ transplant shall be catered under the policy subject to sublimit applicable.
12. Home nursing care shall be provided within the inpatient cover at no additional premium.
13. Rehabilitation and post hospitalization shall be catered for up within the first 4 weeks after discharge on reimbursement.

Exclusions

1. Cosmetic surgery unless caused by accident
2. Weight management treatments and drugs.
3. Participations in professional & hazardous sports e.g., bungee jumping, paragliding, rock climbing, mountaineering, skydiving etc
4. Treatment other than by registered medical practitioner
5. Self-referred or self-prescribed treatment.
6. Self-prescribed scaling, crowns, bridges, orthodontics, and dentures.
7. Alternative treatment - Acupuncturist, Herbalist.
8. War and Kindred risks *(whether war be declared or not)*.
9. Participation in Riot, Strike and Civil commotion.
10. Naval, Military or Air force operations.
11. Expenses recoverable under any other insurance e.g.SHIF, GPA, WIBA
12. Beauty treatment in nature cures clinics or health hydros.
13. Diagnostic equipment *(e.g. Glucometers, BP machines etc.)*
14. Experimental treatment.
15. Contamination by radio activity from nuclear fuel, waste or fission.
16. Pregnancy related treatment for dependents other than the spouse if covered on the benefit schedule.
17. Optical exclusions – Plano prescriptions, +/-0.25 prescriptions, Cosmetic anti-glare lenses.
18. Bills incurred by doctors/hospitals outside the CIC designated panel.
19. Pandemic & Epidemic occurrence.

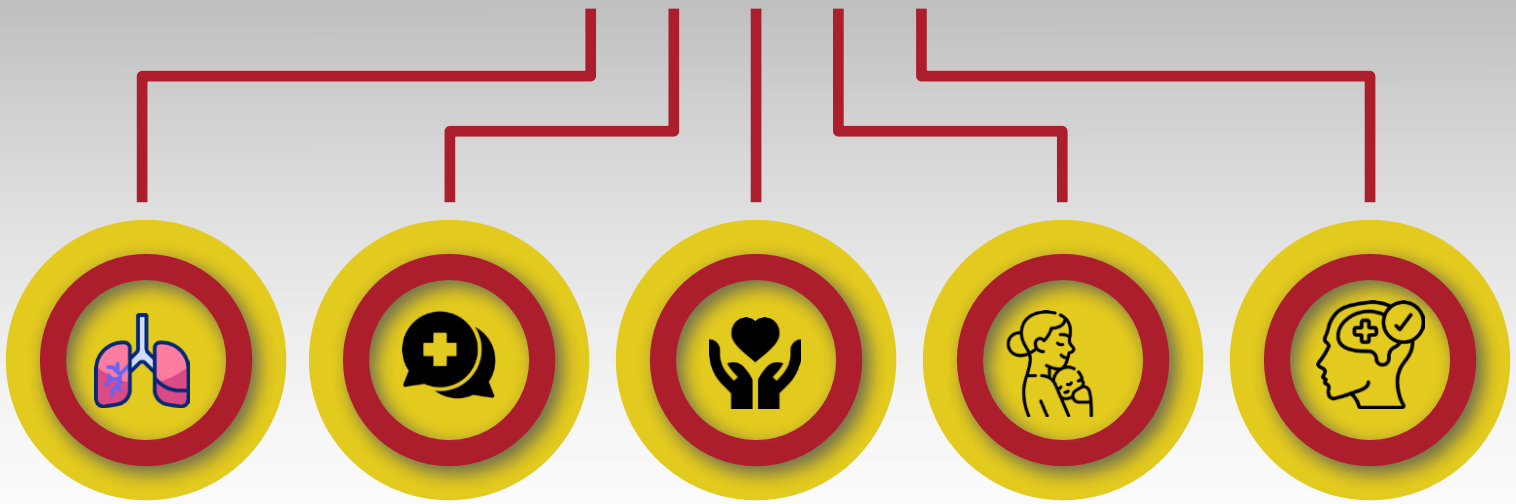
***This list is not exhaustive please refer to the policy document**

General Cover Terms	
On-Boarding Scheme Enrollment - Document Requirements	• Group scheme proposal form duly signed by the client. • List of members to be covered *(complete on the provided template)* to be sent on Excel. • Member application forms or instructions to use the list to print cards • For non-smart schemes, passport photos will be required. • Premium payment Please take note of the amended insurance act *(No.11 of 2019)* requiring the settlement of premiums before the commencement of cover. • Certificate of Incorporation • Company CR-12 • KRA PIN Certificate • Award letter from the client *(If applicable)* • Intermediary appointment letter *(If applicable)*
Premium Payments	• Premiums are payable upfront as per the regulatory requirements. • Additional members to the policy will attract additional premium payable monthly on a prorated basis. • Premium shall be refunded on a prorated basis for mid-term resignation subject to no claims recorded. • Payment can be settled through premium financing upon approval.
Waiting periods	• All waiting periods are waived.
Eligibility	• Eligible age for Children from birth *(born at full term of 37 weeks) and discharged from hospital* to 18 years; 21 years up to 25 years' subject to proof of full time learning with proof from the learning institution, beyond twenty-five (25) years subject to proof that the disability has occasioned full dependency on the employee • Eligible age for principal member and spouse - up to 75 years
Reimbursement	• Reimbursement is not allowed except in cases of genuine medical emergency in a setting where no appointed service provider is available. In any case of allowable reimbursement, we will only refund subject to 100% CIC customary and reasonable rates applicable. • Reimbursement on Consultation Up to **Kes.6,000** for Specialist & **Kes.2,500** for General Practitioners. • Other services up to CIC applicable ratesPlease take note that we shall not be allowing Optical Reimbursements save for exceptional circumstances which must be approved. • Dental and optical cases shall not be approved on off-smart as per our company policy. • Claims submitted after 90 days from the service date are time barred and not payable.
Territorial limit	• Geographical limit is East Africa *(Kenya, Uganda, Tanzania, Rwanda, and South Sudan)* • Members shall be covered for emergency illness or injury occurring while travelling outside the geographical scope of cover (East Africa), for a period not exceeding 60 days, subject to prior notification to the Company. This cover shall exclude elective treatment and self-referral cases. Medical claims incurred outside the geographical scope, and/or in regions where no credit facilities are available, shall be settled on a reimbursement basis at reasonable and customary rates as determined by the Company. Coverage under this provision specifically excludes the USA, Western Europe, Canada, and Australia.
Overseas Referral Policy	We shall allow overseas referral for cases. We have obtained credit facilities with some select hospitals in India. Members of the scheme have these hospitals at their disposal on credit terms. Should a member be referred to a

	hospital where CIC does not have credit facilities, the subsequent claim shall be settled on reimbursement basis. Elective overseas referral shall be settled on reimbursement and subject to a local equivalent.
	• Overseas referral excludes referral to USA, Western Europe, Canada and Australia
	• This policy will provide air ticket to the patient and one accompany person on economy class return payable from the applicable benefit limit. Accommodation and related costs such as taxi are excluded. This is available for non-elective referrals only
	• Overseas referral must meet below requirements;
	  • Authorized in writing by the Director of Medical Services as per government of Kenya guidelines on overseas referrals.
	  • Authorized by CIC and certified by an independent Medical Practitioner as being necessary in advance of such travel and treatment.
	  • The independent Medical Practitioner's opinion shall be binding upon all parties to this Policy
	• This policy does not cover travel assistance nor does it provide benefits of a travel insurance cover. Travel assistance including other benefits of a travel insurance cover can be purchased separately at an additional premium.



OUR VALUES ADDITIONS



CIC CDMP CHRONIC DISEASE MANAGEMENT PROGRAM

We walk the journey with you in management of chronic diseases.

We ensure drugs are conveniently and promptly delivered at the comfort of your home/office from CIC Pharmacy.

We get you holistic management by a multidisciplinary team, which includes nutritional support and lifestyle management

TARGETED AND IMPACTFUL HEALTH TALKS

We analyze claims and facilitate beneficial health talks and webinars that positively impact your health and wellbeing

WELLNESS CAMPS

We facilitate wellness checks ups to support in early diagnosis of conditions as well as ensure you get appropriate advice on prevention based on individualized and corporate reports.

CIC MOMS CLUB

We enrol expectant moms to a mom's club during the beautiful journey of pregnancy and post-natal season as well.

They get full support – Physical, mental and social and have round the clock experts whom they can consult on any concerns. We facilitate training to mothers and their families on childhood nutrition, First Aid training and much more.

MENTAL WELLNESS SUPPORT

We facilitate Telehealth consultations at your comfort, mental health related health talks and Tollfree counselling



Talk to us on

Clientservice@cic.co.ke

KENYA • SOUTH SUDAN • UGANDA • MALAWI

Call: 0703 099 120 | Email: callc@cic.co.ke
| www.cicinsurancegroup.com | CIC Plaza, Mara Road,
Upper Hill | callc@cic.co.ke

GENERAL • LIFE • HEALTH • ASSET • MICROINSURANCE

CIC INSURANCE GROUP PLC



CIC GROUP

We Keep our Word

PRICE SCHEDULE FORM NATIONAL BIOSAFETY

PROVISION OF MEDICAL INSURANCE COVER FOR STAFF AND BOARD MEMBERS-
UNDERWRITERS ONLY

Based on the information contained in the description of benefit packages, deliverables and technical requirements, we the undersigned herein provided a breakdown of costs as tabulated below as being the final and absolute price **(premium)** for Provision of Medical Insurance Cover for Staff and Board Members-Underwriters Only for a period of twelve (12) months from the date contract commencement **(To be filled on company letterhead).**

SUMMARY OF THE PRICE SCHEDULE

1	2	3	4	5	6	7	8
No of item to be insured	**Description of item to be insured**	**Value of item to be insure d**	**Major contingencies requiring insurance**	**Insurance period**	**Insurance Premium per specified period (Tender Price)**	**Price discount (if any)**	**Total Tender Price**
1.	Inpatient	50	As per attached TOR	Twelve (12) months	6,665,116	N/A	6,665,116
2.	Outpatient	50	As per attached TOR		7,345,463	N/A	7,345,463
3.	Maternity	50	As per attached TOR		982,376	N/A	982,376

4.	Dental	50	As per attached TOR	1,960,369	N/A	1,960,369
5.	Optical	50	As per attached TOR	2,274,015	N/A	2,274,015
6.	Last Expense	50	As per attached TOR	0	N/A	0
Total Tender Price Before Tax				19,227,339	N/A	19,227,339
Add: 0.03% PPRA Capacity Levy				5,768	N/A	5,768
Add: 16% VAT (If applicable)				86,523	N/A	86,523
TOTAL TENDER PRICE				19,319,630	N/A	19,319,630

Name of Tenderer **CIC General Insurance Ltd**

Name of the Officer Signing **Kang'e McDonald**

CIC GENERAL INSURANCE LIMITED P.O. Box 59485 NAIROBI C.I.C. PLAZA

Signature of Tenderer.....

Date **14th September 2026**

Official Rubber Stamp/Seal:

N/B: This Price Schedule Form shall NOT be modified at all by bidders and shall only be signed by the person whose name appears in the letter of Power of Attorney. Modification of this Price Schedule may lead to disqualification.

CIC GROUP

31st August 2026,

Chief Executive Officer,
National Biosafety Authority,
P.O Box 28251 - 00100,
Nairobi.

Dear Sir/Madam,

RE: TENDER NO. NBA/753/0001/2026-27

PROVISION OF MEDICAL INSURANCE COVER FOR STAFF AND BOARD MEMBERS - UNDERWRITERS ONLY

We refer to the mandatory requirement No.19.

CIC General Insurance Ltd confirms that there shall be no pre-authorization for all outpatient cases during the medical cover period.

We trust that you will find the above in order but should you wish to make further enquiry do not hesitate to contact us.

Yours faithfully,

Kang'e McDonald,
General Manager, Medical Division - CIC General Insurance Ltd.

CIC GENERAL INSURANCE LTD.
CIC Plaza, Mara Road, Upperhill P.O. Box 59485-00200 Nairobi
020 282 3000, 0703 099 120 callc@cic.co.ke www.cic.co.ke

Directors: R. Mambo (Chairperson), F. Ruoro (Managing Director), E. Otieno, P. Nyaga, J. Mbui, J. Gatuni, J. Mbatia,
KENYA • SOUTH SUDAN • UGANDA • MALAWI | *We keep our word*
GENERAL • LIFE • HEALTH • ASSET

REPUBLIC OF KENYA

OFFICE OF THE DATA PROTECTION COMMISSIONER

Serial N0.: 03558/1

CERTIFICATE OF REGISTRATION

I Certify that this is a true copy of the original
.....
MARY NOEL WANGA-ADVOCATE
P. O. Box 34404-00100, NAIROBI

REGISTERED

This certificate is awarded to

CIC GENERAL INSURANCE LIMITED

Identification

387-1121-6791 as a

Data Processor

for a period of two (2) years starting from the date indicated below.

Data Commissioner

Place of Issuance: Kenya. Certificate Valid from 15/12/2025 to 15/12/2027

*NOTE: This an online generated certificate

REPUBLIC OF KENYA

OFFICE OF THE DATA PROTECTION COMMISSIONER

Serial N0.: 01328/1

CERTIFICATE OF REGISTRATION

I Certify that this is a true copy of the original
.....
MARY NOEL WANGA-ADVOCATE
P. O. Box 34404-00100, NAIROBI

REGISTERED

This certificate is awarded to

CIC GENERAL INSURANCE LIMITED

Identification

387-1121-6791 as a

Data Controller

for a period of two (2) years starting from the date indicated below.

Data Commissioner

Place of Issuance: Kenya. Certificate Valid from 20/01/2025 to 20/01/2027

*NOTE: This an online generated certificate

I Certify that this is a true copy of the original
M. W
MARY NOEL AKINYI WANGA ADVOCATE
P. O. Box 34404-00100, NAIROBI

MARYNOEL AKINYI WANGA
M. W
COMMISSIONER FOR OATHS
P.O. Box 34404, NAIROBI

CFN/IRA/01/064/01

17 February 2026

The Principal Officer,
CIC General Insurance Limited,
P.O Box 59485-00200,
NAIROBI.

Dear Sir,

RE: APPROVAL OF REINSURANCE ARRANGEMENTS FOR THE YEAR 2026

Approval is hereby granted for the reinsurance arrangements of CIC General Insurance Limited for the year 2026 in line with sections 8 and 29 of the Insurance Act as follows:

TREATY	REINSURER	SHARE
Fire Surplus	African Reinsurance Corporation	35%
	Swiss Reinsurance Company Limited	25%
	Kenya Reinsurance Corporation Limited	25%
	ZEP-RE (PTA Reinsurance Company)	15%
Engineering Surplus	African Reinsurance Corporation	35%
	Swiss Reinsurance Company Limited	25%
	Kenya Reinsurance Corporation Limited	25%
	ZEP-RE (PTA Reinsurance Company)	15%
Fire & Engineering Risk, PML Error & CAT XL	African Reinsurance Corporation	35%
	Swiss Reinsurance Company Limited	25%
	Kenya Reinsurance Corporation Limited	25%
	ZEP-RE (PTA Reinsurance Company)	15%
Medical Expenses Risk & CAT Excess of Loss Treaty	African Reinsurance Corporation	50%
	Kenya Reinsurance Corporation Limited	30%
	ZEP-RE (PTA Reinsurance Company)	20%
Motor, Liability & Accident XL	African Reinsurance Corporation	35%
	Kenya Reinsurance Corporation Limited	25%
	Swiss Reinsurance Company Limited	25%
	ZEP-RE (PTA Reinsurance Company)	15%
Miscellaneous Accident Surplus	African Reinsurance Corporation	35%
	Swiss Reinsurance Company Limited	25%
	Kenya Reinsurance Corporation Limited	25%
	ZEP-RE (PTA Reinsurance Company)	15%
Marine Hull, Cargo and GIT Surplus Treaty	African Reinsurance Corporation	35%
	Swiss Reinsurance Company Limited	25%
	Kenya Reinsurance Corporation Limited	25%

TREATY	REINSURER	SHARE
	ZEP-RE (PTA Reinsurance Company)	15%
Marine Hull, Cargo and GIT Excess of Loss Treaty	African Reinsurance Corporation	35%
	Swiss Reinsurance Company Limited	25%
	Kenya Reinsurance Corporation Limited	25%
	ZEP-RE (PTA Reinsurance Company)	15%
Bonds Quota Share	African Reinsurance Corporation	50%
	Kenya Reinsurance Corporation Limited	25%
	ZEP-RE (PTA Reinsurance Company)	25%
Terrorism and Political Risks Quota Share & Surplus Treaty	African Reinsurance Corporation	45%
	Kenya Reinsurance Corporation Limited	25%
	ZEP-RE (PTA Reinsurance Company)	30%
Terrorism and Political Risks Excess of Loss Treaty	African Reinsurance Corporation	45%
	Kenya Reinsurance Corporation Limited	25%
	ZEP-RE (PTA Reinsurance Company)	30%
Agriculture Quota Share	African Reinsurance Corporation	50%
	Kenya Reinsurance Corporation Limited	25%
	ZEP-RE (PTA Reinsurance Company)	25%
Travel Quota Share	African Reinsurance Corporation	15%
	Kenya Reinsurance Corporation Limited	20%
	ZEP-RE (PTA Reinsurance Company)	15%
	MAPFRE ASISTENCIA Compañía Internacional de Seguros y Reaseguros, S.A.	50%
Financial Lines Quota Share Treaty	African Reinsurance Corporation	50%
	ZEP-RE (PTA Reinsurance Company)	40%
	WAICA Reinsurance (Kenya) Limited	10%

This approval is issued pursuant to Section 29 of the Insurance Act strictly for regulatory compliance only and shall not be used by the insurer for business acquisition purposes.

Please be advised accordingly.

Yours faithfully,

Bernard Gitangi
Manager Supervision, Licensing
For: INSURANCE REGULATORY AUTHORITY

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AFRICAN REINSURANCE CORPORATION

NARYNOEL AKINYI WANGA M·W COMMISSIONER FOR OATHS P.O. Box 34404, NAIROBI

Reinsured	**CIC GENERAL INSURANCE LIMITED, NAIROBI, KENYA** **CIC AFRICA INSURANCE (SS) LIMITED, SOUTH SUDAN** (hereinafter individually referred to as the Reinsured)
Period	Losses Occurring During the period 12 months from 1st January 2026 to 31st December 2026, both days inclusive, Local Standard Time at the place of the loss. The rights and obligations of both parties to this Agreement shall remain in full force until the effective date of expiry or termination after which the liability of the Reinsurer shall cease absolutely except in respect of losses occurring during the period of this Agreement, the claims for which remain unsettled at that date.
Type	**MEDICAL EXPENSES RISK & CAT EXCESS OF LOSS REINSURANCE AGREEMENT**
Class	In/Out-patient medical expenses, Dread disease (including Chronic, HIV/AIDS and Novel Corona Virus (COVID 19) and Maternity benefits underwritten by the Reinsured in their Medical department.
Treaty Details	<u>KENYA</u> **Risk Excess of Loss - Inpatient only** Kes 9,500,000 Ultimate Net Loss occurrence per individual/family aggregate per annum in excess of Kes. 3,000,000 Ultimate Net Loss occurrence per individual/family aggregate per annum **Chronic illness including HIV / Aids and Novel Corona Virus (COVID 19)** Sub-limited to 50% of inpatient medical benefit subject to maximum limit of KES 3,250,000 Ultimate Net Loss occurrence per individual/family aggregate per annum in excess of Kes. 3,000,000 Ultimate Net Loss occurrence per individual/family aggregate per annum meaning that the Underwriting Limit is KES 6,250,000 **Catastrophe Excess of Loss – Inpatient** Kes 200,000,000 Ultimate Net Loss each and every loss occurrence in excess of Kes. 8,000,000 Ultimate Net Loss each and every loss occurrence **Chronic illness including HIV / Aids and Novel Corona Virus (COVID 19)** Sub-limit of KES 100,000,000 Ultimate Net Loss each and every loss occurrence in excess of Kes.8,000,000 Ultimate Net Loss each and every loss occurrence <u>SOUTH SUDAN</u> **Risk Excess of Loss - Inpatient only** USD 48,500 Ultimate Net Loss occurrence per individual/family aggregate per annum

I Certify that this is a true copy of the original presented to me. MARY NOEL AKINYI WANGA P.O. Box 34404, NAIROBI

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MARYNOEL AKINYI WANGA
M. W
COMMISSIONER FOR OATHS
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	in excess of USD 6,500 Ultimate Net Loss occurrence per individual/family aggregate per annum
	Chronic illness including HIV / Aids and Novel Corona Virus (COVID 19) Sub-limited to 50% of inpatient medical benefit subject to maximum limit of USD 23,500 Ultimate Net Loss Loss occurrence per individual/family aggregate per annum in excess of USD 6,500 Ultimate Net Loss occurrence per individual/family aggregate per annum meaning that the Underwriting Limit is USD 30,000
	Catastrophe Excess of Loss USD 750,000 Ultimate Net Loss each and every loss occurrence in excess of USD 40,000 Ultimate Net Loss each and every loss occurrence
	Chronic illness including HIV / Aids Sub-limit of USD 350,000 Ultimate Net Loss each and every loss occurrence in excess of USD 40,000 Ultimate Net Loss each and every loss occurrence
Territorial Scope	East Africa, Malawi and South Sudan for policies underwritten and issued in Kenya and South Sudan However, overseas treatments in respect of medical cover for patients purely on referral basis is also covered under this treaty.
Premium (100%)	<u>Kenya</u> **Risk Excess of Loss** Adjustable within 60 days after expiry at rate Minimum **1.3%** and Maximum **1.40%** of the Reinsured's Original Gross Net Retained Premium Income accounted for in respect of business reinsured hereby during the period hereon, subject to a Minimum and Deposit Premium of **Kes 65,000,000** payable in two equal instalments, half-yearly in advance at 1st January 2026 and 1st July 2026. The Burning Cost Loading for the application of the Sliding Scale is 100/80. **Catastrophe Excess of Loss** Adjustable within 60 days after expiry at rate Minimum **0.16%** of the Reinsured's Original Gross Net Retained Premium Income accounted for in respect of business reinsured hereby during the period hereon, subject to a Minimum and Deposit Premium of **Kes. 6,800,000** payable in two equal instalments, half-yearly in advance at 1st January 2026 and 1st July 2026.

I Certify that this is a true copy of the original
M. W
MARY NOEL AKINYI WANGA
P. O. Box 34404-00100, NAIROBI

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MARYNOEL AKINYI WANGA
M · W
COMMISSIONER FOR OATHS
P.O. Box 34404, NAIROBI

AFRICAN REINSURANCE CORPORATION

South Sudan

Risk Excess of Loss
Adjustable within 60 days after expiry at rate Minimum **0.70%** and Maximum **2.40%** of the Reinsured's Original Gross Net Retained Premium Income accounted for in respect of business reinsured hereby during the period hereon, subject to a Minimum and Deposit Premium of **USD 28,000** payable in two equal instalments, half-yearly in advance at 1st January 2026 and 1st July 2026.

The Burning Cost Loading for the application of the Sliding Scale is 100/80.

Catastrophe Excess of Loss
Adjustable within 60 days after expiry at rate Minimum **0.75%** of the Reinsured's Original Gross Net Retained Premium Income accounted for in respect of business reinsured hereby during the period hereon, subject to a Minimum and Deposit Premium of **USD 25,500** payable in two equal instalments, half-yearly in advance at 1st January 2026 and 1st July 2026.

Annual Aggregate Recovery

Risk Excess of Loss

Kenya	Kes	80,000,000
South Sudan	USD	125,000

Reinstatement

Nil

Currency

Kenya
Kenya Shillings

South Sudan - USD

Administration Fee

8% Calculated on optional share of reinsurance premium payable net of all taxes.

Clauses Applicable

Hours Clause.
A catastrophe event shall refer to claims arising from two or more persons involved/affected in one accident/epidemic occurrence, the duration of one event being 72 hours within one location (city, town, village etc).

Exclusion

This Agreement will not cover, among others, certain types of insurances and reinsurances, specified hereafter

Exclusions as attached:

1. War, Civil War, Political Risk and Terrorism Exclusion Clause.2. Nuclear Energy Risks Exclusion Clause (Reinsurance) (1994) (Worldwide excluding U.S.A. and Canada) - NMA 1975A.
3. Nuclear Causes Exclusion Clause.

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M · W
MARYNOEL AKINYI WANGA
P.O. Box 34404, NAIROBI

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M. W
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P.O. Box 34404, NAIROBI

4. Radioactive Exclusion Cause (Reinsurance).
5. Terrorism Exclusion Clause for Contamination and Explosives.
6. Computer Loss General Exclusion Clause.
7. Institute Chemical, Biological, Bio-Chemical, Electromagnetic Weapons and Cyber Attack Exclusion Clause.
8. Asbestos Exclusion Clause.
9. Supplementary Medical and Surgical Expenses List as attached.

Amendments to exclusions shall be advised in writing to and be expressly agreed by the Leading Reinsurer only.

Special Acceptances of risks excluded from the scope of this Agreement shall be Agreed by the Leading Reinsurer. Such Special Acceptances will not be documented in this Agreement wording.

However, any previously agreed Special Acceptances will be renegotiated prior to each individual policy renewal date.

Applicable Law

Kenya

It is understood and agreed that this Reinsurance Agreement (including arbitration tribunals) shall be governed by the Laws of Kenya and the Courts of Law in Kenya will have the sole jurisdictions in all matters relating to this Agreement. However, no indemnity shall apply to compensation for damages in respect of judgments delivered or obtained by a court of competent jurisdiction within the USA or Canada or any of their territories.

South Sudan

It is understood and agreed that this Reinsurance Agreement (including arbitration tribunals) shall be governed by the Laws of South Sudan and the Courts of Law in South Sudan will have the sole jurisdictions in all matters relating to this Agreement. However, no indemnity shall apply to compensation for damages in respect of judgments delivered or obtained by a court of competent jurisdiction within the USA or Canada or any of their territories.

Arbitration

Kenya

The seat of Arbitration will be in Nairobi, Kenya

South Sudan

The seat of Arbitration shall be in Juba, South Sudan

Special Conditions

None other than may exist in this agreement

I Certify that this is a true copy of the original produced to me
M. W
Mary Noel Akinyi Wanga
Advocate
P.O. Box 34404-00100, Nairobi

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MARYNOEL AKINYI WANGA
M · W
COMMISSIONER FOR OATHS
P.O. Box 34404 NAIROBI

AFRICAN REINSURANCE CORPORATION

General Conditions

All terms, conditions and clauses applicable to this Agreement, including those listed below, are more fully defined in the Contractual Wording:

1. This Agreement does not protect the surplus loss amounts exceeding the loss occurrence limitations in the underlying Proportional Treaties.
2. Reinsuring Clause
3. Period of Application Clause
4. Territorial Scope
5. Exclusions
6. Extended Expiration Clause.
7. Ultimate Net Loss Clause.
8. Net Retained Lines Clause.
9. Reinstatement Clause.
10. Premium Clause.
11. Currency Conversion Clause.
12. Taxes and Deductions
13. Claims Reporting and Settlement Clause
14. Offset Clause.
15. Underwriting Policy Clause.
16. Change in Law Clause.
17. Inadvertent Delay, Errors and Omissions Clause
18. Self-Insurance Clause.
19. Incorrect or Incomplete Information Clause.
20. Inspection of Records Clause.
21. Modifications to Treaty Clause.
22. Special Cancellation Clause.
23. Insolvency Clause
24. Interpretation Clause.

I Certify that this is a true copy of the original
M · W
MARYNOEL AKINYI WANGA
P.O. Box 34404 NAIROBI

AFRICAN REINSURANCE CORPORATION

MARYNOEL AKINYI WANGA
M. W
COMMISSIONER FOR OATHS
P.O. Box 34404, NAIROBI

26. Choice of Law and Jurisdiction Clause.
27. Arbitration Clause.
28. Sanctions Limitation and Exclusion Clause.
29. Several Liability Notice LSW 1001 (Reinsurance).
30. Pandemic/Epidemic Exclusion Clause

Special Acceptances

To be agreed by Slip Leader.

Extensions

Passive War Extension Clause
This contract is extended to provide cover to an insured person in the event of injury caused by violent accidental external and visible means arising from War, Invasion, Act of Foreign Enemy, Hostilities or Warlike Operations (whether War be declared or not) Civil War, Rebellion, Revolution, Insurrection, Military or Usurped Power but excluding cover consequent upon an Insured Person directly and actively participating or engaging in such activities whether whilst serving in armed forces or otherwise save for civilian insureds to the extent only of adopting or taking such action or steps as were reasonably necessary for the protection of himself, his family or his employers' property.

Terrorism Extension Clause
This contract provide cover to an insured person in the event of injury caused by violent accidental, external and Visible means arising from War, Invasion, and Act of Foreign Enemy, Hostilities or Warlike Operations,(whether war be declared or not) Civil War, Rebellion, Revolution, Insurrection, Political Risks, Terrorism or Military or Usurped Power but excluding cover consequent upon an insured Person directly and actively Participating or engaging in such activities whether whilst serving in the armed forces or otherwise save, whether applicable, to the extent only of adopting or taking such action or steps as were reasonably necessary for the protection of himself, his family or their property.

Wording

To be agreed by the Lead Reinsurer (Africa Re) only.

Full contractual wording is incorporated.
This Slip Reinsurance Agreement details the Agreement terms entered into by the Reinsured and the Reinsurer and constitutes the full Reinsurance Agreement.

IRA Requirements

Kenya
All terms and conditions of this Agreement are subject to the approval of the Office of the Insurance Regulatory Authority of Kenya.

Clauses

CLAUSES ATTACHING TO AND FORMING PART OF THIS AGREEMENT:

1. Original terms, conditions and rates clause.
2. Currency clause.
3. Inspection of Records Clause

I Certify that this is a true copy of the original
M. W
MARY NOEL WANGA
P. O. Box 34404 NAIROBI

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M. W
COMMISSIONER FOR OATHS
P.O. Box 34404, NAIROBI

AFRICAN REINSURANCE CORPORATION

4. Alterations and Amendments Clause
5. Errors and Omissions Clause
6. Self-Insurance Clause
7. The offset Clause
8. Insolvency Clause
11. Sanctions Clause

Information

Kenya
EGNPI 2026: Kes. 5,000,000,000

South Sudan
EGNPI 2026: USD 4,000,000

I Certify that this is a true copy of the original
M. W.
NARYNOEL WANGA ADVOCATE
P. O. Box 34404-00100, NAIROBI

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M. W
COMMISSIONER FOR OATHS
P.O. Box 34404, NAIROBI

AFRICAN REINSURANCE CORPORATION

CONTRACT WORDING

ATTACHING TO AND FORMING PART OF MEDICAL EXPENSES EXCESS OF LOSS REINSURANCE AGREEMENT

PREAMBLE

This Agreement is to reinsure a portion of the loss sustained by the Reinsured in respect of all business specified under "Class of Business" in the Contractual Details subject to any clauses, exclusions, special conditions and warranties applying to this Agreement.

Article 1: Reinsuring Clause

In consideration of the payment of premium as provided in the PREMIUM Article and subject to the other terms and conditions of this Agreement, the Reinsurer shall indemnify the Reinsured for that portion of the loss sustained by the Reinsured which exceeds the "Deductible" or "Priority" or "Retention" stated in the Contractual Details ultimate net loss in the annual aggregate.

The liability of the Reinsurer under this Agreement shall not exceed its agreed share of the "Limit" stated in the Contractual Details ultimate net loss in respect of all loss occurrence in the annual aggregate.

Article 2: Period of Application Clause

This Agreement applies only to losses occurring during the period specified in the Contractual Details, both days inclusive Local Standard Time at the place where the loss occurs.

Article 3: Territorial Scope

The territorial scope of this Agreement is as specified in the Contractual Details.

Article 4: Exclusions

This Agreement shall not cover perils and risks specified in section 5 of the Contractual Details, subject to any special acceptances as defined herein.

Article 5: Extended Expiration Clause

If this Agreement should terminate or expire whilst a loss occurrence covered hereunder is in progress then the Reinsurer shall be responsible as if the entire loss or damage had occurred prior to the expiration or termination hereof provided that no part of that loss occurrence is claimed against any renewal or replacement of this Agreement.

Article 6: Ultimate Net Loss Clause

The term "Ultimate Net Loss" shall mean the sum actually paid by the Reinsured in settlement of any one loss any one risk or any one loss occurrence including litigation and other expenses incurred by the Reinsured in connection with the adjustment thereof excluding office expenses and salaries of the Reinsured and after deduction of all salvages and recoveries including recoveries from all other reinsurances inuring for the benefit hereof whether collected or not.

I Certify this is a true copy of the original
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P.O. Box 34404-00100, NAIROBI

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M · W
COMMISSIONER FOR OATHS
P.O. Box 34404, NAIROBI

All salvages, recoveries or payments recovered or received subsequent to a loss settlement under this Agreement shall be applied as if recovered or received prior to the aforesaid settlement and all necessary adjustments shall be made by the parties hereto. Provided always that nothing in this clause shall be construed to mean that losses under this Agreement are not recoverable until the Reinsured's Ultimate Net Loss has been ascertained.

Notwithstanding anything contained herein to the contrary, it is agreed that recoveries under any Underlying Reinsurance effected by the Reinsured are for the sole benefit of the Reinsured and shall not be taken into account in computing the Ultimate Net Loss or Losses in excess of which this Agreement attaches nor in any way prejudice the Reinsured's right of recovery hereunder.

It is agreed that this Agreement does not protect the surplus loss amounts exceeding the loss occurrence limitations in the underlying proportional treaties.

Article 7: Net Retained Lines Clause

This Agreement applies only to that portion of business which the Reinsured, acting in accordance with its established practices at the commencement of this Agreement, retain net for their own account, and in calculating the amount of any loss hereunder and also in computing the amount or amounts in excess of which this Agreement attaches, only loss or losses in respect of that portion of business which the Reinsured retains net for its own account shall be included other than reinsurances referred to under the Ultimate Net Loss Clause.

The Reinsurer's liability hereunder shall not be increased due to an error or omission which results in an increase in the Reinsured's normal net retention nor by the Reinsured's failure to reinsure in accordance with its normal practice, nor by reason of the inability of the Reinsured to collect from any other Reinsurers, whether specific or general, any amounts which may have become due from them, whether such inability arises from the insolvency of such other Reinsurers or otherwise.

Article 8: Reinstatement Clause (applicable separately in respect of each layer hereon)

In the event of the whole or any portion of the indemnity provided under this Agreement being exhausted, the amount so exhausted shall be automatically reinstated from the time of the loss occurrence to the expiry of this Agreement subject to payment of an additional premium calculated on the basis stated under REINSTATEMENTS in the Contractual Details. Such additional premium to be paid at the time the loss settlement is made.

Nevertheless, the Reinsurer's liability shall not exceed the limit of this Agreement as specified in the Contractual Details of this Agreement with respect to any one loss occurrence nor more than the amount as specified in the Contractual Details of this Agreement under REINSTATEMENTS (Limit in all) with respect to all losses arising during the term of the Agreement.

If a loss settlement that gives rise to reinstatement is made prior to the adjustment of the Minimum and Deposit Premium the reinstatement premium shall be provisionally calculated on such Minimum and Deposit Premium, and adjusted when the final adjusted premium figures are available.
Losses shall be considered in date order of their occurrence.

Article 9: Premium Clause (Applicable separately in respect of each layer hereon)

9.1 Premium
The Reinsured shall pay to the Reinsurer the Minimum and Deposit Premium in the manner specified in the Contractual Details.

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M. W
COMMISSIONER FOR OATHS
P.O. Box 34404, NAIROBI

9.2 Premium Adjustment

If applicable, as soon as possible after expiry of this Agreement but nevertheless not later than the period specified in the Contractual Details, the Deposit Premium as stated in the Contractual Details shall be adjusted to an amount equal to the rate specified in the Contractual Details applied to the Reinsured's declared premium income (as defined hereunder), subject however, to a final adjusted premium of not less than the Minimum Premium or the currency equivalent specified in the Contractual Details. the balances due shall be calculated and paid accordingly. In the event that the Minimum and Deposit premium is not exceeded then there shall be no further adjustment of premium hereunder.

9.3 Gross Net Retained Premium Income

The term Gross Net Retained Premium Income shall mean the Gross Premium accounted for by the Reinsured on business protected hereunder during the period of the Agreement less only return premiums and premiums paid for reinsurances, recoveries under which inure to the benefit hereof.

9.4 Payment of Premium

It is warranted that if any amount payable in terms of this Agreement is outstanding after the date on which payment is due, then cover shall lapse hereunder from the due date.

9.5 Late Payment

Any amounts outstanding after the due date on which settlement is due shall be subject to the payment of interest by the debtor party to the creditor party at the rate stated in the Contractual Details. Late payment interest shall be calculated on the amount due from the due date to the actual date of payment.

The Debtor party shall bear the Creditor party's loss through currency fluctuation.

Article 10: Currency Conversion Clause

10.1 Currency

The Contract and settlement currencies are specified in the Contractual Details.

10.2 Rates of Exchange

For the purpose of this Agreement currencies other than the currency in which this Agreement is written shall be converted into such currency at the rate of exchange used in the Reinsured's books. Where there is a specific remittance for a loss settlement, the conversion will be at the rate of exchange ruling on the date upon which settlement is effected.

10.3 Additional Charges

All additional charges incurred or to be incurred, including but not limited to bank charges in respect of any payment made after the due date shall be for the account of the Debtor party at the rate prevailing at the due date.

Article 11: Taxes and Deductions from Reinsurance Premium

Taxes and deductions from Reinsurance premium, if any, are as specified in the Contractual Details.

I Certify that this is a true copy of the original
M. W
MARYNOEL WANGA-ADVOCATE
P.O. Box 34404-00100, NAIROBI

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MARYNOEL AKINYI WANGA
M. W
COMMISSIONER FOR OATHS
P.O. Box 34404, NAIROBI

Article 12: Claims Reporting and settlement Clause

12.1 Claims Notification

The Reinsured shall as soon as practicable advice the Reinsurer in writing of any circumstance occurring during the currency of this Agreement which would result in a claim exceeding the Reinsured's deductible and thereafter keep the Reinsurer fully informed of any developments regarding the claim or claims hereunder.

12.2 Claims Co-operation Clause

Whenever a claim or claims arising out of one accident appears likely to exceed the retention or priority or deductible limit stated in the Contractual Details, the course of action to be adopted in connection with the defence or settlement of such claim or claims shall be determined by agreement between the Reinsured and the Reinsurer or the representative of the Reinsurer. The Reinsured shall not without the consent of the Reinsurer or the representative of the Reinsurer litigate any such claim or claims.

Compliance with the terms of this clause shall be a condition precedent to the Reinsurer's liability in respect of any claim under this Agreement.

12.3 Loss Settlement Clause

All loss settlements made by the Reinsured, provided same are within the terms of the original policies and/or contracts and within the terms of this Agreement, shall be unconditionally binding upon the Reinsurer and amounts falling to the share of the Reinsurer shall be payable by them upon reasonable evidence of the amount paid being given by the Reinsured.

12.4 Unsettled Claims Clause.

In respect of the unsettled claims the Reinsured shall supply the Reinsurer as at the end of each quarter with the estimated amount from the ground up of the unsettled claims.

The information to be supplied by the Reinsured shall, in addition to the estimated amount aforementioned, include the Insured's name and date of loss.

This information shall be forwarded to the Reinsurer no later than six weeks from the end of the quarter.

Following cancellation of this Agreement the information above shall be so forwarded to the Reinsurer until all liability under this Agreement shall have been discharged.

Article 13: Offset Clause

Any confirmed balances due by either of the parties to this Agreement, whether they arise out of this Agreement or out of other insurance/reinsurance business relationship between the parties, may be set-off against confirmed balances of the other party. This right shall continue to exist after the termination of this Agreement or of any other insurance/reinsurance business relationship between the parties.

If bankruptcy or liquidation proceedings are initiated in respect of either of the parties to this Agreement, the other party may set off all amounts owing to it, whether they arise out of this Agreement or out of any other

MARYNOEL AKINYI WANGA
M · W
COMMISSIONER FOR OATHS
P.O. Box 34404, NAIROBI

insurance/reinsurance business relationship between the parties, against all the amounts due or not yet due for payment by it, whether these arise out of this Agreement or out of any other insurance/reinsurance business relationship between the parties. The same right may be exercised by any party to this Agreement that exercises its right of special termination for any other reason indicated in this Agreement.

Where the Reinsurer has set up a deposit, it may, in the event of bankruptcy or liquidation proceedings being initiated against the Reinsured or in the event of special termination, exercise its rights in respect of the deposit or arising out of the deposit agreement wholly or in part as if they were immediately due debts of the Reinsured, and may set off such debts against any amounts payable to the Reinsured. To the extent that the Reinsurer exercises its right of set-off, it shall waive any rights accorded to it by the deposit agreement.

Article 14: Underwriting Policy Clause

It is a condition precedent to the Reinsurer's liability hereunder that the Reinsured shall not introduce at any time after the Reinsured enters into this Agreement any change in its established acceptance and underwriting policy which may increase or extend the liability or exposure of the Reinsurer hereunder in respect of the classes of business to which this Agreement applies without the prior written approval of the Reinsurer.

Article 15: Change in Law Clause.

In the event of any change in the law by which the Reinsurer's liability hereunder is materially increased, or extended, the parties hereto agree to take up for immediate discussion, a suitable revision in the terms of this Agreement. In the event of failure to agree upon a suitable revision, this Agreement shall operate from the effective date of the change of law as if the change had not occurred, or upon its termination the Reinsurer's liability will not be increased or extended by any change of law affecting this Agreement, which has not been agreed to by the Reinsurer.

Article 16: Inadvertent Delay, Errors and Omissions Clause

Any inadvertent delay, error or omission on the part of either the Reinsured or the Reinsurer shall not relieve the other party from any liability which would have attached to this Agreement, provided that such error or omission is rectified immediately upon discovery and shall not impose any greater liability on the Reinsured or the Reinsurer than would have attached had the error or omission not occurred.

Article 17: Self-Insurance Clause

In respect of self-insurance which may be effected by the Reinsured, the liability of the Reinsurer shall be determined without regard to the legal principle that a person, company or corporation cannot be liable to itself.

Article 18: Incorrect or Incomplete Information Clause

The terms of this Agreement are based on the information supplied by the Reinsured to the Reinsurer prior to the conclusion of this Agreement.

Should the Reinsured have supplied the Reinsurer with information which it knew or should have known to be incorrect or incomplete, this Agreement shall be affected as follows: if the Reinsurer, in possession of the true facts, would have declined to provide Reinsurance, this Agreement shall be void. If the Reinsurer, in possession of the true facts, would have provided Reinsurance but under less advantageous terms, this Agreement shall be modified accordingly with effect from the commencement of this Agreement.

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M·W
COMMISSIONER FOR OATHS
P.O. Box 34404, NAIROBI

The Reinsurer, if in possession of the true facts, will be deemed to have acted as reasonable Reinsurer would have acted under the same circumstances, unless the Reinsured is able to show otherwise.

Article 19: Inspection of Records Clause

The Reinsured shall, upon request by the Reinsurer, make available at the Reinsured's head office or wherever the same may be located, for inspection at any reasonable time by such representatives as may be authorised by the Reinsurer for that purpose, all information relating to business reinsured hereunder in the Reinsured's possession or under its control and the said representatives may arrange for copies to be made at the Reinsurer's expenses of any of the records containing such information as they may require.

It is agreed that the Reinsurer's right of inspection shall continue as long as either party has a claim against the other arising out of this Agreement.

Article 20: Modification to Treaty Clause

Any mutually agreed modification of the terms and conditions of this Agreement, whether by Addendum or correspondence, shall be deemed to be binding upon the parties hereto, and to form an integral part of this Agreement.

Article 21: Special Cancellation Clause

1. Either party shall have the right to terminate this Agreement immediately by giving the other party notice:-

(a) if the performance of the whole or any part of this Agreement be prohibited or rendered impossible de jure or de facto in particular and without prejudice to the generality of the preceding words in consequence of any law or regulation which is or shall be in force in any country or territory or if any law or regulation shall prevent directly or indirectly the remittance of any or all or any part of the balance of payments due to or from either party;

(b) if the other party has become insolvent or unable to pay its debts or has lost the whole or any part of its paid up capital or has any authority to transact any class of business withdrawn, suspended or made conditional;

(c) if there is any material change in the ownership, management or control of the other party;

(d) if the country or territory in which the other party resides or has its head office or is incorporated shall be involved in armed hostilities with any other country whether war be declared or not or is partly or wholly occupied by another power;

(e) if the other party shall have failed to comply with any of the terms and conditions of this Agreement.

2. After the date of any such termination the liability of the reinsurer hereunder shall cease outright other than in respect of individual insured losses which have occurred prior thereto. Liability for losses in progress at the date of termination shall be dealt with in accordance with the Extended Expiration Clause.

3. All notices of termination in accordance with any of the provisions of this Clause shall be given in writing by Registered Letter, Telex, Telegram, Facsimile or any other permanent means of instantaneous communication and shall be deemed to be served upon despatch or where communications between the parties are interrupted upon attempted despatch.

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M · W
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4. All notices of termination served in accordance with any of the provisions of this Agreement shall be addressed to the party concerned at its head office or at any other address previously designated by that party.

5. In the event of termination in accordance with the Special cancellation provision above the exact premium payable hereunder shall be calculated upon the Gross Net Premium Income of the Reinsured up to the date of termination or pro rata temporis of the Minimum Premium, whichever is the greater.

6. Following the termination, the Reinsured may commute any or all of the outstanding liabilities under this Agreement, subject always to the Reinsurer's agreement and any predecessor Agreement. In the event the Reinsured and the Reinsurers do not agree to a mutually acceptable commutation, the parties respective rights and obligations shall continue as set forth in this Agreement

Article 22: Insolvency Clause

1. Where an insolvency event occurs in relation to a reinsured the following terms shall apply (and, in the event of any inconsistency between these terms and any other terms of the Agreement, these terms shall prevail):

1.1 Notwithstanding any requirement in this Agreement that a Reinsured shall actually make payment in discharge of its liability to its policyholder before becoming entitled to payment from the Reinsurer:

1.1.1 the Reinsurer shall be liable to pay the Reinsured even though the Reinsured is unable to actually pay, or to discharge its liability to, its policyholder; but

1.1.2 nothing in this clause shall operate to accelerate the date for payment by the Reinsurer of any sum which may be payable to the Reinsured, which sum shall only become payable as and when the Reinsured would have discharged, by actual payment, its liability for its current net loss but for it being the subject of an insolvency event.

1.2 The existence, quantum, valuation and date for payment of any sums which the Reinsurer is liable to pay the reinsured under this Agreement shall be those and only those for which the Reinsurer would be liable to the Reinsured if the liability of the Reinsured had been determined without reference to any term in any composition or scheme of arrangement, entered into between the reinsured and all or any part of its policyholders unless and until the Reinsurer serves written notice to the contrary on the Reinsured in relation to any composition or scheme of arrangement.

1.3 The Reinsurer shall be entitled (but not obliged) to off-set, against any sum which it may be liable to pay the reinsured, any sum for which the reinsured is liable to pay the Reinsurer.

2. An insolvency event shall occur if:

2.1 (in relation to 1.1, 1.2 and 1.3 above) a winding up petition is presented in respect of the Reinsured or a provisional liquidator is appointed over it or if the Reinsured goes into administration, administrative receivership or receivership or if the Reinsured has a scheme of arrangement proposed in relation to all or any parts of its affairs; or

2.2 (in relation to 1.1 above) if the Reinsured goes into compulsory or voluntary liquidation;

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P.O. Box 34404-00100 NAIROBI

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M. W
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P.O. Box 34404, NAIROBI

2.3 or, in each case, if the Reinsured becomes subject to any other similar insolvency process (whether under the laws of England and Wales or elsewhere) and

2.4 the Reinsured is unable to pay its debts as and when they fall due within the meaning of section 123 of the Insolvency Act 1986 (or any statutory amendment or re-enactment of that section) or any equivalent provision under the Law specified under the Choice of Law and Jurisdiction section of the Contractual Details.

Article 24: Interpretation Clause

The terms of this Agreement shall be construed in accordance with recognized reinsurance practice rather than being given a strictly literal or legal interpretation.

Article 25: Choice of Law and Jurisdiction Clause

This Agreement (including Arbitration Tribunals) shall be governed by the Law of the Country specified in the Contractual Details whose Courts shall have exclusive or final jurisdiction in any dispute, doubt or question arising hereunder and in the event of any action, claim or demand by any claimant under or by virtue of the original insurance, the liability of the Reinsurer to indemnify the Reinsured in such event shall be limited to judgements delivered or obtained by a Court of competent jurisdiction within the Country specified in the Contractual Details

Article 26: Arbitration Clause

Any difference arising out of this Contract or concerning its validity shall be submitted to the decision of a panel of arbitration, regardless of whether this Contract is terminated or not.

The panel of arbitration shall consist of three members, unless the parties agree to appoint only one arbitrator, such agreement to be reached within four weeks of one of the parties receiving a written request to this effect from the other. Unless otherwise agreed by the parties, the members of the panel of arbitration shall be knowledgeable and experienced in insurance or reinsurance matters, holding or having held managerial positions in the industry.

Each party may nominate one arbitrator. In the event of one party failing to appoint an arbitrator within four weeks of being requested in writing by the other party to do so, the second arbitrator shall be appointed by the Commissioner of the Local Insurance Authority or such other independent appointed official acting in a similar capacity at the seat of the party not in default. Before entering upon the arbitration, the two arbitrators shall appoint a third arbitrator who shall be responsible for conducting the business of the panel of arbitration. If the two arbitrators fail to agree upon a third within four weeks of their appointment, the third arbitrator shall be appointed by the Commissioner of the Local Insurance Authority or such other independent appointed official acting in a similar capacity at the seat of the defendant party. If one of the arbitrators is unable to participate for any reason, his successor shall be appointed in accordance with the procedure described above.

An arbitrator may only be objected to if there are legitimate doubts about his professional or personal suitability. A party may only object to the arbitrator it has nominated itself if the grounds for the objection were not known to it before his appointment.

Objection to an arbitrator, with details of the grounds for it, shall be submitted to the panel of arbitration within two weeks of the constitution of the panel or within two weeks of the party gaining knowledge of the circumstances that lead to the objection, if the arbitrator in question does not withdraw from the panel or the other party does not agree

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M · W
COMMISSIONER FOR OATHS
P.O. Box 34404, NAIROBI

to his removal, the decision on the objection shall be made by the other two members of the panel, without the arbitrator in question.

The panel of arbitration shall meet at the seat of the defendant party.
The panel of arbitration shall have the power to fix all procedural rules and shall not be bound by formal rules of legal procedure. It shall decide by simple majority vote; if no majority can be reached, the verdict of the third arbitrator shall prevail. The panel of arbitration is required to decide primarily in accordance with reinsurance custom. It shall make its award in writing within six months following the appointment of the third arbitrator.

The costs of the arbitration shall be awarded to one or both parties in the manner the panel of arbitration considers to be fair.

Each party undertakes to comply with the award of the panel of arbitration without delay and, where it is permitted to do so, waives its right to take any further legal action to contest the award. With regard to the enforcement of the award, each party may apply to a court of competent jurisdiction in any territory in which the party in default is domiciled or has assets or conducts business.

Kenya:
The seat of Arbitration shall be in Nairobi, Kenya.
Independent appointed official – Chief Executive Officer of the Insurance Regulatory Authority of Kenya.

South Sudan:
The seat of Arbitration shall be in Juba, South Sudan.

Should any dispute involve or potentially involve more than one of the legal entities amongst the Reinsureds, the dispute shall be resolved by arbitration in Kenya, and the Independent appointed official shall be the Chief Executive Officer of the Insurance Regulatory Authority in Kenya. In so far as it is relevant in such disputes, according to the terms of this Arbitration provision, the law applicable shall be the law of Kenya.

Article 27 : Sanctions Limitation and Exclusion Clause
No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America or African Union.

Article 28: Several Liability Notice LSW 1001 (Reinsurance)

In case there are other subscribing Reinsurers to this Agreement, the subscribing Reinsurers' obligations under this Agreement and/or any other contracts of reinsurance to which they subscribe are several and not joint and are limited solely to their individual subscriptions.

The subscribing Reinsurers are not responsible for the subscription of any co-subscribing reinsurer who for any reason does not satisfy all or part of its obligations.

Article 29: Pandemic/Epidemic Disease Exclusion

Notwithstanding any provision to the contrary within this Reinsurance treaty or any endorsement/addendum thereto, it is agreed that this Reinsurance agreement shall exclude any loss, damage, cost or expense of whatsoever

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M · W
COMMISSIONER FOR OATHS
P.O. Box 34404, NAIROBI

nature directly or indirectly caused by, arising out of, resulting from or in connection with an actual, or perceived, or fear of an epidemic or pandemic disease, including, but not limited to, a virus, bacterium, parasite or other organism, including any mutation thereof, regardless of any other cause or event contributing concurrently or in any other sequence to the loss. This Reinsurance agreement also excludes any loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, arising out of, resulting from or in connection with any action taken, or failure to take action, to control, monitor, prevent, suppress, recover from, or in any way relating to such epidemic or pandemic disease.

1. This exclusion applies to any Infectious, Contagious or Communicable Disease recognized as epidemic or pandemic. An Infectious, Contagious or Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

   1.1. The substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and

   1.2. The method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and

   1.3. The disease, substance or agent can cause or threaten damage to human health or human welfare.

2. An Infectious, Contagious or Communicable Disease will be recognised as an epidemic or pandemic once declared by the relevant authorities which include but are not limited to: World Health Organization (WHO) and/or the national government (Ministry of Health)

I Certify that this is a true copy of the original
MARY NOEL WANGA ADVOCATE
P.O. Box 34404-00100, NAIROBI

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AFRICAN REINSURANCE CORPORATION

APPENDIX NO. 1

COVID 19 PRICING

No of reported cases (11th February 2021)	102,353				*Data to be continuously updated*	
Population	47,564,296					
Tests/Million population	12,148					
% of Symptomatic Positive cases	20.0%					
Covid - 19 incidence	17.714%					
Symptomatic positive incidence	3.543%					
Adopted incidence rate	3.543%					
Target Loss Ratio	68%					
Assumed Minimum Lives	500					
Average family size	4.00					
Minimum Group Limit	2,000,000					
Minimum Sub limit	250,000					
Risk Premium	4,428,480					
Gross Premium	6,512,471					
Scheme Actual Population	400					
Principle members	100					
Minimum Premium per Group Limit		1,628,118	3,256,236	4,884,353.40	6,512,471	8,140,589
Group Limit	**Utilisation of Sublimit**	**2,000,000**	**5,000,000**	**10,000,000**	**15,000,000**	**20,000,000**
Sublimit	100%	250,000	250,000	250,000	250,000	250,000
Premium per family		16,281	32,562	48,844	65,125	81,406
Gross Premium		1,628,118	3,256,236	4,884,353	6,512,471	8,140,589
Sublimit	90%	500,000	500,000	500,000	500,000	500,000
Premium per family		26,050	36,180	54,271	72,361	90,451
Gross Premium		2,604,988	3,618,039.56	5,427,059	7,236,079	9,045,099
Sublimit	80%	750,000	750,000	750,000	750,000	750,000
Premium per family		39,075	40,703	61,054	81,406	101,757
Gross Premium		3,907,483	4,070,295	6,105,442	8,140,589	10,175,736
Sublimit	70%	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
		36,470	36,470	36,470	36,470	36,470
Premium per family		52,100	52,100	69,776	93,035	116,294
Gross Premium		5,209,977	5,209,977	6,977,648	9,303,530	11,629,413

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MARY NOEL WANGA ADVOCATE
P.O. Box 34404-00100, NAIROBI

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AFRICAN REINSURANCE CORPORATION

APPENDIX – Sunset Clause

SUNSET CLAUSE – 24 Months

This Reinsurance contract will not provide any coverage and pay claims and expenses incurred, regardless of the other terms and conditions of the Treaty, including the definition of "occurrence" for any claim when submitted by way of quarterly returns and/or excess of loss individual claims after **24 months from the inceptions of this Reinsurance contract (other than those reported to be in litigation)**, i.e. the underwriting year for this contract will be closed after the 8th quarterly account.

Compliance with this requirement is a condition precedent to liability hereunder.

I Certify that this is a true copy of the original
M. W
MARY NOEL WANGA-ADVOCATE
P.O. Box 34404-00100, Nairobi

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MARYNOEL AKINYI WANGA
M. W
COMMISSIONER FOR OATHS
P.O. Box 34404, NAIROBI

AFRICAN REINSURANCE CORPORATION

REINSURER SIGNING PAGE

ATTACHING TO AND FORMING PART OF
MEDICAL EXPENSES PER RISK EXCESS OF LOSS COVER 2026

CIC GENERAL INSURANCE LIMITED, NAIROBI, KENYA
(hereinafter individually referred to as the Reinsured)

The Reinsurer hereby agrees to the terms and conditions of the reinsurance as contained in this Contract which is in the form of an electronic document and which is deemed to be the original Reinsurance Document. No further contractual documentation shall be issued unless to document a change to the terms and conditions applied to this Contract.

Digitally signed by Lucy Nganga
Date: 2025.10.31 11:43:54 +03'00'

Signed Line: ~~70%~~ 50%

Signed in..... this.....day of..... 20
For and on behalf: **AFRICAN REINSURANCE CORPORATION, NAIROBI, KENYA**

KENYA REINSURANCE CORPORATION LTD NAIROBI, SIGNED LINE 30%

Digitally signed by Robert S. Namunane
Date: 2025.10.31 16:08:38 +03'00'

Signed by:

Signed by: 67C898DE21214FC...

DocuSigned by: EFB2254558FF4AB...

Signed Lines: 20%

Signed in..... NAIROBI, KENYA..... on..... 09-Jan-2026

For and on behalf of: ZEP-RE (PTA REINSURANCE COMPANY)

I Certify that this is a true copy of the original
MARYNOEL AKINYI WANGA-Advocate
P.O. Box 34404-00100, Nairobi

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Africa Re

I Certify that this is a true copy of the original
MARYNOEL AKINYI WANGA ADVOCATE
P.O. Box 34404, 00100, NAIROBI

MARYNOEL AKINYI WANGA
M · W
COMMISSIONER FOR OATHS
P.O. Box 34404, NAIROBI

REINSURED SIGNING PAGE

ATTACHING TO AND FORMING PART OF MEDICAL EXPENSES REINSURANCE CONTRACT

The Reinsured hereby agrees to the terms and conditions of the reinsurance as contained in the Contract which is in the form of an electronic document, and which is deemed to be the original Reinsurance Document. No further contractual documentation shall be issued unless to document a change to the terms and conditions applied to this Contract.

The Reinsured, being

CIC GENERAL INSURANCE LIMITED

CIC GENERAL INSURANCE LIMITED
P. O. Box 59485
NAIROBI
C.I.C PLAZA

Signed in **NAIROBI** This **30TH** day of **OCTOBER 2025.**

For and on behalf of Reinsured.

I Certify that this is a true copy of the original
MARYNOEL AKINYI WANGA ADVOCATE
P.O. Box 34404, 00100, NAIROBI

CIC INSURANCE GROUP LIMITED P.O. BOX 59485 NAIROBI C.I.C PLAZA

Insurance Regulatory Authority
IRA

CFN/IRA/01/064/01

3rd January 2025

CERTIFIED TRUE COPY OF THE ORIGINAL.
JOHN NDEGWE
COMMISSIONER OF INSURANCE
8 JANUARY 2025

The Principal Officer,
CIC General Insurance Company Ltd,
P.O Box 59485-00200,
NAIROBI.

Dear Sir,

RE: APPROVAL OF REINSURANCE ARRANGEMENTS FOR THE YEAR 2025

Approval is hereby granted for the reinsurance arrangements of CIC General Insurance Company Ltd for the year 2025 in line with sections 8 and 29 of the Insurance Act as follows:

TREATY	REINSURER	SHARE
Fire Surplus	African Reinsurance Corporation	35%
	Swiss Reinsurance Company Limited	25%
	Kenya Reinsurance Corporation Limited	25%
	PTA (ZEP) Reinsurance Company	15%
Engineering Surplus	African Reinsurance Corporation	35%
	Swiss Reinsurance Company Limited	25%
	Kenya Reinsurance Corporation Limited	25%
	PTA (ZEP) Reinsurance Company	15%
Fire & Engineering Risk, PML Error & CAT XL	African Reinsurance Corporation	35%
	Swiss Reinsurance Company Limited	25%
	Kenya Reinsurance Corporation Limited	25%
	PTA (ZEP) Reinsurance Company	15%
Motor, Liability & Accident XL	African Reinsurance Corporation	35%
	Swiss Reinsurance Company Limited	25%
	Kenya Reinsurance Corporation Limited	25%
	PTA (ZEP) Reinsurance Company	15%
Medical Excess of Loss (Inc. CAT)	African Reinsurance Corporation	70%
	Kenya Reinsurance Corporation Limited	30%
Miscellaneous Accident Surplus	African Reinsurance Corporation	35%
	Swiss Reinsurance Company Limited	25%
	Kenya Reinsurance Corporation Limited	25%
	PTA (ZEP) Reinsurance Company	15%
Marine Cargo, GIT & Hull Surplus	African Reinsurance Corporation	35%
	Swiss Reinsurance Company Limited	25%
	Kenya Reinsurance Corporation Limited	25%

TREATY	REINSURER	SHARE
	PTA (ZEP) Reinsurance Company	15%
Marine Cargo, GIT & Hull XL	African Reinsurance Corporation	35%
	Swiss Reinsurance Company Limited	25%
	Kenya Reinsurance Corporation Limited	25%
	PTA (ZEP) Reinsurance Company	15%
Bonds Quota Share	African Reinsurance Corporation	60%
	Swiss Reinsurance Company Limited	10%
	Kenya Reinsurance Corporation Limited	20%
	PTA (ZEP) Reinsurance Company	10%
Political Violence & Terrorism Surplus	African Reinsurance Corporation	45%
	Kenya Reinsurance Corporation Limited	25%
	PTA (ZEP) Reinsurance Company	30%
Political Violence & Terrorism XL	African Reinsurance Corporation	45%
	Kenya Reinsurance Corporation Limited	25%
	PTA (ZEP) Reinsurance Company	30%
Agriculture Quota Share	African Reinsurance Corporation	60%
	Kenya Reinsurance Corporation Limited	25%
	PTA (ZEP) Reinsurance Company	15%
Travel Quota Share	African Reinsurance Corporation	5%
	Kenya Reinsurance Corporation Limited	20%
	PTA (ZEP) Reinsurance Company	10%
	MAPFRE Asistencia	65%
Financial Lines including Bankers Blanket Bond, Electronic Computer Crime, Professional Indemnity, Directors & Officers Liability	African Reinsurance Corporation	50%
	Kenya Reinsurance Corporation Limited	20%
	PTA (ZEP) Reinsurance Company	15%
	WAICA Re (Kenya) Limited	15%

Yours faithfully,

Wilson Wachira
Ag. Senior Manager, Licensing & Enforcement
For: INSURANCE REGULATORY AUTHORITY

CERTIFIED TRUE COPY OF
THE ORIGINAL
JOHN NJOROGE
COMMISSIONER OF INSURANCE
8 JANUARY 2025

AFRICAN REINSURANCE CORPORATION

Reinsured	**CIC GENERAL INSURANCE LIMITED, NAIROBI, KENYA** **CIC AFRICA INSURANCE (SS) LIMITED, SOUTH SUDAN** (hereinafter individually referred to as the Reinsured)
Period	Losses Occurring During the period 12 months from 1st January 2025 to 31st December 2025, both days inclusive, Local Standard Time at the place of the loss. The rights and obligations of both parties to this Agreement shall remain in full force until the effective date of expiry or termination after which the liability of the Reinsurer shall cease absolutely except in respect of losses occurring during the period of this Agreement, the claims for which remain unsettled at that date.
Type	**MEDICAL EXPENSES RISK & CAT EXCESS OF LOSS REINSURANCE AGREEMENT**
Class	In/Out-patient medical expenses, Dread disease (including Chronic, HIV/AIDS and Novel Corona Virus (COVID 19) and Maternity benefits underwritten by the Reinsured in their Medical department.
Treaty Details	**KENYA** **Risk Excess of Loss - Inpatient only** Kes 10,500,000 Ultimate Net Loss occurrence per individual/family aggregate per annum in excess of Kes. 2,000,000 Ultimate Net Loss occurrence per individual/family aggregate per annum **Chronic illness including HIV / Aids and Novel Corona Virus (COVID 19)** Sub-limited to 50% of inpatient medical benefit subject to maximum limit of KES 4,000,000 Ultimate Net Loss occurrence per individual/family aggregate per annum in excess of Kes. 2,000,000 Ultimate Net Loss occurrence per individual/family aggregate per annum meaning that the Underwriting Limit is KES 6,000,000 **Catastrophe Excess of Loss – Inpatient** Kes 200,000,000 Ultimate Net Loss each and every loss occurrence in excess of Kes. 8,000,000 Ultimate Net Loss each and every loss occurrence **Chronic illness including HIV / Aids and Novel Corona Virus (COVID 19)** Sub-limit of KES 100,000,000 Ultimate Net Loss each and every loss occurrence in excess of Kes.8,000,000 Ultimate Net Loss each and every loss occurrence **SOUTH SUDAN** **Risk Excess of Loss - Inpatient only** USD 48,500 Ultimate Net Loss occurrence per individual/family aggregate per annum

in excess of
USD 6,500 Ultimate Net Loss occurrence per individual/family aggregate per annum

Chronic illness including HIV / Aids and Novel Corona Virus (COVID 19)
Sub-limited to 50% of inpatient medical benefit subject to maximum limit of USD 23,500 Ultimate Net Loss Loss occurrence per individual/family aggregate per annum
in excess of
USD 6,500 Ultimate Net Loss occurrence per individual/family aggregate per annum meaning that the Underwriting Limit is USD 30,000

Catastrophe Excess of Loss
USD 750,000 Ultimate Net Loss each and every loss occurrence
in excess of
USD 40,000 Ultimate Net Loss each and every loss occurrence

Chronic illness including HIV / Aids
Sub-limit of USD 350,000 Ultimate Net Loss each and every loss occurrence
in excess of
USD 40,000 Ultimate Net Loss each and every loss occurrence

Territorial Scope

East Africa, Malawi and South Sudan for policies underwritten and issued in Kenya and South Sudan

However, overseas treatments in respect of medical cover for patients purely on referral basis is also covered under this treaty.

Premium (100%)

Kenya

Risk Excess of Loss
Adjustable within 60 days after expiry at rate Minimum **1.55%** and Maximum **2.10%** of the Reinsured's Original Gross Net Retained Premium Income accounted for in respect of business reinsured hereby during the period hereon, subject to a Minimum and Deposit Premium of **Kes 77,500,000** payable in two equal instalments, half-yearly in advance at 1st January 2025 and 1st July 2025.

The Burning Cost Loading for the application of the Sliding Scale is 100/80.

Catastrophe Excess of Loss
Adjustable within 60 days after expiry at rate Minimum **0.16%** of the Reinsured's Original Gross Net Retained Premium Income accounted for in respect of business reinsured hereby during the period hereon, subject to a Minimum and Deposit Premium of **Kes. 6,800,000** payable in two equal instalments, half-yearly in advance at 1st January 2025 and 1st July 2025.

	South Sudan **Risk Excess of Loss** Adjustable within 60 days after expiry at rate Minimum **0.70%** and Maximum **2.40%** of the Reinsured's Original Gross Net Retained Premium Income accounted for in respect of business reinsured hereby during the period hereon, subject to a Minimum and Deposit Premium of **USD 28,000** payable in two equal instalments, half-yearly in advance at 1st January 2025 and 1st July 2025. The Burning Cost Loading for the application of the Sliding Scale is 100/80. **Catastrophe Excess of Loss** Adjustable within 60 days after expiry at rate Minimum **0.75%** of the Reinsured's Original Gross Net Retained Premium Income accounted for in respect of business reinsured hereby during the period hereon, subject to a Minimum and Deposit Premium of **USD 25,500** payable in two equal instalments, half-yearly in advance at 1st January 2025 and 1st July 2025.
Annual Aggregate Recovery	**Risk Excess of Loss** Kenya Kes 120,000,000 South Sudan USD 125,000
Reinstatement	Nil
Currency	**Kenya** Kenya Shillings **South Sudan** - USD
Administration Fee	8% Calculated on optional share of reinsurance premium payable net of all taxes.
Clauses Applicable	**Hours Clause.** A catastrophe event shall refer to claims arising from two or more persons involved/affected in one accident/epidemic occurrence, the duration of one event being 72 hours within one location (city, town, village etc).
Exclusion	This Agreement will not cover, among others, certain types of insurances and reinsurances, specified hereafter Exclusions as attached: 1. War, Civil War, Political Risk and Terrorism Exclusion Clause.2. Nuclear Energy Risks Exclusion Clause (Reinsurance) (1994) (Worldwide excluding U.S.A. and Canada) - NMA 1975A. 3. Nuclear Causes Exclusion Clause.

4. Radioactive Exclusion Cause (Reinsurance).
5. Terrorism Exclusion Clause for Contamination and Explosives.
6. Computer Loss General Exclusion Clause.
7. Institute Chemical, Biological, Bio-Chemical, Electromagnetic Weapons and Cyber Attack Exclusion Clause.
8. Asbestos Exclusion Clause.
9. Supplementary Medical and Surgical Expenses List as attached.

Amendments to exclusions shall be advised in writing to and be expressly agreed by the Leading Reinsurer only.

Special Acceptances of risks excluded from the scope of this Agreement shall be Agreed by the Leading Reinsurer. Such Special Acceptances will not be documented in this Agreement wording.

However, any previously agreed Special Acceptances will be renegotiated prior to each individual policy renewal date.

Applicable Law

Kenya

It is understood and agreed that this Reinsurance Agreement (including arbitration tribunals) shall be governed by the Laws of Kenya and the Courts of Law in Kenya will have the sole jurisdictions in all matters relating to this Agreement. However, no indemnity shall apply to compensation for damages in respect of judgments delivered or obtained by a court of competent jurisdiction within the USA or Canada or any of their territories.

South Sudan

It is understood and agreed that this Reinsurance Agreement (including arbitration tribunals) shall be governed by the Laws of South Sudan and the Courts of Law in South Sudan will have the sole jurisdictions in all matters relating to this Agreement. However, no indemnity shall apply to compensation for damages in respect of judgments delivered or obtained by a court of competent jurisdiction within the USA or Canada or any of their territories.

Arbitration

Kenya

The seat of Arbitration will be in Nairobi, Kenya

South Sudan

The seat of Arbitration shall be in Juba, South Sudan

Special Conditions

None other than may exist in this agreement

General Conditions

All terms, conditions and clauses applicable to this Agreement, including those listed below, are more fully defined in the Contractual Wording:

1. This Agreement does not protect the surplus loss amounts exceeding the loss occurrence limitations in the underlying Proportional Treaties.
2. Reinsuring Clause
3. Period of Application Clause
4. Territorial Scope
5. Exclusions
6. Extended Expiration Clause.
7. Ultimate Net Loss Clause.
8. Net Retained Lines Clause.
9. Reinstatement Clause.
10. Premium Clause.
11. Currency Conversion Clause.
12. Taxes and Deductions
13. Claims Reporting and Settlement Clause
14. Offset Clause.
15. Underwriting Policy Clause.
16. Change in Law Clause.
17. Inadvertent Delay, Errors and Omissions Clause
18. Self-Insurance Clause.
19. Incorrect or Incomplete Information Clause.
20. Inspection of Records Clause.
21. Modifications to Treaty Clause.
22. Special Cancellation Clause.
23. Insolvency Clause
24. Interpretation Clause.

26. Choice of Law and Jurisdiction Clause.
27. Arbitration Clause.
28. Sanctions Limitation and Exclusion Clause.
29. Several Liability Notice LSW 1001 (Reinsurance).
30. Pandemic/Epidemic Exclusion Clause

Special Acceptances

To be agreed by Slip Leader.

Extensions

Passive War Extension Clause

This contract is extended to provide cover to an insured person in the event of injury caused by violent accidental external and visible means arising from War, Invasion, Act of Foreign Enemy, Hostilities or Warlike Operations (whether War be declared or not) Civil War, Rebellion, Revolution, Insurrection, Military or Usurped Power but excluding cover consequent upon an Insured Person directly and actively participating or engaging in such activities whether whilst serving in armed forces or otherwise save for civilian insureds to the extent only of adopting or taking such action or steps as were reasonably necessary for the protection of himself, his family or his employers' property.

Terrorism Extension Clause

This contract provide cover to an insured person in the event of injury caused by violent accidental, external and Visible means arising from War, Invasion, and Act of Foreign Enemy, Hostilities or Warlike Operations,(whether war be declared or not) Civil War, Rebellion, Revolution, Insurrection, Political Risks, Terrorism or Military or Usurped Power but excluding cover consequent upon an insured Person directly and actively Participating or engaging in such activities whether whilst serving in the armed forces or otherwise save, whether applicable, to the extent only of adopting or taking such action or steps as were reasonably necessary for the protection of himself, his family or their property.

Wording

To be agreed by the Lead Reinsurer (Africa Re) only.

Full contractual wording is incorporated.
This Slip Reinsurance Agreement details the Agreement terms entered into by the Reinsured and the Reinsurer and constitutes the full Reinsurance Agreement.

IRA Requirements

Kenya

All terms and conditions of this Agreement are subject to the approval of the Office of the Insurance Regulatory Authority of Kenya.

Clauses

CLAUSES ATTACHING TO AND FORMING PART OF THIS AGREEMENT:

1. Original terms, conditions and rates clause.
2. Currency clause.
3. Inspection of Records Clause

4. Alterations and Amendments Clause
5. Errors and Omissions Clause
6. Self-Insurance Clause
7. The offset Clause
8. Insolvency Clause
11. Sanctions Clause

Information

Kenya
EGNPI 2025: Kes. 5,000,000,000

South Sudan
EGNPI 2025: USD 4,000,000

AFRICAN REINSURANCE CORPORATION

CONTRACT WORDING

ATTACHING TO AND FORMING PART OF MEDICAL EXPENSES EXCESS OF LOSS REINSURANCE AGREEMENT

PREAMBLE

This Agreement is to reinsure a portion of the loss sustained by the Reinsured in respect of all business specified under "Class of Business" in the Contractual Details subject to any clauses, exclusions, special conditions and warranties applying to this Agreement.

Article 1: Reinsuring Clause

In consideration of the payment of premium as provided in the PREMIUM Article and subject to the other terms and conditions of this Agreement, the Reinsurer shall indemnify the Reinsured for that portion of the loss sustained by the Reinsured which exceeds the "Deductible" or "Priority" or "Retention" stated in the Contractual Details ultimate net loss in the annual aggregate.

The liability of the Reinsurer under this Agreement shall not exceed its agreed share of the "Limit" stated in the Contractual Details ultimate net loss in respect of all loss occurrence in the annual aggregate.

Article 2: Period of Application Clause

This Agreement applies only to losses occurring during the period specified in the Contractual Details, both days inclusive Local Standard Time at the place where the loss occurs.

Article 3: Territorial Scope

The territorial scope of this Agreement is as specified in the Contractual Details.

Article 4: Exclusions

This Agreement shall not cover perils and risks specified in section 5 of the Contractual Details, subject to any special acceptances as defined herein.

Article 5: Extended Expiration Clause

If this Agreement should terminate or expire whilst a loss occurrence covered hereunder is in progress then the Reinsurer shall be responsible as if the entire loss or damage had occurred prior to the expiration or termination hereof provided that no part of that loss occurrence is claimed against any renewal or replacement of this Agreement.

Article 6: Ultimate Net Loss Clause

The term "Ultimate Net Loss" shall mean the sum actually paid by the Reinsured in settlement of any one loss any one risk or any one loss occurrence including litigation and other expenses incurred by the Reinsured in connection with the adjustment thereof excluding office expenses and salaries of the Reinsured and after deduction of all salvages and recoveries including recoveries from all other reinsurances inuring for the benefit hereof whether collected or not.

All salvages, recoveries or payments recovered or received subsequent to a loss settlement under this Agreement shall be applied as if recovered or received prior to the aforesaid settlement and all necessary adjustments shall be made by the parties hereto. Provided always that nothing in this clause shall be construed to mean that losses under this Agreement are not recoverable until the Reinsured's Ultimate Net Loss has been ascertained.

Notwithstanding anything contained herein to the contrary, it is agreed that recoveries under any Underlying Reinsurance effected by the Reinsured are for the sole benefit of the Reinsured and shall not be taken into account in computing the Ultimate Net Loss or Losses in excess of which this Agreement attaches nor in any way prejudice the Reinsured's right of recovery hereunder.

It is agreed that this Agreement does not protect the surplus loss amounts exceeding the loss occurrence limitations in the underlying proportional treaties.

Article 7: Net Retained Lines Clause

This Agreement applies only to that portion of business which the Reinsured, acting in accordance with its established practices at the commencement of this Agreement, retain net for their own account, and in calculating the amount of any loss hereunder and also in computing the amount or amounts in excess of which this Agreement attaches, only loss or losses in respect of that portion of business which the Reinsured retains net for its own account shall be included other than reinsurances referred to under the Ultimate Net Loss Clause.

The Reinsurer's liability hereunder shall not be increased due to an error or omission which results in an increase in the Reinsured's normal net retention nor by the Reinsured's failure to reinsure in accordance with its normal practice, nor by reason of the inability of the Reinsured to collect from any other Reinsurers, whether specific or general, any amounts which may have become due from them, whether such inability arises from the insolvency of such other Reinsurers or otherwise.

Article 8: Reinstatement Clause (applicable separately in respect of each layer hereon)

In the event of the whole or any portion of the indemnity provided under this Agreement being exhausted, the amount so exhausted shall be automatically reinstated from the time of the loss occurrence to the expiry of this Agreement subject to payment of an additional premium calculated on the basis stated under REINSTATEMENTS in the Contractual Details. Such additional premium to be paid at the time the loss settlement is made.

Nevertheless, the Reinsurer's liability shall not exceed the limit of this Agreement as specified in the Contractual Details of this Agreement with respect to any one loss occurrence nor more than the amount as specified in the Contractual Details of this Agreement under REINSTATEMENTS (Limit in all) with respect to all losses arising during the term of the Agreement.

If a loss settlement that gives rise to reinstatement is made prior to the adjustment of the Minimum and Deposit Premium the reinstatement premium shall be provisionally calculated on such Minimum and Deposit Premium, and adjusted when the final adjusted premium figures are available.
Losses shall be considered in date order of their occurrence.

Article 9: Premium Clause (Applicable separately in respect of each layer hereon)

9.1 Premium
The Reinsured shall pay to the Reinsurer the Minimum and Deposit Premium in the manner specified in the Contractual Details.

9.2 Premium Adjustment

If applicable, as soon as possible after expiry of this Agreement but nevertheless not later than the period specified in the Contractual Details, the Deposit Premium as stated in the Contractual Details shall be adjusted to an amount equal to the rate specified in the Contractual Details applied to the Reinsured's declared premium income (as defined hereunder), subject however, to a final adjusted premium of not less than the Minimum Premium or the currency equivalent specified in the Contractual Details, the balances due shall be calculated and paid accordingly. In the event that the Minimum and Deposit premium is not exceeded then there shall be no further adjustment of premium hereunder.

9.3 Gross Net Retained Premium Income

The term Gross Net Retained Premium Income shall mean the Gross Premium accounted for by the Reinsured on business protected hereunder during the period of the Agreement less only return premiums and premiums paid for reinsurances, recoveries under which inure to the benefit hereof.

9.4 Payment of Premium

It is warranted that if any amount payable in terms of this Agreement is outstanding after the date on which payment is due, then cover shall lapse hereunder from the due date.

9.5 Late Payment

Any amounts outstanding after the due date on which settlement is due shall be subject to the payment of interest by the debtor party to the creditor party at the rate stated in the Contractual Details. Late payment Interest shall be calculated on the amount due from the due date to the actual date of payment.

The Debtor party shall bear the Creditor party's loss through currency fluctuation.

Article 10: Currency Conversion Clause

10.1 Currency

The Contract and settlement currencies are specified in the Contractual Details.

10.2 Rates of Exchange

For the purpose of this Agreement currencies other than the currency in which this Agreement is written shall be converted into such currency at the rate of exchange used in the Reinsured's books. Where there is a specific remittance for a loss settlement, the conversion will be at the rate of exchange ruling on the date upon which settlement is effected.

10.3 Additional Charges

All additional charges incurred or to be incurred, including but not limited to bank charges in respect of any payment made after the due date shall be for the account of the Debtor party at the rate prevailing at the due date.

Article 11: Taxes and Deductions from Reinsurance Premium

Taxes and deductions from Reinsurance premium, if any, are as specified in the Contractual Details.

Article 12: Claims Reporting and settlement Clause

12.1 Claims Notification

The Reinsured shall as soon as practicable advice the Reinsurer in writing of any circumstance occurring during the currency of this Agreement which would result in a claim exceeding the Reinsured's deductible and thereafter keep the Reinsurer fully informed of any developments regarding the claim or claims hereunder.

12.2 Claims Co-operation Clause

Whenever a claim or claims arising out of one accident appears likely to exceed the retention or priority or deductible limit stated in the Contractual Details, the course of action to be adopted in connection with the defence or settlement of such claim or claims shall be determined by agreement between the Reinsured and the Reinsurer or the representative of the Reinsurer. The Reinsured shall not without the consent of the Reinsurer or the representative of the Reinsurer litigate any such claim or claims.

Compliance with the terms of this clause shall be a condition precedent to the Reinsurer's liability in respect of any claim under this Agreement.

12.3 Loss Settlement Clause

All loss settlements made by the Reinsured, provided same are within the terms of the original policies and/or contracts and within the terms of this Agreement, shall be unconditionally binding upon the Reinsurer and amounts falling to the share of the Reinsurer shall be payable by them upon reasonable evidence of the amount paid being given by the Reinsured.

12.4 Unsettled Claims Clause.

In respect of the unsettled claims the Reinsured shall supply the Reinsurer as at the end of each quarter with the estimated amount from the ground up of the unsettled claims.

The information to be supplied by the Reinsured shall, in addition to the estimated amount aforementioned, include the Insured's name and date of loss.

This information shall be forwarded to the Reinsurer no later than six weeks from the end of the quarter.

Following cancellation of this Agreement the information above shall be so forwarded to the Reinsurer until all liability under this Agreement shall have been discharged.

Article 13: Offset Clause

Any confirmed balances due by either of the parties to this Agreement, whether they arise out of this Agreement or out of other insurance/reinsurance business relationship between the parties, may be set-off against confirmed balances of the other party. This right shall continue to exist after the termination of this Agreement or of any other insurance/reinsurance business relationship between the parties.

If bankruptcy or liquidation proceedings are initiated in respect of either of the parties to this Agreement, the other party may set off all amounts owing to it, whether they arise out of this Agreement or out of any other

insurance/reinsurance business relationship between the parties, against all the amounts due or not yet due for payment by it, whether these arise out of this Agreement or out of any other insurance/reinsurance business relationship between the parties. The same right may be exercised by any party to this Agreement that exercises its right of special termination for any other reason indicated in this Agreement.

Where the Reinsurer has set up a deposit, it may, in the event of bankruptcy or liquidation proceedings being initiated against the Reinsured or in the event of special termination, exercise its rights in respect of the deposit or arising out of the deposit agreement wholly or in part as if they were immediately due debts of the Reinsured, and may set off such debts against any amounts payable to the Reinsured. To the extent that the Reinsurer exercises its right of set-off, it shall waive any rights accorded to it by the deposit agreement.

Article 14: Underwriting Policy Clause

It is a condition precedent to the Reinsurer's liability hereunder that the Reinsured shall not introduce at any time after the Reinsured enters into this Agreement any change in its established acceptance and underwriting policy which may increase or extend the liability or exposure of the Reinsurer hereunder in respect of the classes of business to which this Agreement applies without the prior written approval of the Reinsurer.

Article 15: Change in Law Clause.

In the event of any change in the law by which the Reinsurer's liability hereunder is materially increased, or extended, the parties hereto agree to take up for immediate discussion, a suitable revision in the terms of this Agreement. In the event of failure to agree upon a suitable revision, this Agreement shall operate from the effective date of the change of law as if the change had not occurred, or upon its termination the Reinsurer's liability will not be increased or extended by any change of law affecting this Agreement, which has not been agreed to by the Reinsurer.

Article 16: Inadvertent Delay, Errors and Omissions Clause

Any inadvertent delay, error or omission on the part of either the Reinsured or the Reinsurer shall not relieve the other party from any liability which would have attached to this Agreement, provided that such error or omission is rectified immediately upon discovery and shall not impose any greater liability on the Reinsured or the Reinsurer than would have attached had the error or omission not occurred.

Article 17: Self-Insurance Clause

In respect of self-insurance which may be effected by the Reinsured, the liability of the Reinsurer shall be determined without regard to the legal principle that a person, company or corporation cannot be liable to itself.

Article 18: Incorrect or Incomplete Information Clause

The terms of this Agreement are based on the information supplied by the Reinsured to the Reinsurer prior to the conclusion of this Agreement.

Should the Reinsured have supplied the Reinsurer with information which it knew or should have known to be incorrect or incomplete, this Agreement shall be affected as follows: if the Reinsurer, in possession of the true facts, would have declined to provide Reinsurance, this Agreement shall be void. If the Reinsurer, in possession of the true facts, would have provided Reinsurance but under less advantageous terms, this Agreement shall be modified accordingly with effect from the commencement of this Agreement.

The Reinsurer, if in possession of the true facts, will be deemed to have acted as reasonable Reinsurer would have acted under the same circumstances, unless the Reinsured is able to show otherwise.

Article 19: Inspection of Records Clause

The Reinsured shall, upon request by the Reinsurer, make available at the Reinsured's head office or wherever the same may be located, for inspection at any reasonable time by such representatives as may be authorised by the Reinsurer for that purpose, all information relating to business reinsured hereunder in the Reinsured's possession or under its control and the said representatives may arrange for copies to be made at the Reinsurer's expenses of any of the records containing such information as they may require.

It is agreed that the Reinsurer's right of inspection shall continue as long as either party has a claim against the other arising out of this Agreement.

Article 20: Modification to Treaty Clause

Any mutually agreed modification of the terms and conditions of this Agreement, whether by Addendum or correspondence, shall be deemed to be binding upon the parties hereto, and to form an integral part of this Agreement.

Article 21: Special Cancellation Clause

1. Either party shall have the right to terminate this Agreement immediately by giving the other party notice:-

(a) if the performance of the whole or any part of this Agreement be prohibited or rendered impossible de jure or de facto in particular and without prejudice to the generality of the preceding words in consequence of any law or regulation which is or shall be in force in any country or territory or if any law or regulation shall prevent directly or indirectly the remittance of any or all or any part of the balance of payments due to or from either party;

(b) if the other party has become insolvent or unable to pay its debts or has lost the whole or any part of its paid up capital or has any authority to transact any class of business withdrawn, suspended or made conditional;

(c) if there is any material change in the ownership, management or control of the other party;

(d) if the country or territory in which the other party resides or has its head office or is incorporated shall be involved in armed hostilities with any other country whether war be declared or not or is partly or wholly occupied by another power;

(e) if the other party shall have failed to comply with any of the terms and conditions of this Agreement.

2. After the date of any such termination the liability of the reinsurer hereunder shall cease outright other than in respect of individual insured losses which have occurred prior thereto. Liability for losses in progress at the date of termination shall be dealt with in accordance with the Extended Expiration Clause.

3. All notices of termination in accordance with any of the provisions of this Clause shall be given in writing by Registered Letter, Telex, Telegram, Facsimile or any other permanent means of instantaneous communication and shall be deemed to be served upon despatch or where communications between the parties are interrupted upon attempted despatch.

4. All notices of termination served in accordance with any of the provisions of this Agreement shall be addressed to the party concerned at its head office or at any other address previously designated by that party.

5. In the event of termination in accordance with the Special cancellation provision above the exact premium payable hereunder shall be calculated upon the Gross Net Premium Income of the Reinsured up to the date of termination or pro rata temporis of the Minimum Premium, whichever is the greater.

6. Following the termination, the Reinsured may commute any or all of the outstanding liabilities under this Agreement, subject always to the Reinsurer's agreement and any predecessor Agreement. In the event the Reinsured and the Reinsurers do not agree to a mutually acceptable commutation, the parties respective rights and obligations shall continue as set forth in this Agreement

Article 22: Insolvency Clause

1. Where an insolvency event occurs in relation to a reinsured the following terms shall apply (and, in the event of any inconsistency between these terms and any other terms of the Agreement, these terms shall prevail):

1.1 Notwithstanding any requirement in this Agreement that a Reinsured shall actually make payment in discharge of its liability to its policyholder before becoming entitled to payment from the Reinsurer:

1.1.1 the Reinsurer shall be liable to pay the Reinsured even though the Reinsured is unable to actually pay, or to discharge its liability to, its policyholder; but

1.1.2 nothing in this clause shall operate to accelerate the date for payment by the Reinsurer of any sum which may be payable to the Reinsured, which sum shall only become payable as and when the Reinsured would have discharged, by actual payment, its liability for its current net loss but for it being the subject of an insolvency event.

1.2 The existence, quantum, valuation and date for payment of any sums which the Reinsurer is liable to pay the reinsured under this Agreement shall be those and only those for which the Reinsurer would be liable to the Reinsured if the liability of the Reinsured had been determined without reference to any term in any composition or scheme of arrangement, entered into between the reinsured and all or any part of its policyholders unless and until the Reinsurer serves written notice to the contrary on the Reinsured in relation to any composition or scheme of arrangement.

1.3 The Reinsurer shall be entitled (but not obliged) to off-set, against any sum which it may be liable to pay the reinsured, any sum for which the reinsured is liable to pay the Reinsurer.

2. An insolvency event shall occur if:

2.1 (in relation to 1.1, 1.2 and 1.3 above) a winding up petition is presented in respect of the Reinsured or a provisional liquidator is appointed over it or if the Reinsured goes into administration, administrative receivership or receivership or if the Reinsured has a scheme of arrangement proposed in relation to all or any parts of its affairs; or

2.2 (in relation to 1.1 above) if the Reinsured goes into compulsory or voluntary liquidation;

2.3 or, in each case, if the Reinsured becomes subject to any other similar insolvency process (whether under the laws of England and Wales or elsewhere) and

2.4 the Reinsured is unable to pay its debts as and when they fall due within the meaning of section 123 of the Insolvency Act 1986 (or any statutory amendment or re-enactment of that section) or any equivalent provision under the Law specified under the Choice of Law and Jurisdiction section of the Contractual Details.

Article 24: Interpretation Clause

The terms of this Agreement shall be construed in accordance with recognized reinsurance practice rather than being given a strictly literal or legal interpretation.

Article 25: Choice of Law and Jurisdiction Clause

This Agreement (including Arbitration Tribunals) shall be governed by the Law of the Country specified in the Contractual Details whose Courts shall have exclusive or final jurisdiction in any dispute, doubt or question arising hereunder and in the event of any action, claim or demand by any claimant under or by virtue of the original insurance, the liability of the Reinsurer to indemnify the Reinsured in such event shall be limited to judgements delivered or obtained by a Court of competent jurisdiction within the Country specified in the Contractual Details

Article 26: Arbitration Clause

Any difference arising out of this Contract or concerning its validity shall be submitted to the decision of a panel of arbitration, regardless of whether this Contract is terminated or not.

The panel of arbitration shall consist of three members, unless the parties agree to appoint only one arbitrator, such agreement to be reached within four weeks of one of the parties receiving a written request to this effect from the other. Unless otherwise agreed by the parties, the members of the panel of arbitration shall be knowledgeable and experienced in insurance or reinsurance matters, holding or having held managerial positions in the industry.

Each party may nominate one arbitrator. In the event of one party failing to appoint an arbitrator within four weeks of being requested in writing by the other party to do so, the second arbitrator shall be appointed by the Commissioner of the Local Insurance Authority or such other independent appointed official acting in a similar capacity at the seat of the party not in default. Before entering upon the arbitration, the two arbitrators shall appoint a third arbitrator who shall be responsible for conducting the business of the panel of arbitration. If the two arbitrators fail to agree upon a third within four weeks of their appointment, the third arbitrator shall be appointed by the Commissioner of the Local Insurance Authority or such other independent appointed official acting in a similar capacity at the seat of the defendant party. If one of the arbitrators is unable to participate for any reason, his successor shall be appointed in accordance with the procedure described above.

An arbitrator may only be objected to if there are legitimate doubts about his professional or personal suitability. A party may only object to the arbitrator it has nominated itself if the grounds for the objection were not known to it before his appointment.

Objection to an arbitrator, with details of the grounds for it, shall be submitted to the panel of arbitration within two weeks of the constitution of the panel or within two weeks of the party gaining knowledge of the circumstances that lead to the objection. If the arbitrator in question does not withdraw from the panel or the other party does not agree

to his removal, the decision on the objection shall be made by the other two members of the panel, without the arbitrator in question.

The panel of arbitration shall meet at the seat of the defendant party.
The panel of arbitration shall have the power to fix all procedural rules and shall not be bound by formal rules of legal procedure. It shall decide by simple majority vote; if no majority can be reached, the verdict of the third arbitrator shall prevail. The panel of arbitration is required to decide primarily in accordance with reinsurance custom. It shall make its award in writing within six months following the appointment of the third arbitrator.

The costs of the arbitration shall be awarded to one or both parties in the manner the panel of arbitration considers to be fair.

Each party undertakes to comply with the award of the panel of arbitration without delay and, where it is permitted to do so, waives its right to take any further legal action to contest the award. With regard to the enforcement of the award, each party may apply to a court of competent jurisdiction in any territory in which the party in default is domiciled or has assets or conducts business.

Kenya:
The seat of Arbitration shall be in Nairobi, Kenya.
Independent appointed official – Chief Executive Officer of the Insurance Regulatory Authority of Kenya.

South Sudan:
The seat of Arbitration shall be in Juba, South Sudan.

Should any dispute involve or potentially involve more than one of the legal entities amongst the Reinsureds, the dispute shall be resolved by arbitration in Kenya, and the Independent appointed official shall be the Chief Executive Officer of the Insurance Regulatory Authority in Kenya. In so far as it is relevant in such disputes, according to the terms of this Arbitration provision, the law applicable shall be the law of Kenya.

Article 27 : Sanctions Limitation and Exclusion Clause
No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America or African Union.

Article 28: Several Liability Notice LSW 1001 (Reinsurance)

In case there are other subscribing Reinsurers to this Agreement, the subscribing Reinsurers' obligations under this Agreement and/or any other contracts of reinsurance to which they subscribe are several and not joint and are limited solely to their individual subscriptions.

The subscribing Reinsurers are not responsible for the subscription of any co-subscribing reinsurer who for any reason does not satisfy all or part of its obligations.

Article 29: Pandemic/Epidemic Disease Exclusion

Notwithstanding any provision to the contrary within this Reinsurance treaty or any endorsement/addendum thereto, it is agreed that this Reinsurance agreement shall exclude any loss, damage, cost or expense of whatsoever

nature directly or indirectly caused by, arising out of, resulting from or in connection with an actual, or perceived, or fear of an epidemic or pandemic disease, including, but not limited to, a virus, bacterium, parasite or other organism, including any mutation thereof, regardless of any other cause or event contributing concurrently or in any other sequence to the loss. This Reinsurance agreement also excludes any loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, arising out of, resulting from or in connection with any action taken, or failure to take action, to control, monitor, prevent, suppress, recover from, or in any way relating to such epidemic or pandemic disease.

1. This exclusion applies to any Infectious, Contagious or Communicable Disease recognized as epidemic or pandemic. An Infectious, Contagious or Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

    1.1. The substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and

    1.2. The method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and

    1.3. The disease, substance or agent can cause or threaten damage to human health or human welfare.

2. An Infectious, Contagious or Communicable Disease will be recognised as an epidemic or pandemic once declared by the relevant authorities which include but are not limited to: World Health Organization (WHO) and/or the national government (Ministry of Health)

AFRICAN REINSURANCE CORPORATION

APPENDIX NO. 1

COVID 19 PRICING

No of reported cases (11th February 2021)	102,353				*Data to be continuously updated*	
Population	47,564,296					
Tests/Million population	12,148					
% of Symptomatic Positive cases	20.0%					
Covid - 19 incidence	17.714%					
Symptomatic positive incidence	3.543%					
Adopted incidence rate	3.543%					
Target Loss Ratio	68%					
Assumed Minimum Lives	500					
Average family size	4.00					
Minimum Group Limit	2,000,000					
Minimum Sub limit	250,000					
Risk Premium	4,428,480					
Gross Premium	6,512,471					
Scheme Actual Population	400					
Principle members	100					
Minimum Premium per Group Limit		1,628,118	3,256,236	4,884,353.40	6,512,471	8,140,589
Group Limit	**Utilisation of Sublimit**	**2,000,000**	**5,000,000**	**10,000,000**	**15,000,000**	**20,000,000**
Sublimit	100%	250,000	250,000	250,000	250,000	250,000
Premium per family		16,281	32,562	48,844	65,125	81,406
Gross Premium		1,628,118	3,256,236	4,884,353	6,512,471	8,140,589
Sublimit	90%	500,000	500,000	500,000	500,000	500,000
Premium per family		26,050	36,180	54,271	72,361	90,451
Gross Premium		2,604,988	3,618,039.56	5,427,059	7,236,079	9,045,099
Sublimit	80%	750,000	750,000	750,000	750,000	750,000
Premium per family		39,075	40,703	61,054	81,406	101,757
Gross Premium		3,907,483	4,070,295	6,105,442	8,140,589	10,175,736
Sublimit	70%	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
		36,470	36,470	36,470	36,470	36,470
Premium per family		52,100	52,100	69,776	93,035	116,294
Gross Premium		5,209,977	5,209,977	6,977,648	9,303,530	11,629,413

AFRICAN REINSURANCE CORPORATION

APPENDIX – Sunset Clause

SUNSET CLAUSE – 24 Months

This Reinsurance contract will not provide any coverage and pay claims and expenses incurred, regardless of the other terms and conditions of the Treaty, including the definition of "occurrence" for any claim when submitted by way of quarterly returns and/or excess of loss individual claims after **24 months from the inceptions of this Reinsurance contract (other than those reported to be in litigation)**, i.e. the underwriting year for this contract will be closed after the 8th quarterly account.

Compliance with this requirement is a condition precedent to liability hereunder.

AFRICAN REINSURANCE CORPORATION

REINSURER SIGNING PAGE

ATTACHING TO AND FORMING PART OF
MEDICAL EXPENSES PER RISK EXCESS OF LOSS COVER 2025

CIC GENERAL INSURANCE LIMITED, NAIROBI, KENYA
(hereinafter individually referred to as the Reinsured)

The Reinsurer hereby agrees to the terms and conditions of the reinsurance as contained in this Contract which is in the form of an electronic document and which is deemed to be the original Reinsurance Document. No further contractual documentation shall be issued unless to document a change to the terms and conditions applied to this Contract.

Digitally signed by
Lucy Nganga
Location: Nairobi, Kenya
Date: 2025.01.15
16:11:31 +03'00'

Signed Line: 100%

Signed in..... this.....day of..... 20
For and on behalf: **AFRICAN REINSURANCE CORPORATION, NAIROBI, KENYA**

REPUBLIC OF KENYA
IN THE MATTER OF OATHS AND STATUTORY DECLARATION ACT
(CAP 15 OF THE LAWS OF KENYA)

IN THE MATTER OF LITIGATION HISTORY FOR CIC GENERAL INSURANCE LIMITED

STATUTORY DECLARATION

I, **KANG'E MCDONALD,** of Post Office Box 59485-00200 Nairobi the Republic of Kenya do hereby make oath and declare as follow:

1. **THAT I** am the General Manager, Medical division at CIC General Insurance Limited, a company incorporated in the Republic of Kenya under the Companies Act Cap 486 and duly licensed to conduct General Insurance Business, hence duly authorized and competent to make this declaration.

2. **THAT in the last three years** there has been no material litigation against the company for enforcement of any of its contractual obligations or for a finding of corporate criminal liability against the company save for suits instituted against our insureds.

3. **THAT** CIC General Insurance Limited is not insolvent, in receivership, bankrupt or in the process of being wound up, is not the subject of legal proceedings relating to the foregoing and is not debarred from participating in public procurement.

4. **THAT** further, I am not aware of any impending threat of a material litigation against the company and if any, no notice of such a suit has been brought to our attention.

5. **THAT** what is deponed to herein is true to the best of my knowledge, information and belief.

6. **THAT** I declare this affidavit believing the same to be true and in accordance with the provisions of the Oath and Statutory Declaration Act Cap 15 of the Laws of Kenya.

DECLARED AT NAIROBI THIS 14TH DAY OF SEPTEMBER 2026
BY THE SAID
KANG'E MCDONALD

GENERAL MANAGER, MEDICAL DIVISION CIC GENERAL INSURANCE LTD

CIC GENERAL INSURANCE LIMITED P.O. BOX 59485 NAIROBI C.I.C PLAZA

BEFORE ME

COMMISSIONER FOR OATHS

MARYNOEL AKINYI WANGA COMMISSIONER FOR OATHS P.O. Box 8581-00100, NAIROBI

INHOUSE CLAIMS SYSTEM (TRACK 4)

TRACK 4 INFOTEC

8th June 2016

TO WHOM IT MAY CONCERN

We write to confirm that CIC General Insurance Ltd is well known to us and have maintained a mutual beneficial relationship with Track Four Infotec (I) Pvt. Ltd. The CIC Health Insurance business has successfully implemented Mediis-eOxegen insurance system which is an end to end core insurance platform designed cater to the enterprise wide operational & strategic needs of insurance companies.

The system has capacity to register well over 200,000 principal members within a short period among other key capabilities in policy administration, claims and case management. It also has collaboration capabilities between the company and its customers and medical providers. Attached is a detailed description of the technical capabilities of the system.

In view of this, we hereby recommend them without any reservation.

Yours Faithfully,

PSN

For Track Four Infotec (I) Pvt. Ltd.

P.S. Narang

Director

TRACK FOUR INFOTEC (I) PRIVATE LIMITED

6B BISHOP LEFROY ROAD, KOLKATA 700 020, Ph: +91-033-4007 9991, 4007 9992, 4007 9993, Tele Fax: +91-033-2280 6111

Registration No. U72900WB2002PTC094297

CERTIFICATE OF COMMISSIONING

This is to certify that

eOxegen:Mediis2010, Version 4.1.7

has been successfully installed, configured and is functioning as required

And is herein handed over to

CIC Insurance Group Ltd

May 30, 2016

Director, Track Four Infotec (I) Pvt. Ltd.	Managing Director, CIC Insurance Group Ltd	IT Business Partner, CIC Insurance Group Ltd

Mediis2010-eOxegen

(Healthcare System)

Technical Specifications

Submitted by:

May 28, 2016

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Confidential Document	This proposal contains confidential information of TRACK4. In consideration of receipt of this response document, <CLIENT> agrees not to reproduce or make this information available in any manner to persons outside the group directly responsible for the evaluation of its contents, except as is required by applicable public access regulations or law.
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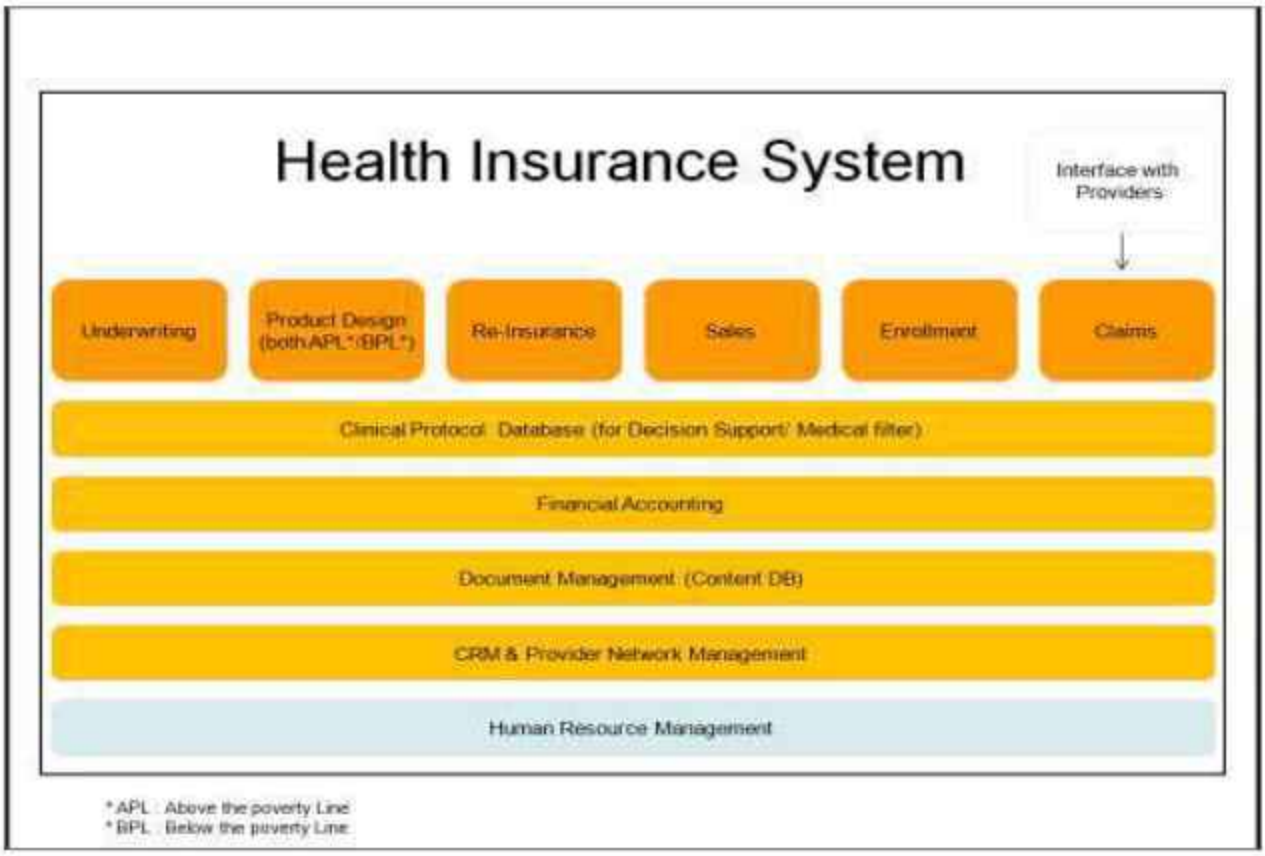
Statement of Understanding	**To whom it may concern** **And** **TRACK4** This document has been prepared in accordance with TRACK4 understanding of CLIENT's requirements based on the information provided by the Client. All information contained in this proposal represents TRACK4 best estimates. However, since the actual results in your particular operations may vary from those indicated in the proposal due to variations in software programs, volume environment, personnel and other factors, the final determination that the proposed products and services meet your requirements must be yours.

Contact Details	Contact Person **Contact 1:** P.S. Narang Director Mobile: +91-98310-22137 ps.narang@track4infotec.co.in **Contact 2:** Laxminarayan Bose AVP (Program Management) Mobile: +91-98302-21704 Lnbose@track4infotec.co.in **TRACK FOUR INFOTEC (I) PRIVATE LIMITED** 6, BISHOP LEFROY ROAD PAUL MANSION, GROUND FLOOR KOLKATA-700020 PHONE: 22806111 / 9791; TOLL FREE: 18003453339

1 Health Insurance Solution



Mediis-eOxegen Insurance System is an end to end core Insurance platform designed to cater to the enterprise wide operational & strategic needs of Insurance Companies. The solution enables an online 24/7 Enterprise, which is seamlessly interoperable across functions and transparent across geographies, products and customers. The solution supports reporting, and compliance functions and also interfaces to data/transaction feeds as required by the institution

Mediis-eOxegen Insurance System has been designed and developed in a modular fashion. The lending institution can configure any number of Products for its walk-in (individual) and corporate clients. The software can take in specialized modules to cater to the special needs of an Insurance Company. Mediis-eOxegen Insurance System is designed to maintain data in yearly volumes, so that no purging of data is required at any stage. It can handle very high volumes of policy & claims transactions.

It is a fully integrated Solution with multi-entity and multi-currency accounting capabilities. It is a specially designed solution, developed in compliance with regulatory laws and addresses the evolving needs of the insurance industry.

The proposed solution provides comprehensive organization wide features both on the technical as well as functional parameters. The front-end functional modules are extensible by utilizing common services offered by the core. Its multi currency accounting general ledger and straight through processing of transactions makes sure that the accounting of each transaction is correctly carried out. Clear identification of profits and losses derived through various instruments helps the institutions. Maintenance of strong audit trail forms an integral part of any institution and financial service business. Mediis-eOxegen has an in built audit trail which ensure that all the activities are tracked to the minute detail, ensuring the 100% vigilance. The solution is built over a common architecture & platform, thus providing inter-operability, integration, STP, user comfort and support. The solution is a multi-segment, multi-currency Integrated solution, with a modular design and open architecture thereby providing exhaustive functionality to handle simple as well as complex business processes. The built-in interfaces to capture transaction details can be customized to support additional rules where needed
The modular approach used in the product allows vertical integration of different functional modules.

6 reasons why **Mediis2010-eOxegen Insurance System** is the right choice for your business -

1. The system is designed using medical protocol based on NICE. Drugs have been mapped against diseases and drugs against investigation. ICD-10 codes have been used for Drugs-Disease-Procedure.

Advantage:

i) Uniformity in cost structure for medical claims
ii) Fraud Control
iii) Cost minimization
iv) Irrelevant drugs and investigations are flagged and deducted, which controls unscrupulous providers.
v) Standardized decision making for claim adjudication

2. Claims processing is based on a system that uses three process filters

- **Underwriting Filter**
  - Rule driven policy condition
  - Automated removal of Exclusions & Pre-Existing
  - Removal of
    - Prescription & Bills without Proper Signature & Stump
    - Drugs not prescribed
    - Investigation not prescribed
    - Investigation Bills without report
- **Medical Filter**
  - NICE Protocol driven Drug-ICD Mapping
    i. Elimination of
      - Contraindication
      - Adverse Drug Reaction
      - Drug Interaction
  - Procedure- ICD Mapping
  - Investigation- ICD Mapping
  - Inadmissible Medical Sundry (i.e. Baby Food, Health Drink, Shampoo & Gloves etc)
- **Accounts Filter**
  - Balance (Sum Insured + Bonus), Sub-limits & Capping Calculation
  - Excess Deduction
  - Risk Sharing Calculation (Co-Share & Co-Pay)
  - Balance Due Calculation
  - Drug Excess Billing (On Batch Price) Calculation
  - Semi AI Based National/Zone/Location/Service Provider wise Procedure Average Cost



3. Data Security and Encryption: The Claim processing system is HL7 compatible and HIPAA complaint. Colour Codes have been used for various elements of a claim. This helps in addressing increased volumes; confidentiality of data as well as helps in audits the claim document.

4. Policies are formulated in the system by introducing terms and conditions, waiting period and exclusions of the policy. The enrollment system forms the backbone of claims processing and automatically validates admissibility of a claim governed by policy conditions.

5. The policy holder's photograph, policy details and medical records are scanned and uploaded in the system, which can be viewed online by using policy holder membership no. The use of photo identification during emergency hospitalization helps in fraud control and misuse of policy benefit.

6. The system is a proven solution, being used by TPA organizations for multiple Insurance companies in India, Africa, Sri Lanka

TRACK4's **Mediis-eOxegen Insurance System** is an integrated automated solution covering the complete range of operations pertaining to health Insurance: from origination of product (policy underwriting) up to the claim adjudication, servicing functions and payment. **The range includes Application Data Entry, Field Verification, Policy Check, Document Management, disbursement & Billing.**

- Product Configuration & Management
- Quotations
- Scheme Registration and Management
- Case Management
- Underwriting
- Claims Management
- Receipting & Payment Reconciliation
- Document Management
- Workflow Management

Modules

- **Underwriting & Product Management**
- **Enrollment & Premium Management**
- **Claims Management**
  1. Pre-Authorization
  2. Reimbursement
  3. Case Management
- **Care Management**
- **Fund Management**
- **Admin**
- **Intermediary Management**
- **Provider Management**
- **Sales force Administration**
- **Re-Insurance**

Mediis-eOxegen Insurance System advantages include:

- **Reduces processing times** for Claims
- Supports Insurance Company in **efficiently handling large volumes**
- **Improves co-ordination** between processing centres and branches by automating the workflows
- **Automates repetitive manual work**
- Provides **support for Improvement** in follow ups for collections
- Provides tool for **closer monitoring** of claims adjudication and disbursement
- Provides **Centralized data for control**, MIS and all delivery channels

The eOxegen system is available on a Licence model as well as a SaaS model. As we do not have any indication as to the volume of transactions, enrollments, etc, we are NOT offering the SaaS model.

The eOxegen System is designed for the Healthcare domain, and fully addresses the Functionality as explained in the Medical worksheet. We propose to modify some of the modules to adapt the same to the General and Life Functionality, which may also require some Bespoke development.

Compliance to Standards

- **HL7** (Health Level 7), is an application level standard for an open-architecture clinical & administrative data exchange and its interoperability with other services
- **HIPAA** (Health Insurance Portability & Accountability Act), is an international standard for confidentiality and security of patient data from the data mining issue.
- **DICOM** (Digital Imaging and Communications in Medicine), is an international standard for digital communication from/to any medical equipment/systems for data/image/graphics/video transfer.
- **ICD-10** (International Statistical Classification of Diseases & Related Health Problem Tenth Revision), is a coding of Diseases and signs, symptoms, abnormal findings, complaints, social circumstances and external causes of Injury or diseases, as classified by the World Health Organization (**WHO**)
- **NICE** (National Institute of Clinical Excellence), was established as a Special Health Authority in April 1999.
- **NDC** (National Drug Code), is the identifying drug number maintained by the food and drug administration. Manufactures that have executed pharmaceutical pricing agreement (PPA) report quarterly to the office of pharmacy affairs by NDC number including labeler code, product code and package size code.
- **ATC** (Anatomical Therapeutic Chemical (ATC) Classification System) by **WHO**

Mediis21010-eOxegen Modules -

1.1 UNDERWRITING

- Workflow Set-up for Underwriting - (on)
    - Approval
    - Denial
    - Loading
    - Discount
    - Upgrade
    - Downgrade
    - Suspension
    - Re-Instatement
    - Renewal
- Generation of Guideline/RULE - (based on)
    - AGE
    - Gender
    - Relation
    - Occupation
    - Medical Matrix (Investigation Result tagged with Value)
    - Sub Standard Life i.e. Alcoholic, Smoker etc
    - High Risk Factors ie. BMI, Obesity, History
    - Person with Special Medication
    - Congenital Disorder
    - Life Style Disease i.e. Diabetes, HT etc
    - Loss ratio & Burning Ratio (claim experience)
    - Litigation & Dispute (Legal cases)

1.2 PRODUCT DESIGN & ENROLLMENT MANAGEMENT

eOxegen Provides customized, high-quality health benefits enrollment administration programs and related validation services. The system is flexible enough of creating and handing innovative and customized tailor-made policy conditions and is capable of handling unlimited no of Insured data on the web. The system is transparent to any other heterogeneous system to import and export.

Enrollment data in different format (i.e. .xml, .xls, .csv, .rtf , .txt) through Web-Services.

- Plan
- Category
- Clause Codes
- Benefits & Scheme Management
- Policy Condition
- Sub-limits & Capping of Benefits
- Co-Share & Co-Pay
- Excess
- Inclusions & Exclusions

- Calculation of Premium & collection
- Proposal form & Entry
- Insured Entry
- Endorsement
- Renewal Follow-up & Renewal
- Termination
- Cancellation & Withdrawal
- Freelook
- Provider Mapping
- Masterlist Preparation
- Printing of Cards
- Delivery of Cards
- Management Information System (Regulatory & Customized Reports)
- Central Monitoring System
- Decision Support System
- Beneficiary Portal (Insured Portal with Enrollment/Claim/Utilization data)

1.3 CLAIMS MANAGEMENT

Integrates all operations required by a patient, Doctor, Hospital/Clinic/Nursing Home, Insurance Company etc. This system is intended to provide facilities like Virtual Clinic through Tele Medicine Feature between patient and doctor (online complaint selection, Doctor Appointment and provisional Diagnosis), a detailed Risk analysis done by an Insurance Company for a Mediclaim Policy Holder and an online Hospital facility provided to the policy holder if required. The system should provide online Health Check Up facility, Advice, Prescription etc. by the doctors to the patients. Different type of scheduling and rescheduling like Appointment-Scheduling between doctor and patient, Investigation-Scheduling, Drugs-Scheduling, Disease-Identification, Investigation-Identification, and Drug-Identification through a Knowledgebase Feature of the proposed software solution.

- Pre-Authorization
    - Planned/Emergency Hospitalization
    - Online Pre-Auth Form
    - Document Uploading
    - User Validations
    - Membership Validations
    - Doctor Allocation
    - Disease Management & ICD Coding

  - Policy Condition Audit
  - Benefit Management (Coverage-Balance Check)
  - Approval/Enhancement/Denial Management
  - Customized Pre-Authorization Letter
  - Allocation of Customer Care Executive & Care Management
  - Admission
  - Discharge
- Reimbursement
  - Claim Inward
  - Policy Validation
  - Claim Validations
  - Discharge Certificate
  - Prescription
  - Doctor's Bill
  - Medicine Bill
  - Drug Disease Mapping
  - Contraindication Exclusion
  - Drug Interaction Exclusion
  - Excess Price Deduction
  - Hospital Bill
  - Investigation
  - Drug-Investigation Mapping
  - Private Nurse & Misc.
  - Dental
  - Optical
  - Accident
  - Settlement Sheet
  - Supervisor Audit
  - Doctor Audit
  - Policy Condition Audit
  - Benefit Management (Coverage-Balance Check)
- Claim Payment
  - Lodgment
  - Cheque Preparation
  - Electronic Fund Transfer (Single window payment with Bank through Web Service)
  - Payment
  - Payment Letter
  - Disbursement
  - Float Fund
  - Reconciliation
  - Replenishment
- Management Information System (Regulatory & Customized Reports)
- Central Monitoring System
- Decision Support System
- Provider Management
- Provider Assement & Performance Management
- Provider Portal

1.4 ACCOUNTS/FINANCIAL System

- General Ledger
- Ledger Accounts
- Online Requisition
- Sanction

- Fund Transfer
- Cheque Inventory
- Cheque Préparation
- Re-conciliation
- Central Monitoring System
- Online Profit/Loss
- Online Expenditure Report
- Budget Allocation
- Payable/Receivable
- Online Loan System
- Float Fund
- Opening Balance
- Closing Balance
- Trial Balance
- Balance Sheet
- Import/Export & MIS

1.5 SALES FORCE ADMINISTRATION

- Hierarchy Set-up
- Commission
- Goal/Target
- Setting
- Prospect & Quotation Management (New/Renewal)
- Appointment, Presentation & Meeting Management
- Sales Closing
- Invoicing & Receipting (New/Renewal)

1.6 ECRM & CALL CENTRE

Integrates all the departments (entities), which give support related to all operations. It intended to provide facilities like initial enquiry and related support through Call Center Feature between people and call center executive. The call center executive provides online support to the respective queries, provide information required and also forward the respective issues to the concern person of the respective department. Call Center module is capable of handling communication mode in Person, Fax, E-mail, Letter, Telephone (Land Line/Mobile). Two other important utility features of Call Center are Mailing System and online Courier System (MedEcourier). Mailing system empowered with features like sending and receiving classified & non-classified emails and/or follow-ups. MedEcourier system is a online send/receive dispatch system with consignment and POD acknowledgement support. The Call Center & CRM module has its own effective Simple and Advanced Search module.

- Call Registration
- Call Recording
- Call Forwarding
- FAQ

- Complaint
- Enquiry
- Feedback
- Suggestions
- Grievance
- Mailing System
- Follow-up
- Previous Records
- Courier System
    - Document Requisition
    - Item for Dispatch
    - Consignment Generation
    - Receipt & Acknowledgement
- Admission & discharge
- MIS

1.7 PROVIDER NETWORK

- Contracts Management
    - Registration
    - Suspension/Blacklisted
    - Amendments
- Score Card (Provider Gradation)
    - Score Card Parameter Set-up
    - Wieghtage
- Negotiated Package Price
    - Procedure discounts
    - Service Specific discount

1.8 RE-INSURANCE

- Treaty Management
    - Quota Share
    - Co-insurance
    - Excess of Loss
    - Catastrophic - XL
    - Stop Loss
    - Facultative
- Program Management
    - Multiple treaty set-up & configuration
- Program Mapping
- Re-Insurance Premium Management
- Re-Insurance Claim Management

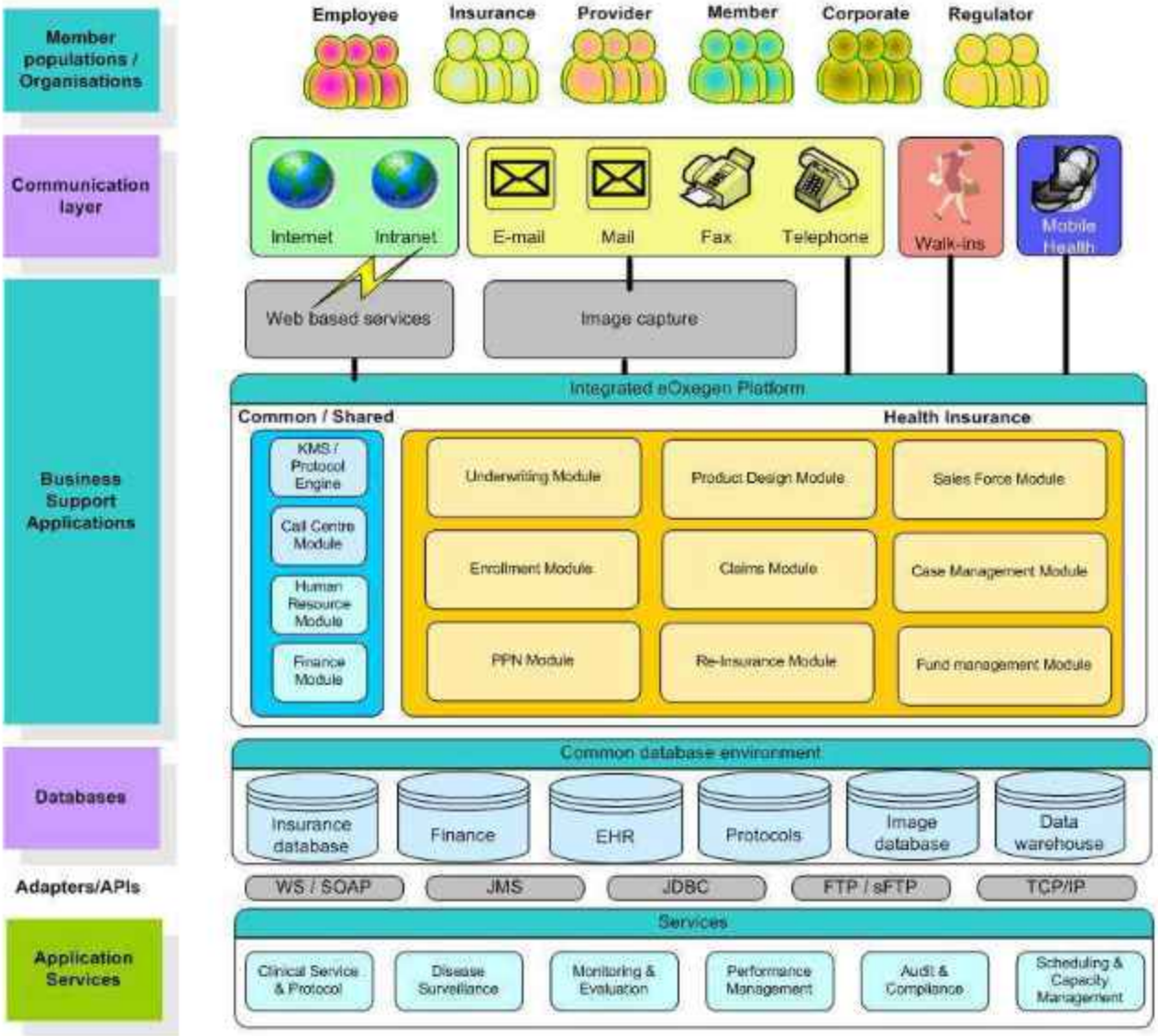
1.9 MIS & Business Intelligence

- Enrollment MIS: Zone, Age, Gender, Sum Insured wise (Premium Income)
- MIS on Health Product (Premium Income v/s Claims Paid)
- MIS on Health Card (Date wise Cards Delivered/ Returned Card/Pending Delivery)
- Premium and Claim statistics
- MIS on Claims Ratio/Loss Ratio
- Real time incurred claim ratio for
    - Insurance company
    - Corporate
    - Broker
    - Individual policy holder
- Analytical reports including below -
    - City / disease claims statistics
    - Ailment/ age claim analysis
    - Age band / Premium claim analysis
    - Performance reports
    - Provider Claim Analysis
    - Product Statistics
- Tailor made reports as per requirement of the IRDA/TAC/Iinsurance companies / Corporate/Broker

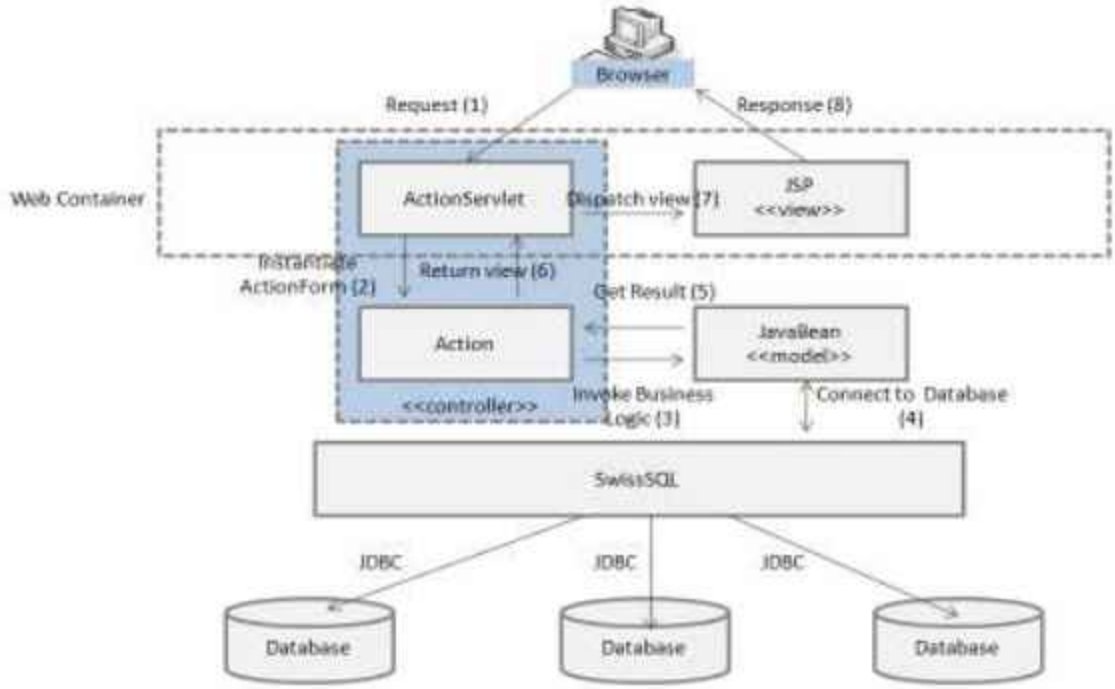
2 Technology

- Web based, web based single sign on access via browser based technology as an ubiquitous & low cost access channel along with WAP/GPRS enabled
- 3 Tiered Access Infrastructure, general public and single user sign-on access Security, compliant with international standards of data transaction, confidentiality & security as per HIPAA & HL 7
- Platform Independent (MS Platform & LINUX supported): J2EE Platform & MVC Architecture
- RDBMS Supported: Oracle 10G/11G & MS SQL SERVER 2005/2008/2012
- Open Standard Capability to support existing and evolving internet & IT technology standards to protect technology investment
- Global Connectivity

2.1 Product Architecture



2.2 Software Architecture



2.3 Architectural Platforms & Frameworks

Technology	Details
Programming Language	J2EE, JSP, Ajax, Java Script, CSS, HTML, Web Service, SOAP, XML Microsoft Visual Studio .Net (2008/2010) Microsoft Visual Studio 6.0
Database	1. Oracle 10G 2. MS SQL Server 2008/2012/2014
Third Party	1. SwissSQL API (Java Edition) Embed SwisSQL API and make Java applications portable across multiple databases. SwisSQL API offers options to migrate all queries on the fly through SwisSQL API's innovative virtual JDBC drivers or selected queries through direct API invocation. 2. Tomcat 3. Oracle Jdeveloper / OC4J 4. Eclipse 5. Axis2
Framework	Struts 1.2 (used to develop the entire eOxegen Web Solution) Microsoft Dot Net Framework 3.5/4 (used to develop the C/S tools like Bulk Member/Claim upload and Card Print desktop application).

2.4 Architectural / design patterns

Design Patterns	Where is it used
MVC & Singleton Design Pattern	Entire eOxegen Web Solution
Adapter Design Pattern	Accounts, CRM (ifelt) & HR Modules
Facade Design Pattern	Re-Insurance Module
Factory Design Pattern	Web services

----------END OF DOCUMENT----------

SMART ACCESS SYSTEM

Smart
Secure, Fast, Access

Thursday, 8th December 2022

Mr. Fred Ruoro,
Managing Director,
CIC General Insurance Limited

Dear Mr. Ruoro,

RE: LAUNCH OF SMART VIRTUAL E-CARD FOR HEALTHCARE ACCESS

Smart Applications International Ltd (Smart) thanks you for your partnership in delivering easy, fast, and secure access to healthcare services to our mutual clients through the biometrically controlled Smart solution.

In line with our commitment to continuously innovate, keep abreast of global technology trends and improve customer experience as we adopt a mobile first strategy, we are pleased to inform you that we will be launching & upgrading the biometric Smart card system to a Biometric Virtual Access E-Card.

In line with this mobile first strategy, the SmartAccess app, available on both Playstore and Appstore as well as *891# USSD option for feature phone users, will provide an enhanced value proposition including but not limited to;-

1. Instant Onboarding - All new schemes & members will now experience instant onboarding upon joining a cover enabling access to medical service to be immediate. The virtual e-card has been developed to ensure that members are able to seamlessly initiate a hospital visit from the comfort of their mobile phones and access care seamlessly.

2. All covered members will be empowered to access their medical cover information, wellness content, health tips and geo-location of empaneled healthcare providers through the App and USSD,

3. Revolutionary Member Experience, where members will access their health cover information to optimize service time at the medical service providers through system visibility at each step. The SmartAccess will also incorporate telemedicine and telehealth on the app into the future.

4. The virtual E-card will be at the costs of KES150 for onboarding, KES50 for access fees per member, per month and KES50 annual renewal fee per member.

Smart
Secure, Fast, Access

The Smart Virtual Access was officially launched during the Smart annual summit held on 01st December 2022 and will be followed by a phased deployment approach with a target of having a full transition by 10th January 2023.

Smart Applications will continue engaging your team to schedule customer education , training and implementation meetings as well as incorporate required addendums to the existing contractual agreements.

Effective 10th January 2023, all new schemes and members on the Smart platform will be on boarded through the new virtual e-card and not physical biometric smart cards. Existing schemes on biometric smart cards will however continue to access healthcare on their already existing cards and a migration plan will be jointly agreed with you and your team.

The planned upgrade process will be seamless, and there is no anticipated interruption whatsoever to the Smart services during this period and our established dedicated call center support team will be available 24/7/365 to address any queries that may arise.

We appreciate your continued support in improving access to healthcare services through the biometric smartcard solution and looking forward to even enhanced member experience on the new Smart Virtual E-card.

Yours faithfully,
For and on behalf of Smart Applications Int. Ltd: -

Harrison Muiru
GROUP MANAGING DIRECTOR

Smart Applications International Limited, International House, 11th Floor, Mama Ngina Street. P.O Box 57776, Nairobi 00200
Tel 254 320 6000 Cell:+254 733 320 600 or +254 718 222 000 Email:info@smart.co.ke

CIC GROUP

17th January 2023.

Dear Esteemed Client,

RE: INTRODUCTION OF SMART VIRTUAL E-CARD FOR HEALTHCARE ACCESS.

Greetings from CIC Group!

Thank you for entrusting us with the management of your medical insurance needs.

In order to improve on our service delivery, we have embarked on Smart Biometric Virtual Access E-card for healthcare access. This process is commencing immediately and will go a long way in improving the current offering of Biometric physical cards.

All new schemes, new additions, and card replacements will be required to share the Principal member mobile number, spouse mobile number and any dependent above 18 years' mobile number where available, to enable us integrate the process seamlessly.

Current clients who have smart cards will not be affected and will continue to use their cards to access medical services. In addition, they will enroll on the smart virtual E-card to enable them enjoy the below benefits;

- Members will not experience any delays at the service point in case they have forgotten their medical card, or if the medical card is damaged.
- Instant onboarding upon joining cover enabling immediate access to medical service.
- All covered members will be empowered to access their medical cover information and empaneled healthcare providers through the App and USSD.

Enclosed please find the E-brochure on registration guidelines and use of the Smart Virtual E-card.

Thank you for your continued support and we look forward to a long term mutual beneficial relationship.

Yours Faithfully,

Assumpter Ndunge,
Client Retentions Manager-Medical Division.

CIC GENERAL INSURANCE LTD.

CIC Plaza, Mara Road, Upperhill P.O. Box 59485-00200 Nairobi 020 282 3000, 0703 099 120 callc@cic.co.ke www.cic.co.ke

Directors: E. Otieno (Chairman), F. Ruoro (Managing Director), P. Nyaga, P. Nyigei, J. Oluoch, N. Kuria, J. Gatuni

KENYA • SOUTH SUDAN • UGANDA • MALAWI | *We keep our word*

GENERAL • LIFE • HEALTH • ASSET

SMART VIRTUAL ACCESS
CUSTOMER PROCEDURAL MANUAL



Smart
ACCESS

Smart ACCESS

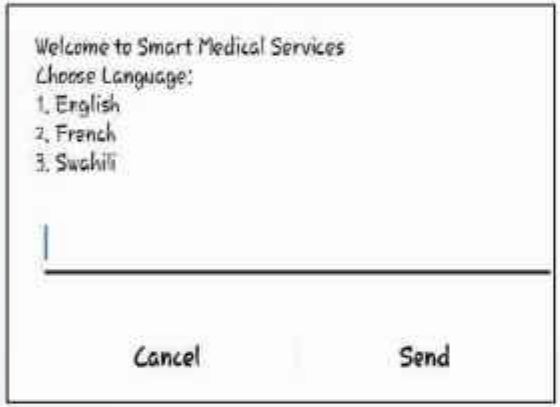
1. Customer Experience

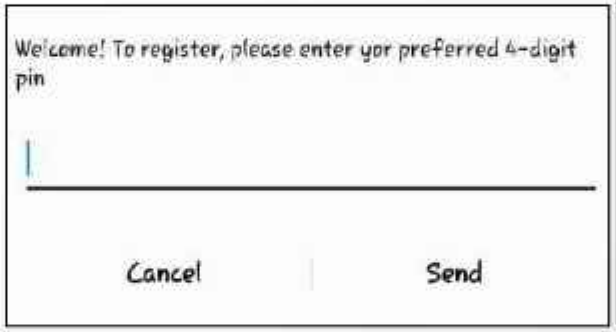
Member

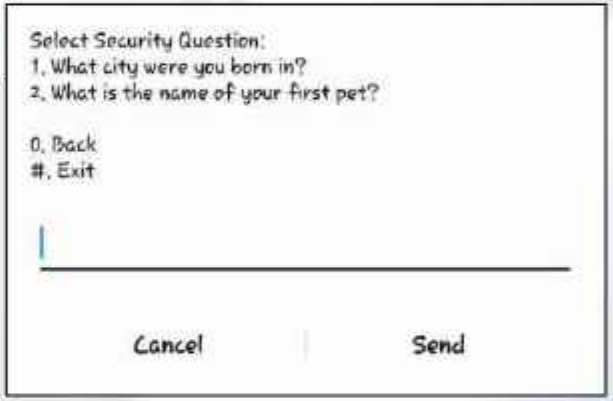
All members onboarded on Virtual access will have received notification on text & email and related communication from their scheme administrator. The below step by step procedures detailed below to access services using Smart virtual access.

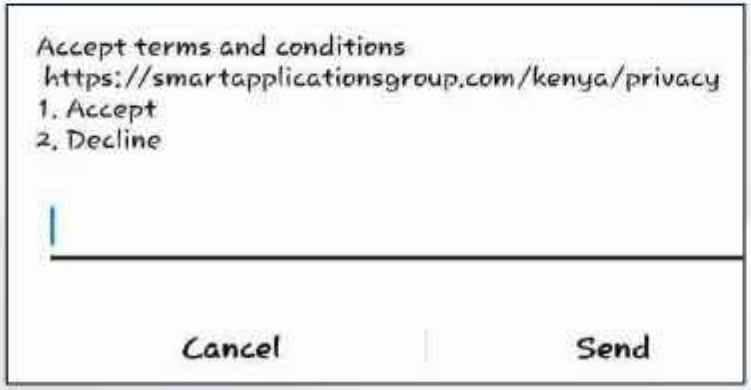
I. Virtual Access Using USSD

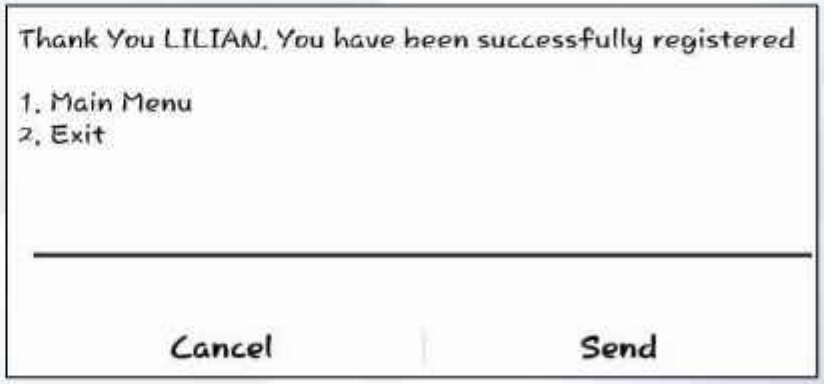
Using the USSD code *891#, register to create your PIN credentials for use while using virtual Access USSD. Users should be advised that credit is required to use the code.



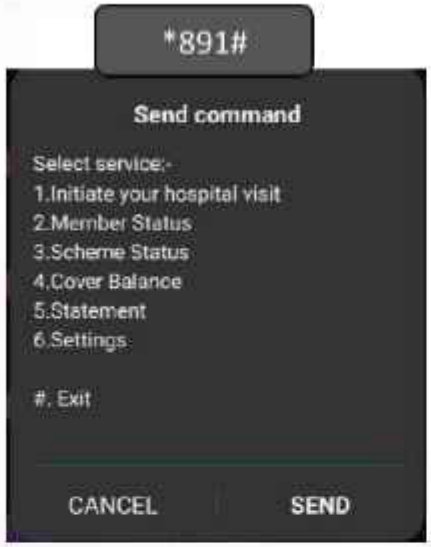


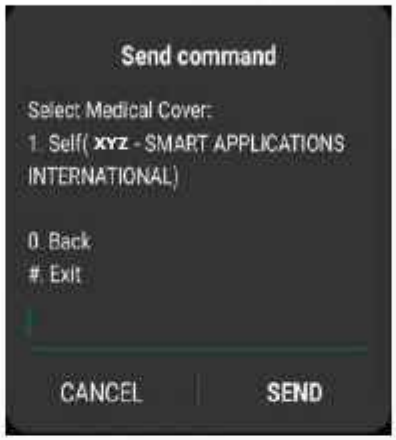


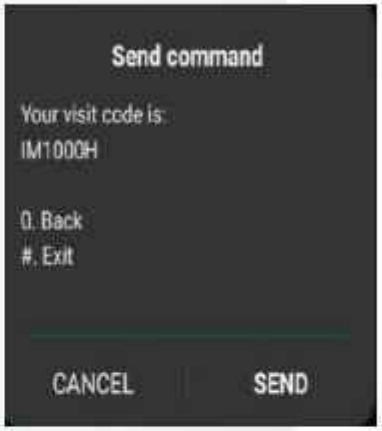




Smart ACCESS





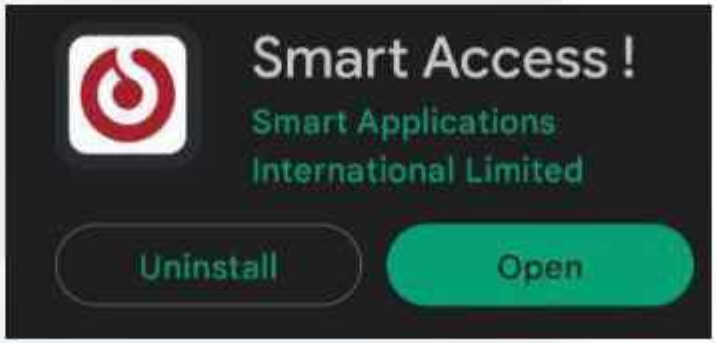


II. Virtual Access Using APP

Using the below illustrated steps, the Smart Access APP can be used for virtual access visit initiation. Internet bundles are required.

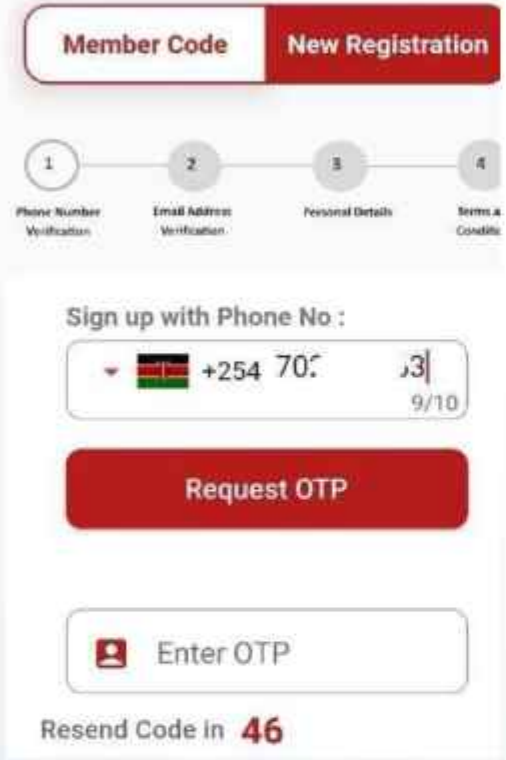
a. Download APP

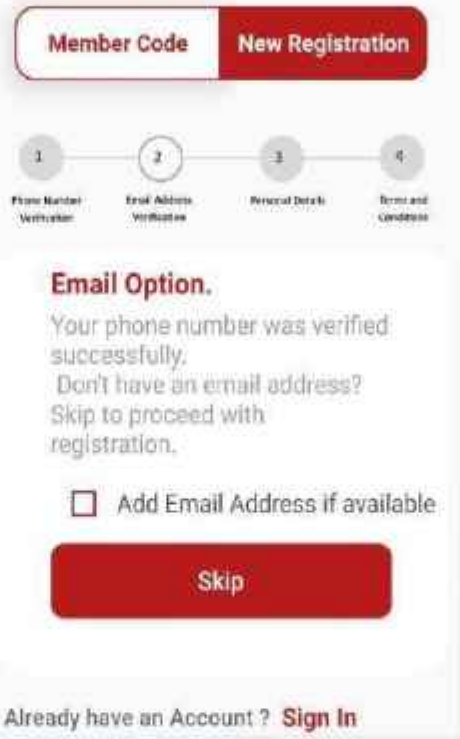
The Smart Access APP can be found both on playstore for Android users and Appstore for IOS users.



Smart ACCESS

b. Sign up using Mobile Number/email address OR both



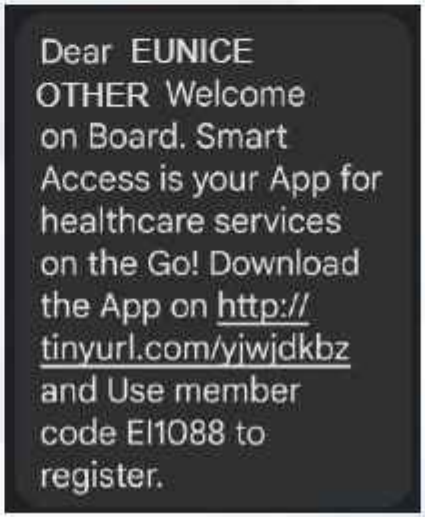


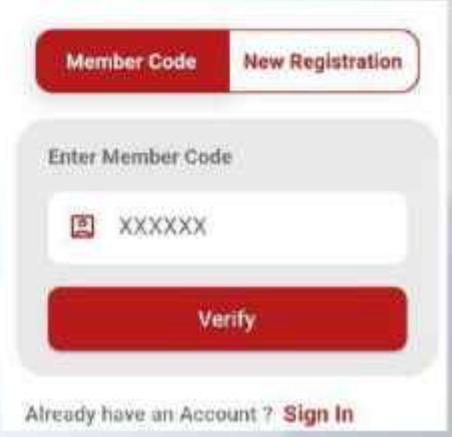


c. Sign up using Member code

This options links you directly to your virtual scheme cover details i.e. your email address & mobile phone number. You can then proceed to creation of password for login credentials, profile set up and reading terms & conditions.

- Member code are sent once a member is activated for Virtual access by scheme administrator and can use the code to register on the APP.





Smart ACCESS

d. Article Preference selection

The Smart virtual access APP comes with added benefits for health related tips and news on related Topics as selected/preferred by member.

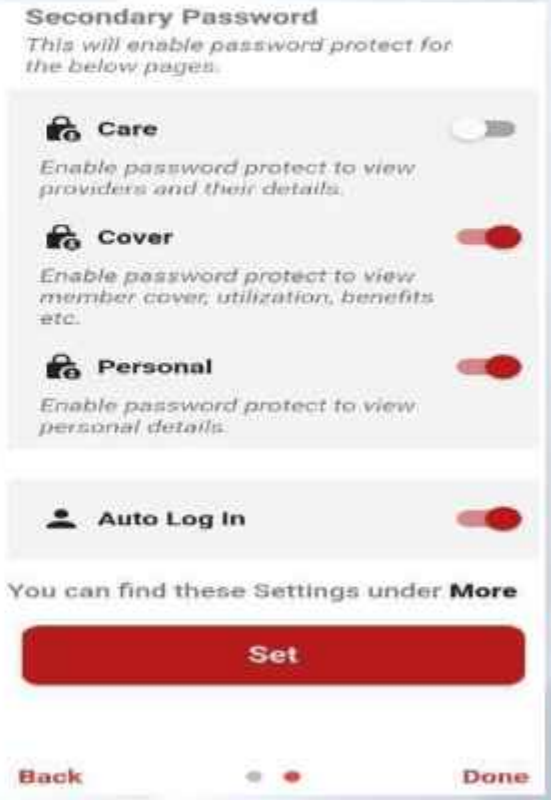


e. Security settings

The APP enables member to set up the below security measure that will ensure their medical information on the App is secured.

- Biometric - to secure App biometrically
- Password protect on all other page navigation on the App as shown below.





Smart ACCESS

f. Home Page

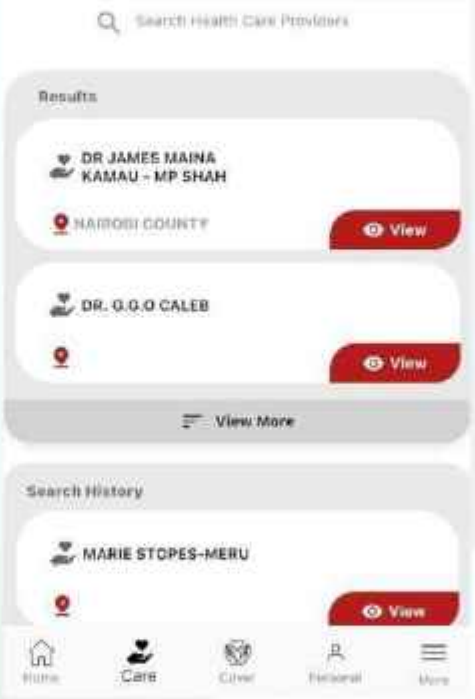
This page gives you view for Health related articles as per your preference selection.

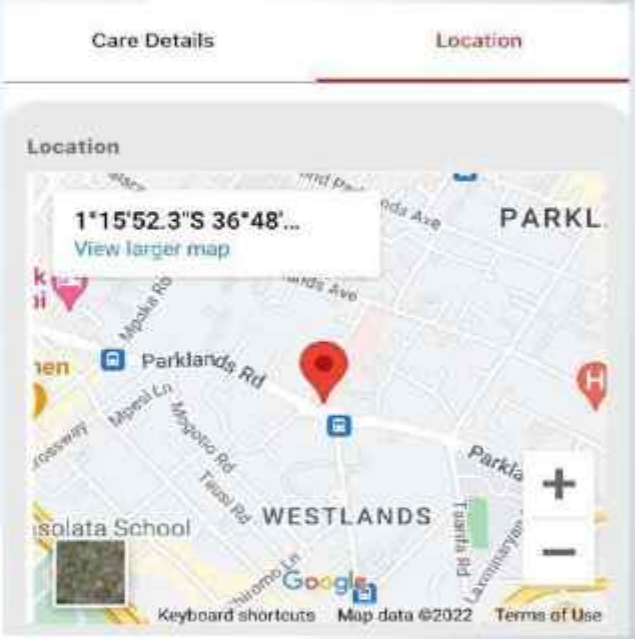




g. Medical provider to visit

The App provides full list of all medical providers serving Smart patients with their Geo locations. This will be enhanced over time to give more information such as services being rendered,



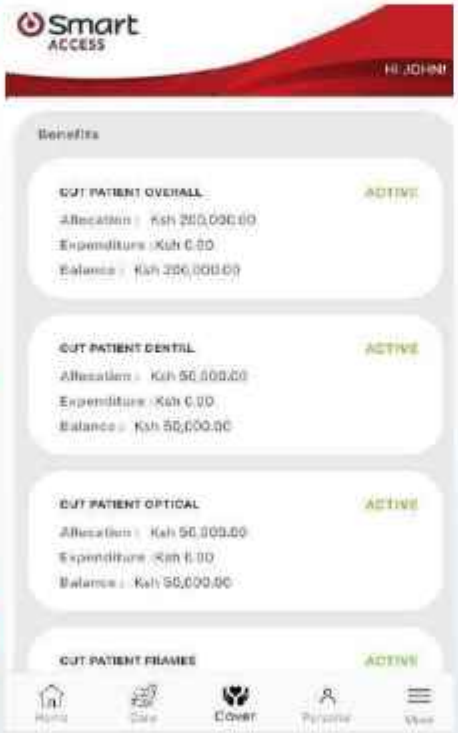


Smart ACCESS

h. Medical Cover

The application gives member full visibility to the principal and dependants benefit details and cover status.
Spouses can access the cover by also accessing VA through App or USSD with their individual login credentials.





a. Personal page

Enables one to change password, reset topics.



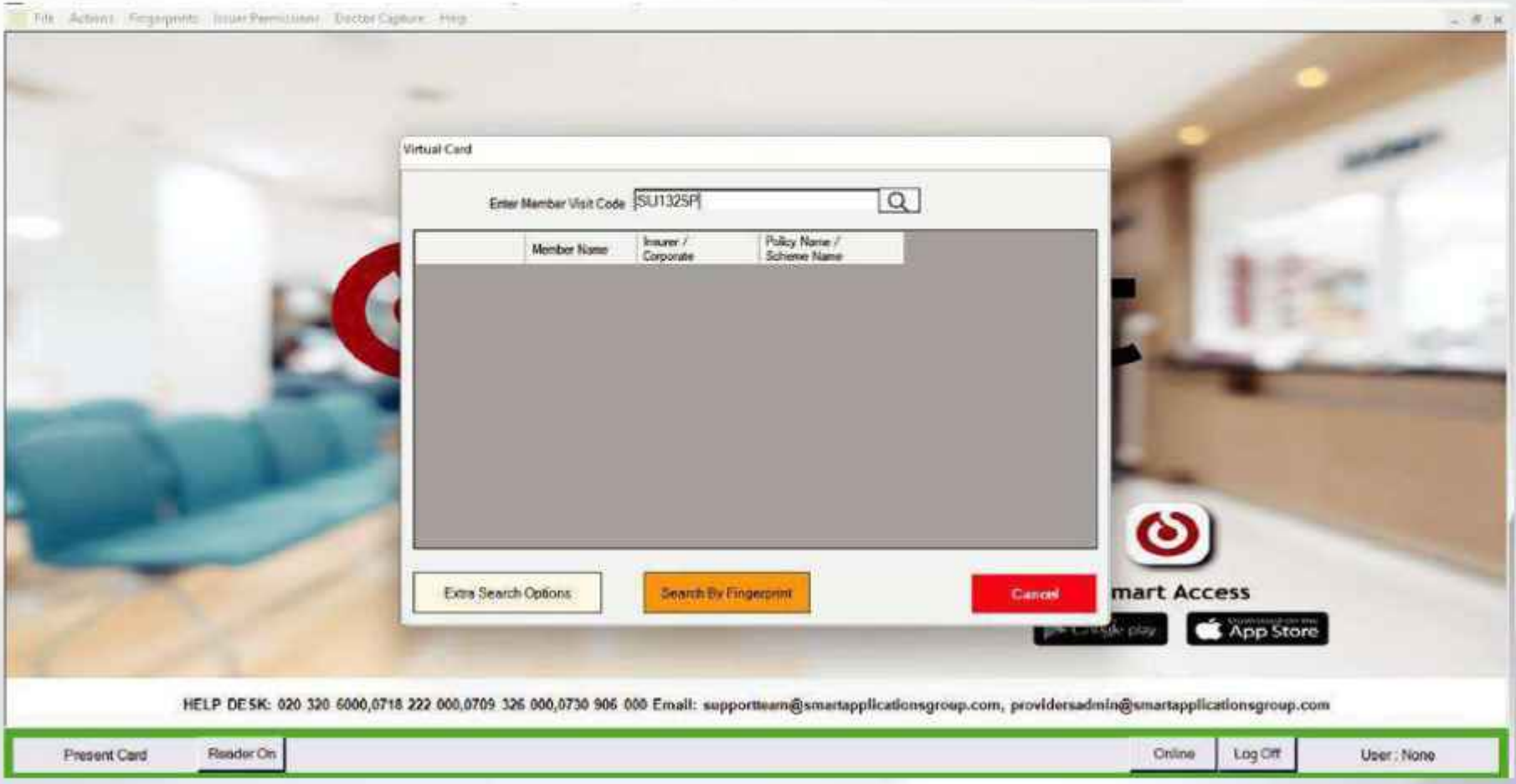
Smart
ACCESS

I. Access at Hospital

a. Visit code

To access services using VA, each member will need to initiate the visit code using the Smart VA APP or USSD. This requires on to have installed the App and will also require airtime.

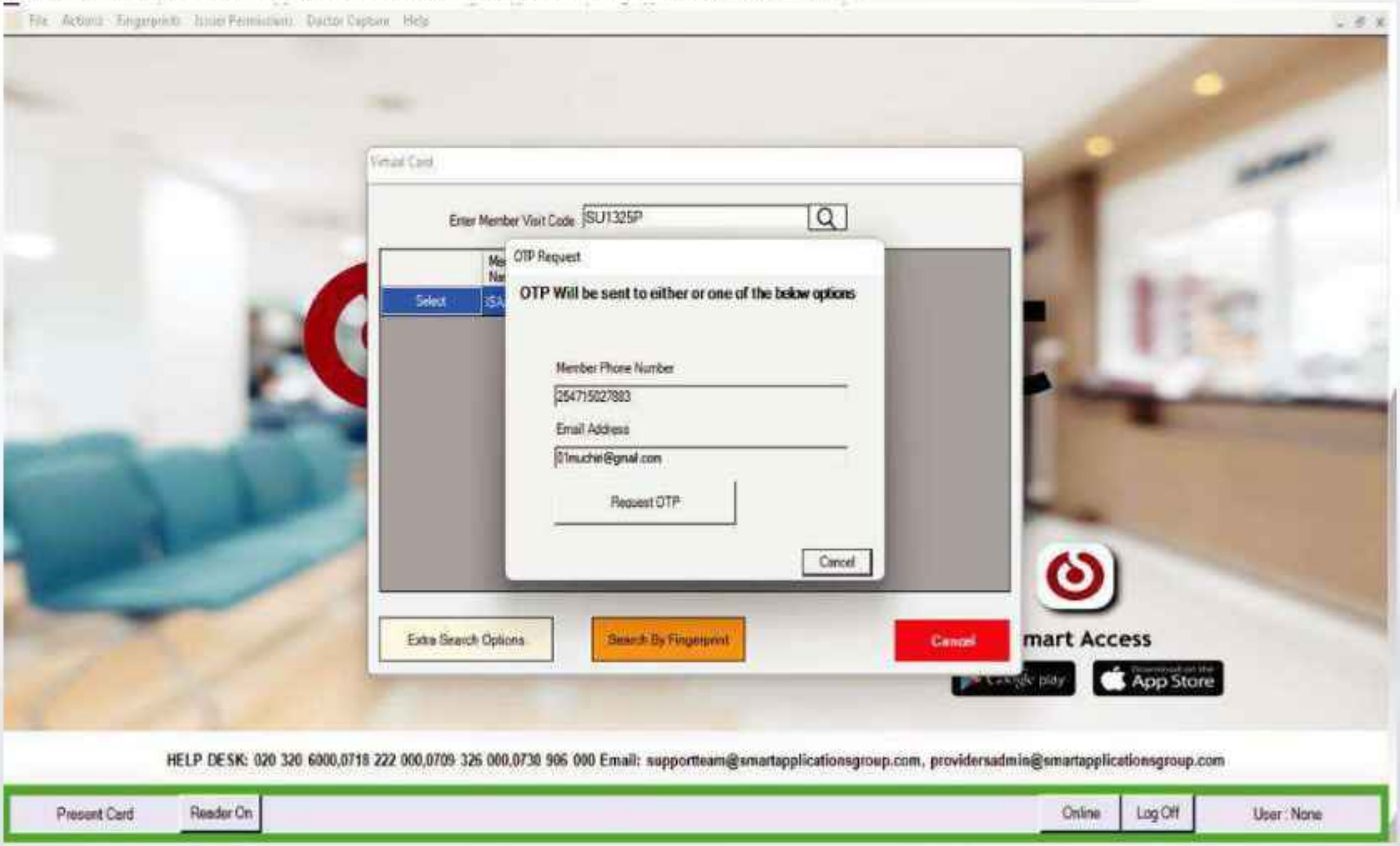
The visit code generate will be used to search for the member on SL virtual access.



b. OTP

For first time visits, cashier will initiate OTP using the details displayed from the search i.e. Mobile number & email Address. Member should receive OTP and relay it back to the cashier to proceed with billing.

- OTP will not be required for members who have used their Smart virtual card before.



The above processes will open benefit details for the member's virtual card and billing should proceed as usual.

- OTP might be required where fingerprints cannot be used to authenticate the bill, which will be similar process as cardless.

FREQUENTLY ASKED QUESTIONS (FAQs)

What is SmartAccess?
This is a new digital APP by Smart Applications International that allows you to access healthcare services on the go! Access healthcare articles, initiate a hospital visit, geo-locate hospitals near you, and so much more!

What happens to members that have Biometric Smart cards?
Members already with biometric smart cards will continue to access healthcare services using the cards seamlessly.

What happens to member additions for card-based schemes?
All new member additions after the go-live of the virtual card will access the service on Smart Access.

When and how is fingerprint registration done?
The process of fingerprint registration has not changed. This remains as has been where fingerprints are registered at the first point of accessing service.

With Smart Access !, there will be a One Time Pin (OTP) validation that has been added to provide extra security as two-factor authentication.

Where can I download the SmartAccess App?
The SmartAccess App is available on the Play Store and App Store.
Upon searching with the name "Smart Access !" the app icon will appear as 

Can I use the App to check my utilization?
Yes. You can use the App to check your utilization balance. This is available under the cover category on the app.

What if the patient comes without their phone? How will the off-smart be done?
The phone is not mandatory for access as there is an alternate search criterion provisioned. However, the phone is highly encouraged for easier searches.

What if I lose my phone? Will I access services until replacement?
Yes, alternative search criterion has been factored in and the hospitals made aware of this.
The below details will be required to be provided in place in order to access the service.
Member Number OR Name OR Mobile number OR ID number.

How should someone in a different country initiate a visit for a family member in another country?
The visit initiation will be done as normal in-country access. However, the one initiating the visit will need to have a way of communicating the visit code to the one at the hospital, Else the other provided alternative search criteria on the Smart system can be used for the access.

What happens to dependents who do not have a phone?
For dependants who have no phone, the main principal will initiate the visit on behalf of their dependants using their phones. Further, the main member can a nominate spouse to initiate the visit on their behalf where deemed necessary.
In both cases, the SmartAccess code MUST be provided in order for the dependants to access service .

Smart

Secure, Fast, Access

INTERNATIONAL HOUSE, MAMA NGINA STREET

P.O. BOX: 57776 - 00200, NAIROBI,KENYA

TEL: +254 20 320 6000 +254 730 906 000, +254 709 326 000

WHATSAPP: +254 718 222 000

E-MAIL: INFO@SMARTAPPLICATIONSGROUP.COM

WEBSITE: WWW.SMARTAPPLICATIONSGROUP.COM

DATED at Nairobi this 1st day of April 2023

AGREEMENT

BETWEEN

SMART APPLICATIONS INTERNATIONAL LIMITED

AND

CIC GENERAL INSURANCE LIMITED

AGREEMENT

THIS AGREEMENT is made this 1st day of April 2023 between **SMART APPLICATIONS INTERNATIONAL LIMITED** a limited liability company incorporated in Kenya of Post Office Box Number 57776-00200, Nairobi in the Republic of Kenya (hereinafter referred to as **"Smart"** which term shall where the context so admits include its successors, representatives and assigns) of the one part; AND **CIC GENERAL INSURANCE LIMITED** a limited liability company incorporated in Kenya of Post Office Box Number 59485 - 00200, Nairobi (herein after referred to as **"CIC"** which term shall where the context so admits include its successors, representatives and assigns) of the second part:

WHEREAS:

(i) CIC is an insurance company licensed to provide health care insurance cover as an insurance company under various schemes (hereinafter also referred to as "Medical Insurance Schemes".

(ii) Smart is duly licensed to provide and market its Smart Card Software Services and products in Kenya (hereinafter referred to as *"the Smart Services"*).

(iii) Smart is a provider of Smart Services defined in detail herein below.

(iv) CIC has engaged Smart to provide Benefits Management, facilitate members access to Providers and facilitate electronic transfer of claims.

(v) Smart has agreed to provide, and CIC has agreed to subscribe to and pay for, the Smart Services subject to the terms and conditions of this agreement.

(vi) CIC and Smart (hereinafter collectively referred to as *"the Parties"*) are desirous of entering into this Agreement to govern the provision of the Smart Services.

NOW IN CONSIDERATION of the mutual promises contained herein, the parties agree as follows: -

DEFINITIONS

I. AGREEMENT

This contract and the annexes shall be read and construed as forming part of the contract. In the event of any inconsistency between the contract and the annexes, the contract shall prevail. Save otherwise expressly provided herein, the annexes may be modified or varied by either Smart or CIC at any time and with the written approval by the other party.

II. Commencement date

The commencement date of this Agreement shall be the 1st of April 2023.

III. Confidential Information

Shall include but shall not be limited to all exchanged proprietary information and/or knowledge, trade secrets both verbal and written transmitted by any means whatsoever and without generality to the foregoing personal data, matters concerning employees, range of products and services, statistical data, medical data and any information on Smart's or CIC's financial status, this Agreement and any other information exchanged by the parties in the course of this Agreement. This includes but is not limited to:-

a) Technical, scientific, commercial, financial or market information, customer list, member medical data, know how or trade secrets.

b) Data concerning business relationships, samples, devices, demonstrations, processes, or machinery.

c) Ideas, inventions, designs, drawings, maps, and technical specifications; and

d) All other information in whatever form, whether or not subject to or protected by common law, or statutory laws relating to data protection, copyright, patent, trademarks (registered or unregistered) or otherwise.

IV. Client/Member

Any individual person, Company, association or body of persons, corporate or unincorporated that is a potential or actual user of Smart or CIC's products and/or services.

V. Intellectual Property

All trademarks, logos, brand names, trade names, patents, emblems designs and copyright or other similar industrial or commercial monopoly rights owned by or subsidiary company to the Agreeing parties

VI. Healthcare Service Provider

GENERAL INSURANCE LIMITED P.O. BOX 46465 NAIROBI C.I.C PLAZA

This refers to an entity (institution or individual) providing Healthcare services to CIC clients/members.

VII. Smart Service Point

A Smart service point is defined as the point at which the Member accesses services using Smart software, smart card reader and fingerprint reader. Smart has currently installed 5,350 Smart Service points in 3,200 non-exclusive medical service providers in Kenya, 400 non-exclusive medical service providers in Uganda, 100 non-exclusive medical service providers in South Sudan and 282 non-exclusive medical service providers in Rwanda, 27 medical service providers in Malawi and 80 medical service providers in Tanzania as at the date of commencement of this agreement.

VIII. Exclusive Medical Service Provider

This refers to an entity providing medical services to Customer members but is not in use by any other Smart system customer.

IX. Non- Exclusive Medical Service Provider

This refers to an entity providing a medical service that is already installed with the Smart system which is in use by other regular corporate schemes including other Smart schemes.

X. Integration

This refers to the interfacing between Customer Medical Scheme Administration System and the Smart System together with the Smart data for the purposes of achieving seamless flow of information across the two systems.

XI. Scheme Instructions

This refers to the instructions in the agreed Smart format between the parties as defined by the following: -

a. Medical Cover Benefits: These are the cover types, limits and relationships applicable for the various scheme categories.
b. Membership: This is the member data for all the active members.
c. Rules & Exclusions: This is the set rules, exclusion and guidelines applicable for the scheme.

The Smart formats for the above as well as the Smart Customer MIS Integration Scope Overview have been communicated to Customer separately by Smart.



1. TERM OF THE AGREEMENT

This Agreement shall be valid once lawfully executed by each party's authorized representative and for a period of 3 years from the commencement date unless otherwise terminated as provided in Clause 8 of this Agreement. The contract may be renewed on terms and conditions to be mutually agreed by the Parties including any review of the consideration.

2. SMART SERVICES

2.1. Smart will provide to CIC the Smart Services which shall be the following: -

1) Provision of Biometric Fingerprint and Smart Software at the Healthcare Service Provider's premises capable of biometrically identifying and verifying the Members of the Medical Insurance Schemes.
2) Provision of Smart Software at the Healthcare Service Provider's premises capable of reading and electronically recording all data availed on client /member utilisation of the Medical Insurance Benefits.
3) Provision of Smart Software at the Healthcare Service Provider's premises capable of capturing details from the Customer's Unique Access Code for utilisation of Medical Insurance Benefits. The Unique Access Code will be provided by the member on SMS & email address once the members initiate a visit from the mobile app or the USSD code. The access code is provided immediately to the member and once provided to the hospital cashier, it is what is used to fetch the member details on the Smart system.

4) Provision of a card-less option of the Smart Services for the CIC Micro-insurance business on the following terms;
    1) The card-less services shall have the advantage of instant on-boarding however the incorporation of the benefit rules and set up of the same shall take 2 working days.
    2) In consideration for the card-less services CIC shall pay Smart the member on-boarding fees and monthly access fees as provided for in Schedule A-Consideration.
    3) The access to card-less services shall be limited to the existing healthcare provider panel (SPS) that already have the Smart system installed.
    4) Installation of additional providers as may be requested by CIC shall be done in consideration of an installation fee as provided for in Schedule A-Consideration

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5) The member benefits to qualify for the card-less shall be capped at KES 100,000/- for outpatient and KES 750,000/- for inpatient healthcare services.
6) It is agreed that the card-less services shall not provide for offline capability nor provide roaming services.
7) The card-less services for the micro services will not provide for the below benefit set
    a) Auto-Growth benefit set up
    b) Benefit Pro-ration
    c) Benefit Buffer & Threshold setting
    d) Roaming capabilities outside Kenya

5) Electronic Transmission of all data recorded in its raw form to CIC.

2.2. Smart will ensure that the Smart Services are configured to ensure data security and in particular shall ensure that: -

1) When a Member first presents the Unique Access Code to the Healthcare Service Provider for utilisation, the Biometric Fingerprint Reader and supporting software shall capture and register the Member's fingerprint for record and reference before the software can authorise utilisation of the Medical Insurance Benefits.
2) Upon capture and record of the fingerprint as provided above, neither the Healthcare Service Provider nor any other party shall be able to change the authorised fingerprint data without written authorisation from CIC.

2.3. Smart shall configure and provide the services based on the scope requested by and agreed with CIC. Should CIC later require any changes or customizations to the agreed scope it shall send to Smart a written change request outlining the required changes. Smart shall assess this change request and confirm to CIC in writing whether the requested scope can be achieved, with or without changes, and the additional or adjusted charges for the services consisting in changing the scope and providing services within the amended scope. Once CIC confirms acceptance of the same, Smart shall implement the agreed changes to the scope of services without undue delay.

3. SMART'S RIGHTS AND OBLIGATIONS

3.1. Smart will not sub-contract any of the Services to any other party without prior written consent by an acknowledged CIC authorised representative as described within this Agreement.

3.2. To retain the Members' data as provided by CIC and not to alter it in anyway whatsoever unless authorised by CIC to do so in writing.

3.3. Not to use the data provided by CIC for any other purposes other than those outlined in this Agreement.

3.4. To ensure that all the Smart Cards issued are in good working condition and to replace all cards that are faulty as a result of the acts of commission or omission on the part of Smart. Smart will not be liable for replacement if any card becomes faulty on account of the negligence on the part of CIC or its Clients/Members.

3.5. To provide support to CIC on key business strategic initiatives that focus on: -

1) Enhancing provision of Health care services to Members,
2) Billing services by Healthcare Service Providers through automation of processes by integration of the CIC core Insurance system and the Smart system.

3.6. To ensure that the Smart Services are always in good working and secure condition and can perform the following functions: -

1) Biometrically identifying the Members entitled to Medical Insurance Benefits.
2) Identification of Members entitled to Medical Insurance Benefits through their Unique Access Code.
3) Displaying the Member's Medical Insurance Benefits accurately and any exclusions thereto as specified by CIC and communicated to Smart and duly programmed into the Member's Unique Access Code, provided that the Healthcare Service Provider's computers and all required functional components are in good working condition.
4) Benefit management by providing functionality on the Smart system to capture the claim incurred and deduct this claim amount from the benefits as defined by the medical insurer in (b) above provided that the Healthcare Service Provider's computers, member's Smart Card, Network Connectivity and all required functional components are in good working condition.
5) Service provider management by providing functionality on the Smart system to define the medical service providers/healthcare facilities that are allowed for access provided that Customer Insurance's computers, network connectivity and all required functional components are in good working condition.
6) Electronic Transmission of all data recorded in its raw form to Customer.
7) The Smart system allows access in both online & offline conditions i.e. where connectivity is available in an offline conditions i.e. where connectivity is not available. In offline conditions, the Smart system uses the last member,

benefits, and service provider information as provided in the Unique Access Code and the Smart system as at the last online encounter.

3.7. Smart will endeavour to ensure that the data is received at CIC as specified in clause 3.2 in a timely manner as provided herein. The parties acknowledge that the Smart Services require use of third party components and networks that are provided on best effort/availability terms and therefore, Smart cannot guarantee that there will be no system or network failures that may lead to delay in delivery of the data. This delay will be resolved under the terms indicated in Schedule B: Smart Obligations Clause K and Lon response times.

3.8. To receive, record and update utilization captured off the Smart system from CIC in the agreed Smart format and upload to the respective Member/s' benefit balance effectively within 24 hours so that the Member/s' balance is updated to the customers records on their next visit provided that Smart system connectivity is available.

3.9. There is a possibility of 1-2% of over utilization in reference to total cumulative allocation available for each scheme due to off-line billing as a result of network failures. For these cases CIC will engage its medical service providers under appointment contracts that stipulate that the medical service provider will have to call Smart or CIC's contact centre for preauthorization or seek preauthorization via any other defined means as prescribed by the appointed CIC to its accredited healthcare providers before serving the members in an off-line mode in order to mitigate against this. In the event that over utilization surpasses above stated threshold, Smart to take liability of the amount above defined threshold.

In the event that these rules are not adhered to by the medical service provider, it will be upon the Customer to engage the medical service provider since: -

1) Any payments to Healthcare Service Providers on valid expenses incurred by Customer members at the Healthcare Service Providers.
2) Any utilization incurred by any Customer members at the Healthcare Service Providers.
3)Exceptional instances of inactive Customer members at the Healthcare Service Providers under these conditions.
4) Any other result of delays in updated Customer member data or information under these conditions.
5) That claims incurred will only be delivered to update benefits once the network is up. As such the member's card displays the previous status of benefits on card and not the updated benefits that are on the Smart server during such offline billing conditions.

6) When the network is up, the Smart system automatically transmits the captured claims utilization to Smart and the member records are updated accordingly.

3.10 Smart will assist in sensitizing all accredited Customer Healthcare Service Providers to always contact Smart and/or Customer for preauthorization and benefit balance confirmation before serving members in an offline mode with no connectivity.

3.11 In the absence of integration between the Customer Medical System (MIS) and Smart, Smart shall setup the scheme benefits in accordance with the scheme benefit instructions sent by Customer provided that the instructions are provided in the Smart scheme benefit template format and signed off by the Customer before implementation on the live Smart system.

3.12 When there are scheme benefit changes such as benefit addition, removal or update, Smart will provide an output of the configured benefits in all these scenarios and it is required that there is a sign off provided by Customer before implementation on the live Smart system.

3.13 In the absence of integration between Customer's medical system (MIS) and Smart, it is the responsibility of Smart to provide the customer with the standard Smart System for Customer to carry out the required:-

a) Member, family or scheme deactivations or activations.
b) Update utilization captured off the Smart system e.g. reimbursement and off Smart claims.
c) Update required benefit amount addition for approved member top ups.

Smart will ensure that the uploaded off Smart utilization and benefit addition top ups to the respective member/s' benefit balance effectively within reasonable time so that the Member/s' balance is updated to their records on their next visit provided that Smart system connectivity is available.

3.14 To implement and use the Smart Web Portal, Customer will provide the required internet connectivity. Customer should also ensure that the internet connectivity is in order to effectively relay these deactivation/activation instructions.

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3.15 It is the responsibility of Smart to ensure that the required access activations at the various medical service providers appointed by Customer are carried out in a timely manner provided that the network is available.

3.19. Smart shall ensure that it complies with all applicable laws and regulations in carrying out the services and in particular those of data collection and processing including ensuring data is collected and stored for lawful purposes only and putting in place appropriate technical and organizational measures to safeguard the data from loss, damage or unauthorized access.

4. CIC RIGHTS AND OBLIGATIONS

4.1. To provide to Smart all particulars of the Members and their dependents and any additions or amendments thereto from time to time as shall have been provided by the Member to facilitate the preparation of the Unique Access Code and access to the medical insurance benefits.

4.2. Where there is an integration between Customer medical system (MIS) and Smart, it is the responsibility of the Customer to ensure that: -

1) The MIS delivers to Smart, the scheme benefit instructions in the agreed format, which is signed off by the Customer Insurance, as defined in the Smart Customer MIS integration scope document.
2) Any Smart Card requests, in the format as defined in the Smart Customer MIS integration scope document, are relayed to Smart in order to facilitate the preparation of the required Unique Access Code.
3) Any deactivations/activations are effected on the Customer system for them to be effected on Smart through the integration interface.
4) All off Smart authorized utilizations are updated on their integrated MIS so that these amounts are also reflected on the member records and subsequent reports.
5) Customer should provide the required link and server as set out in Schedule D on connectivity between Smart and Customer Insurance. Customer should also ensure that the link is up in order to effectively transmit these deactivation/activations and off Smart instructions for update on Smart.

4.3. In the absence of integration between Customer medical system (MIS) and Smart, Customer shall ensure that the requisite resources as set out in Schedule D on connectivity between Smart and Customer Insurance, are provided to facilitate the implementation and operations of the Smart Web Portal which Customer shall use fully to carry out the functions as indicated in clause 4.2 above.

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Smart shall not be responsible to effect instructions on behalf of Customer via email or telephone whilst the required functionality to effect the same has been provided through the Smart Web Portal and/or integrated system

4.4. To provide to Smart all particulars of the Member's Medical Insurance Benefits and any additions or amendments thereto from time to time so as to ensure the Smart Cards are up to date and accurate at all times and sign off the same.

4.5. To supply Smart with the list of its designated Healthcare Service Providers, their contacts and introduction letters to these Healthcare Service providers to facilitate the Smart installation provided the conditions set out in Clause 3.6 are met.

4.6. To communicate firm instruction and enforce the use of the Smart system for Customer member access to both the medical service providers and the Customer medical schemes using the Smart solution

4.7. To report to Smart any instances of downtimes of Smart Services as are reported by the Healthcare Service Providers.

4.8. To conduct periodic system audits to provide security and integrity assurance through CIC assigned auditors.

4.9. To make arrangements to settle all valid medical expenses as per invoices submitted by the Healthcare Service Providers as per the agreement between the Healthcare Service Providers and CIC and in no way enjoin Smart in this financial obligation and/or liability on expenses incurred at the Healthcare Service Providers by CIC member(s).

4.10. CIC shall give Smart access to its core medical insurance system for the sole purpose of enabling Smart to transmit electronic claims.

4.11. Recognising that the transmission of data between CIC and Smart Central Servers (Smart and CIC) is dependent on the last mile communication links that are provided by third parties as contracted by CIC, it is the responsibility of CIC to make sure that both the primary and secondary links are of the size and performance that is required as defined in Schedule C.

4.12. CIC shall make sure that these links are monitored and working all the time.

4.13. CIC undertakes to inform its individual scheme members (the data subjects) of data collection, recording and processing of their personal, biometric and medical benefits data by Smart for purposes of carrying out the Smart Services and received the members' express, unequivocal, free, specific and fully informed consent to the same and in particular:

1) That CIC has informed the members that their collected data shall be used for purposes of analytics and their personal emails and mobile numbers utilized for SMS notifications and one-time pins where applicable for receiving



services as well as sending of relevant information and surveys related to the services.

2) That CIC has informed the members that their collected data shall be used by Smart's subsidiaries in Uganda and Rwanda for purposes of accessing roaming services.
3) That CIC has made the members aware of their right to access the data that has been collected and recorded as well as their right to demand for rectification of any inaccurate information.
4) That CIC shall provide evidence of obtaining such consent from the individual members upon a reasonable request from Smart.

5. AUTHORISED REPRESENTATIVES

5.1. The Parties shall appoint their respective representatives who will be responsible for reporting any discrepancy encountered in the day-to-day operation of the Smart Services as more particularly set out in this Agreement.

5.2. For the avoidance of doubt, the appointed representatives shall NOT have the authority to amend or vary the terms of this Agreement, and any purported amendment or variation of this Agreement by the appointed representatives shall not have effect.

6. CONSIDERATION

6.1. In consideration of all the mutual agreements provided for herein, CIC hereby agrees to pay the consideration provided in Schedule A to this Agreement.
6.2. This agreement scope only covers CIC Kenya schemes.
6.3. In the event that Smart is requested to provide to CIC any other Service that is not covered in this Agreement, then CIC will issue a written change request containing a description of the services sought. The consideration for any additional service/where necessary will then be priced by Smart in writing and approved by CIC. CIC will then pay for such additional services in line with the terms negotiated and agreed between Smart and CIC and such mutual agreements shall be captured as an addendum to Schedule A.

7. CONFIDENTIALITY AND INTELLECTUAL PROPERTY

7.1. No party will disclose to any third party without the prior written consent of the relevant party any confidential information which is received from the disclosing party for the purposes of providing or receiving Services whether the information is marked confidential or not as long as the information is manifestly confidential ("Confidential Information"). Each party agrees that any Confidential Information received from the other party shall only be used for the purposes of providing or receiving Services under this Agreement. These restrictions will not apply to any information which: -

1) is or becomes generally available to the public other than as a result of a breach of an obligation; or
2) is acquired from a third party who owes no obligation of confidence in respect of the information; or
3) is disclosed to a third party pursuant to the prior written authorization of the disclosing party.

7.2. Notwithstanding the above each party will be entitled to disclose Confidential Information of the other: -

1) to their respective insurers or legal advisers (in the case of legal advisers for the purposes of any actual or potential threat and dispute between the parties), or
2) to a third party to the extent that this is required, by any court of competent jurisdiction, or by a governmental or regulatory authority and which is relevant to the Services, or where there is a legal right, duty or requirement to disclose, provided that (and without breaching any legal or regulatory requirement) where reasonably practicable not less than 2 business days' notice in writing is first given to the other relevant party.

7.3. The data protection act and provisions therein to be fully complied with by both Smart and CIC.

7.4.1) The Parties acknowledge and agree that Smart will hold all intellectual property rights in the system comprising of the Smart services including, but not limited to, source code, copyright and intellectual property rights (the Smart System). CIC agrees not to claim any such ownership in the intellectual property at any time and undertakes that it shall not attempt or enable others to copy, decompile, reverse engineer, disassemble, derive the source code of, decrypt, modify, or create derivative works of the Smart System.

2) CIC shall not at any time both during the period of this Agreement and after its termination or expiry for whatever reason use the confidential knowledge

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NAIROBI
C. I. C PLAZA

that is has gained from the Smart System to develop a similar system nor shall it transfer functional information gained from the use of the system to any third party that is competing against Smart or providing solutions in the same sector.

8. VIOLATION AND TERMINATION

8.1. Any violation of the provision of this Agreement by either party shall be deemed a Material Breach of this Agreement which shall entitle either party: -

2) To send the other a notice in writing of the incident of breach requiring the violating party to stop any such breach or violation within five (5) working days. If the recipient party shall fail to rectify such breach within thirty (30) days of receipt of written notice requiring the same, then either party shall be entitled to terminate this Agreement by notice in writing.
3) In the event the violating party fails or refuses to put an end to such breach or violation, the non-breaching party shall be entitled to terminate the Agreement forthwith by giving fifteen (15) days' written notice to the violating party to that effect provided that termination of this Agreement as provided in this clause shall not affect the subsisting rights and obligations of either party at the date of termination.

8.2. If either party shall become insolvent or if a receiver or administrator is appointed over either party or if any court or administrative authority shall make any order against either party in circumstances which indicate that the party may be unable to pay its debts in full, the other party shall be entitled to terminate this Agreement summarily on written notice.

8.3. Either party may terminate this Agreement by giving the other 60 days written notice, without necessarily stating the reasons for the termination, subject to the discharge of all outstanding obligations.

9. NON-ASSIGNABILITY

The obligations and benefits of this Agreement shall not be assignable by either party without the prior written Agreement of the other party provided that such Agreement shall not be unreasonably withheld.

10. INDEMNITY

10.1. Smart shall indemnify CIC against all liabilities, costs, expenses, damages and losses (except for the avoidance of doubt any indirect or consequential losses such as the loss of profit or the loss of reputation suffered or incurred by

CIC arising out of or in connection with any lawful claim made against CIC for actual or alleged infringement of a third party's intellectual property rights arising out of or in connection with use of the Smart Services.

10.2. Either party will indemnify and keep the other party indemnified against all claims, proceedings, damages, costs, expenses, and losses arising as a result of any fraud, negligence, or wilful act or omission on the part of the indemnifying party in discharging its obligations under this Agreement.

10.3. For the avoidance of doubt Smart shall not at any time be held liable for the medical services and any error thereof provided to CIC members.

11. SERVICE LEVELS THROUGH THIRD PARTY PLATFORMS

11.1. It is mutually accepted that Smart Services are offered dependent on third (3rd) party networks and systems, which systems and networks may fail or slow down on occasion.

11.2. During network down time, CIC Members will continue to access services using their Smart Cards.

11.3. While Smart will provide best effort in restoring services, system and networks downtime may result in Members accessing services above their allocation (this is referred to as "Excesses").

11.4. Smart will communicate these Excesses or inactive member(s) who accessed services during such downtimes to CIC within the timelines specified in Schedule B with details of date, time, Healthcare Service Provider and Member for CIC to recover the outlay or costs incurred from the Member and/or to follow up recovery with the affected Healthcare Service Provider.

11.5. In order to mitigate against these cases and provide visibility on member utilization, Smart recommends for applications of benefits rules on members cards e.g., implementation of benefit buffer and threshold set-ups in order to cushion against excess expenditure claims during a network downtime.

11.6. Smart will not be held responsible for such system and network failures, or any consequential losses incurred therefrom.

11.7. Any excess arising as a result of system downtime shall be resolved in accordance with the SLA matrix indicated in Schedule B to this Agreement.

12. CONTRACTUAL PERFORMANCE EVALUATION CRITERIA

12.1. The Metrics set out in Schedule B shall be used to evaluate the Smart Services and CIC performance of its obligations.

12.2. These metrics shall serve as targets that Smart and CIC must adhere to in order for the effective performance of this Agreement.



12.3. It should be noted that the evaluation Metrics are all dependent on individual Healthcare Service Providers and the connection availability as provided by third party Network Service Providers. Smart shall not under any circumstances be liable for failure of data transfer due to any acts of delay or commission or omission by the said Network Service Providers nor the Healthcare Service Provider should the fault be determined to have been caused by either of these parties.

13. AMENDMENTS

No change, modification or addition to the terms and conditions set out herein shall be valid unless set forth in writing and signed by the parties in the same manner as this Agreement.

14. WAIVER

Any failure by any party hereto to enforce the strict performance of the other party of any provision herein shall not be construed to be or constitute a waiver of the right to subsequently enforce such provision or any other provision of this Agreement. To be effective any waiver must be in writing signed by an authorized representative of the waiving party and be delivered to the other party.

15. DISPUTE RESOLUTION

15.1. Any dispute arising out of or in connection with this Agreement shall be resolved amicably between the parties failure to which it shall be referred to arbitration by a single arbitrator to be appointed by Agreement between the parties or in default of such Agreement within 14 days of the notification of a dispute, upon the application of either of the parties by the Chairman for the time being of the Chartered Institute of Arbitrators.

15.2. Such arbitration shall be conducted in Nairobi in accordance with the Rules of Arbitration of the said institute and subject to and in accordance with the provisions of the Arbitration Act 1995.To the extent permissible by law, the determination of the arbitrator shall be final and binding upon the parties.

16. NOTICES

16.1. Any notice required to be given by either party under this Agreement shall be validly given if,

1) in the case of notice given to **CIC**, it is in writing addressed to:

Managing Director,
CIC GENERAL INSURANCE LIMITED,
CIC PLAZA,
P. O. Box 59485-00200 Nairobi, Kenya.

CIC GENERAL INSURANCE LIMITED P. O. Box 59485 NAIROBI C. I. C. PLAZA

Tel: (+254) 703 099 120
Email: callc@cic.co.ke

2) In the case of notice given to **Smart**, it is in writing addressed to:

The Managing Director
Smart Applications International Limited
International House, 11th Floor
P.O. Box 57776, 0200 Nairobi

Tel: +254 20 320 6000
Email: info@smartapplicationsgroup.com

16.2. All such notices shall be deemed to have been received (if posted by registered post) within 48 hours of the time of posting, instantly (in the case of emails) and upon confirmed delivery to the premises referred to in clause 16.1.

17. GOVERNING LAW

This Agreement shall be governed by and construed in all respects in accordance with Kenyan Law.

18. MISCELLANEOUS

18.1. No Partnership - The parties are not partners or joint ventures nor does this Agreement constitute either party to be an agent of the other. Neither party has the right or authority to assume or create any obligation or responsibility whether express or implied on behalf of or in the name of the other in any manner whatsoever.

18.2. Severability - If any provision of this Agreement shall be held to be void or unenforceable by any court or other authority which decision is binding upon any party to this Agreement, the parties agree that such determination shall not result in the nullification or unenforceability of the remaining provision of this Agreement. The parties agree to use their best endeavours to replace such provision in a manner that will achieve to the maximum extent possible the economic, business, and other purpose of this Agreement.

18.3. Rights Cumulative - all rights granted to either of the parties shall be cumulative and no exercise by either of the parties under this Agreement shall



restrict or prejudice the exercise of any other right granted or otherwise available to it.

18.4. Upon termination of this Agreement, all Confidential Information pertinent to this Agreement, which by their nature should survive, and will remain in effect after termination and/or expiration of this Agreement.

19. SOLE AGREEMENT

This Agreement constitutes the entire Agreement between the Parties and supersedes any previous discussions, negotiations, Agreements, or relationship of whatsoever nature between the Parties.

20. FORCE MAJEURE

20.1. Neither party will be liable to the other party for any delay in or failure to perform its obligations as a result of any cause beyond its reasonable control, including but not limited to fires, strikes (of its own or other employees), insurrection, riots, industrial action, embargoes, shortages, wrecks or delays in transportation, inability to obtain supplies and raw materials, pandemics or requirements of any civil or military authority.

20.2. The party causing delay in or failure to perform its obligations under this Agreement shall immediately notify the other party in writing of such delay or failure and the reason(s) for such delay or failure and if such delay in or failure to perform continues for at least sixty (60) days from the date of such delay or failure, either party will be entitled to terminate the Agreement upon service of a seven (7) day notice to the other party in writing.

20.3. A party claiming force majeure shall as soon as reasonably possible after becoming aware of the force majeure event, notify the other party thereof, stating the nature, extent and expected duration of the same.

20.4. The burden of proof of the extent of the alleged event and the enforceability thereof shall rest on the party claiming force majeure.

20.5. For the avoidance of doubt Force Majeure shall not include the inability to pay any consideration provided for in this Agreement for any reason.

21. REPRESENTATION AND WARRANTY

21.1. CIC represents and warrants to Smart that it is a legal entity duly constituted and validly existing and that it has the power to enter into and carry out its obligations under this Agreement, this Agreement has been duly authorized by CIC and when executed shall be a valid and binding obligation on CIC



21.2. Smart represents and warrants to CIC that it is a legal entity duly constituted and validly existing and that it has the power to enter into and carry out its obligations under this Agreement, this Agreement has been duly authorized by Smart and when executed shall be a valid and binding obligation on Smart

IN WITNESS WHEREOF, the parties have executed this Agreement on the day specified herein above.

SIGNED, AND **DELIVERED** by:-
CIC GENERAL INSURANCE LIMITED

In the presence of:-

MANAGING DIRECTOR

WITNESS

MARYNOEL AKINYI WANGA
COMMISSIONER FOR OATHS
P.O. Box 74404, NAIROBI.

CIC GENERAL INSURANCE LIMITED
P. O. Box 59485
NAIROBI
C. I. C PLAZA

SIGNED, SEALED AND **DELIVERED** by:
SMART APPLICATIONS INTERNATIONAL LIMITED

In the presence of:-

DIRECTOR HARRISON MUIRU

DIRECTOR/~~SECRETARY~~

MERCY MWANGI

SCHEDULE A - CONSIDERATION

1) Smart will provide CIC with a once-off instant on-boarding and registration fee of KES 150 which shall be a one-off cost payable with order. Where CIC opts to print plastic cards for a client on virtual access, the plastic card shall be charged at additional one-off cost of KES 100.

2) CIC will remit to Smart a Monthly Access Fee of KES 50/= per Member provided with the Smart Services or any other price that may be mutually agreed in writing from time to time.

3) Smart will further provide CIC with requested card-less services for Micro Insurance business at a consideration of:

   a) KES 60/- on-boarding fee per member payable in advance as a once-off cost
   b) KES 30/- monthly access fee payable 30 days from the date of invoice. This shall be reviewed on an annual basis with concurrence from both parties in writing.

4) Any system customizations requested by CIC shall be assessed and charged by Smart on a case by case basis with concurrence from CIC in writing.

5) All costs charged by Smart shall attract Value Added Tax (VAT) and any other applicable tax or deduction as prescribed by the Kenyan Government tax laws and Withholding Tax if applicable.

6) Any required integration to third party system providers outside the scope of this agreement, will be charged as per the terms that will be agreed upon based on the integration effort before commencement of the integration projects.

7) The above costs and fees shall be fixed for the initial one (1) year period of this Agreement and may be reviewed by Smart on the anniversary of this Agreement and every anniversary thereafter on reasons to be substantiated by Smart including inflation and change in input costs.

8) No interest shall accrue under any circumstances with respect to payments under this contract.

SCHEDULE B CONTRACTUAL PERFORMANCE EVALUATION METRICS

The schedule below shows the expected performance levels for both parties in reference to the Smart service.

CIC INSURANCEOBLIGATIONS	Turn Around Time
a) Provide member benefits allocation and any other required data e.g. Benefits and list of members for New business from the date of inception	72 Hours

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b) Provision of all membership and benefits information required to renew Smart Cards 2 days prior to renewal.	48 Hours
c) Provide a full list of newly appointed Healthcare Service Providers to Smart.	24 Hours
d) Payment of Smart invoices upon receipt.	Monthly and in any event not exceeding agreed credit period
e) Inform Smart in writing of any desire to update information on members Smart card by way of any benefit updates, additions, cancellation, or renewals	Within 1 (one) hour
f) Response to Clients and Healthcare Service Provider enquiries.	15 minutes

Smart Obligations	**Turn Around Time**
a) Ensure all expenditure utilization data as received at Smart is transmitted through CIC provided connectivity link to designated point at CIC offices.	Within the hour
b) Maintenance of Smart equipment in good working condition at Healthcare Service Providers	Monthly
c) Response to system down times upon notification.	Within the hour
d) Response to CIC and Healthcare Service Provider enquiries.	Within the hour
e) Update of member cards with the information provided by CIC e.g., on renewal	48 Hours
f) Set up of Smart Services at agreed installable Healthcare Service Providers requested by CIC	14 Days
g) Train HSP adequately and retrain new HSP users on a need basis as changes occur in the Smart Services	Monthly
h) Train CIC staff on the Smart Services and on any changes in technology.	Quarterly
i) Average time to repair system failures within Nairobi	See schedule below
j) Average time to repair system failures outside Nairobi	See schedule below
k) Average time to communicate Excesses or inactive member(s) who accessed services during network downtimes to CIC	Weekly

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1. It should be noted that the above criteria is dependent on individual Healthcare Service Providers and the connectivity made available. Smart shall not be held liable for failure of data transfer due to any acts of commission or omission by the said service Providers.

2. Problems associated with service shall be handled according to a negotiated timetable based on the metrics below, between CIC and Smart. CIC will contact Smart by telephone, mobile phone, e-mail, or fax when a service has been breached. Emergency contacts provided by Smart to CIC prior to signing of this document will be responsible for handling the incident in case either party is unable to respond. CIC time shall be based on the CIC metrics below:-

   In Nairobi

   - Average Response Time to Telephone/Email Service Call -Within 2 hours
   - Average Time to Repair Simple Failures -Within 1 working day.
   - Cancellations and other alerts -Within 48 hours
   - Data Delivery challenges to CIC -Within 5 working days.

   Outside Nairobi but still in Kenya

   - Average Response Time to Telephone/Email Service Call -Within 2 hours
   - Average Time to Repair Simple Failures - Within 4 working days.
   - Cancellations and other alerts - Within 48 hours
   - Data Delivery challenges to CIC -Within 10 working days

3. The response time for all is within working days.
4. The response time is based on time reported.

SCHEDULE C: CONFIDENTIALITY AGREEMENT AND SECURITY POLICY

Smart regards security and confidentiality of data and information to be of utmost importance. Further, it is the intent of this policy to ensure that confidential information, in any format, is not divulged outside the Customer and CIC without explicit approval to do so by Customer and CIC. As such, Smart shall ensure all its users of data and information will follow the procedures outlined below:

1. Policy on Confidentiality of Data

1.1 Each individual granted access to data and hard copy information holds a position of trust and preserves the security and confidentiality of the information he/she

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uses. Users of the Company's data and information are required to abide by all applicable Kenyan Laws regarding confidentiality of data.

1.2 Any individual with authorized access to the Company's electronic information, records or files is given access to use the Company's data or files solely for the business of the Company and will not divulge this information outside of the Company except for approved Company business requirements approved by the Chief Executive Officer of the Company. With respect to Customer records or information, the Company guarantees each employee will:

(a) Access data solely in order to perform his/her job responsibilities.

(b) Not seek personal benefit or permit others to benefit personally from any data that has come to them throughout their work assignments.

(c) Not make or permit unauthorized use of any information in the Company's information system or records.

(d) Not enter, change, delete or add data to any information system or files outside of the scope of their job responsibilities.

(e) Not include or cause to be included in any record or report, a false, inaccurate or misleading entry known to the user as such.

(f) Not alter or delete or cause to be altered or deleted from any records, report or information system, a true and correct entry.

(g) Not release Company data other than what is required in completion of job responsibilities.

(h) Not exhibit or divulge the contents of any record, file or information system to any person unless it is necessary for the completion of their job responsibilities.

(i) Not to release any medical data unless under consent from Customer.

2. Data Security Measures and Procedures

2.1 All users of the Company information systems are supplied with an individual user account to access the data necessary for the completion of their job responsibilities. Users of the Company's information systems are required to follow the procedures outlined below:

(a) All transactions, processed by a user ID and password, are the responsibility of the person to whom the user ID was assigned. The user's ID and password remain confidential are not shared with anyone.

(b) Using someone else's password is a violation of policy, no matter how it was obtained.

(c) The password provides access to information that has been granted specifically to the Company's employee. To reduce the risk of shared passwords - remember not to post your password on or near your workstation or share your password with anyone.

(d) It is the employee's responsibility to change his/her password immediately if he/she believes someone else has obtained it.

(e) Access to any Customer information (in any format) is to be determined based on specific job requirements. The appropriate Department Head is responsible for ensuring that access is granted only to authorize individuals, based on their job responsibilities.

(f) Employees are prohibited from viewing or accessing additional information (in any format) unless they have been authorized to do so. Any access obtained without authorization is considered unauthorized access.

(g) In order to prevent unauthorized use, the user shall log off of all applications that are sensitive in nature when leaving their workstation. An alternative is to establish a workstation password or lock to the user session. This is especially important during breaks, lunch and at the end of the workday.

(h) Passwords are changed periodically and/or if there is reason to believe they have been compromised or revealed inadvertently.

(i) Upon termination or transfer of an employee, Human Resources will notify Company's Networks and Infrastructure department.

(j) Generally, temporary employees should not have access to the Company's record system. Written approval by the Department Head in charge of the respective area is required if it is determined that access is required. The temporary employee is to be held to the same standards as all permanent employees and is made aware of their responsibilities to protect employee privacy rights and data integrity. Written

authorization must be received by the Head of Department prior to granting system access.

2.2 All data at the individual record level obtained or acquired by the Company is treated as strictly confidential and shall not be disclosed or provided to any person who is not an employee of the Company or to any person who has not signed a Data Confidentiality Agreement. In addition:

(a) No attempt shall be made to identify any individual contained in such records

(b) All data at the individual record level on computer tape, cartridge, disk, CD-ROM, other computerized storage media, or in hard copy shall be archived in a locked location.

(c) All data at the individual record level on a computer hard drive shall be password protected.

(d) Any breach or suspected breach of data confidentiality shall be reported immediately to the relevant parties within the Company.

(e) Any intentional violation of this agreement shall be the basis for dismissal for cause.

2.3 Protected Health Information.

(a) Protected Health Information (PHI) shall be any individually identifiable health information that may in the course of the parties business, be transmitted by or maintained in electronic media on any other form or medium. Information shall be deemed to be PHI if it:-

(i) Relates to the past, present or future mental or physical health of an individual.

(ii) Relates to the provision of healthcare for an individual.

(iii) Relates to the payment for the provision of healthcare to an individual and it identifies as provides on reasonable basis to believe it can be used to identity an individual.

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(b) PHI shall be subject to strict confidentiality under this Agreement and the parties agree to abide by this confidentiality clause within the framework of the Laws of Kenya and the framework of the respective contracts with the parties' clients.

SCHEDULE D

Connectivity between Smart and CIC

Point to point connectivity will be established between Smart offices and CIC. This connectivity is the responsibility of CIC and is for the purposes of delivering information to and from CIC to Smart for onward interaction with the Smart system and member cards at point of service. Required specifications are as follows: -

a) Preferred providers: Access Kenya, Safaricom, JTL and Liquid Telcom.
b) Link technology preferred is fibre, but other wireless connections are also suitable.
c) Bandwidth: 256kbps minimum

CIC shall meet the costs of this link to their preferred selected connectivity. service provider as well as manage the link accordingly.

CIC will allow Smart access to the link and associated configuration on their part to successfully operationalize this link.

SCHEDULE E: SMART CONTACT LIST

Office & Contact Center	**Physical Address**
Office Pilot Line: +254 20 320 6000 Office Mobile: +254 718 222 000 +254 733 320 600 Office Emergency Lines +254 728 935 911 or +254 728 935 928 or +254 736 666 033 or +254 736 666 067	Smart Applications International Ltd 11th Floor, International House P.O. Box 57776 Nairobi 00100 Kenya Support ema customercare.ke@smartapplicationsgroup.com
Account Manager Bernard Limo	**Portfolio Manager** Morris Mwanza

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C.I.C PLAZA
NAIROBI
P. O. Box 58405

Off: +254 20 320 6186 Mobile: +254 706 262 690	Off: +254 20 320 6195 Mobile: +254 725 210 556
Chief Operations Officer Isaiah Mosiori Off: +254 20 320 6110 Mob: +254 702 115 103 Email: isaiah.mosiori@smartapplicationsgroup.com	**Group Marketing Director** Group Esther Muiruri Off: +254 20 320 6180 Mob: +254 702 115 158 Email: esther.muiruri@smartapplicationsgroup.com
Group Managing Director Harrison Muiru Off: +254 20 320 6103 Mob: +254 702 115 100 Email: harrison.muiru@smartapplicationsgroup.com	

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SCHEDULE F: SMART DATA TEMPLATE - MEMBERSHIP AND BENEFITS

Combined Smart Templates- Member

SCHEDULE G: NON EXCLUSIVE MEDICAL SERVICE PROVIDER LIST.

MEDICAL SERVICE PROVIDERS INSTALL

SCHEDULE H: SMART INTEGRATION SCOPE DOCUMENT



Integration System
Requirements Speci

SCHEDULE I; SERVICE CREDITS

This section of the Agreement should relate to the failure of the vendor to meet service levels which have been monitored and measured under the SLA, providing a Service Score if the vendor fails to meet certain defined thresholds. The Service Score will be the basis by which the Smart is evaluated during the next contract renewal.

Example:

Performance Metric	Service Level Performance	Service Score
Availability	99.00% and above	5
	Below 99.00% to 97.00%	4
	Below 97.00% to 96.00%	3
	Below 96.00%	2
Customer Time	95% or more of reported incidents resolved within SLA timelines	5
	Less than 95% of reported incidents resolved within SLA timelines	4



CIC GROUP

31st August 2026,

Chief Executive Officer,
National Biosafety Authority,
P.O Box 28251 - 00100,
Nairobi.

Dear Sir/Madam,

RE: TENDER NO. NBA/753/0001/2026-27

PROVISION OF MEDICAL INSURANCE COVER FOR STAFF AND BOARD MEMBERS - UNDERWRITERS ONLY

We refer to the mandatory requirement No.14.

CIC General Insurance Ltd confirms that we shall implement the medical insurance cover benefits as proposed by the procuring entity in the schedule of requirements and as detailed in the attached schedule of medical cover benefits.

We trust that you will find the above in order but should you wish to make further enquiry do not hesitate to contact us.

Yours faithfully,

CIC GENERAL INSURANCE LIMITED P.O. Box 59485 NAIROBI C.I.C PLAZA

MARYNOEL AKINYI WANGA COMMISSIONER FOR OATHS P.O. Box 6591-00100, NAIROBI

Kang'e McDonald,
General Manager, Medical Division - CIC General Insurance Ltd.

CIC GENERAL INSURANCE LTD.

CIC Plaza, Mara Road, Upperhill ✉ P.O. Box 59485-00200 Nairobi
020 282 3000, 0703 099 120 @ callc@cic.co.ke 🌐 www.cic.co.ke

Directors: R. Mambo (Chairperson), F. Ruoro (Managing Director), E. Otieno, P. Nyaga, J. Mbui, J. Gatuni, J. Mbatia,

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GENERAL • LIFE • HEALTH • ASSET

CIC GROUP

POWER OF ATTORNEY
BY
CIC GENERAL INSURANCE LIMITED
IN RELATION TO

TENDER NUMBER: NBA/753/0001/2026-27

KNOW BY ALL MEN THESE PRESENTS that by this power of Attorney, **I FREDRICK RUORO** in my capacity as the **Managing Director/Principal Officer CIC General Insurance Limited** of P.O. Box 59485 - 00200 Nairobi Kenya, a company incorporated in the Republic of Kenya, do hereby constitute, appoint and authorize **KANG'E MCDONALD – General Manager CIC General Medical Division,** as our attorney, to do in our name and on our behalf, all such acts, deeds and things necessary in connection with or incidental to **Tender Number: NBA/753/0001/2026-27** for Provision of medical insurance cover for staff and Board members - underwriters only including, but not limited to, signing and submission of all documents and providing information/responses, representing us in all matters in connection with **NBA/753/0001/2026-27.**

I hereby agree to ratify all acts, deeds and things lawfully done by our said attorney pursuant to this Power of Attorney and that all acts, deeds and things done by our aforesaid attorney shall and shall always be deemed to have been done by us.

IN WITNESS WHEREOF WE HAVE EXECUTED THIS POWER OF ATTORNEY ON THIS

14th Day of September 2026.

Authorized signatory

Sign .....
Fredrick Ruoro
Managing Director/Principal Officer

Acceptance of the appointment:

Sign .....
Kang'e McDonald – General Manager CIC General Medical Division

Before me:)

Commissioner of Oaths)

Official Company stamp/Seal

MARYNOEL AKINYI WANGA
COMMISSIONER FOR OATHS
P.O. Box 65[illegible] NAIROBI

Due to the bulky nature of the **Audited Financial Statements for 2025, 2024 and 2023,** we have uploaded the documents to a secure link for ease of access and retrieval.
We have granted the necessary access rights to the link below to enable you to review and download the documents at your convenience.

https://drive.google.com/file/d/1hHTxjKvNczwrAb7oZEM28Xl-gaA5Fc5S/view?usp=drive_link

Should you experience any difficulty accessing the documents or require any additional information or clarification, please do not hesitate to reach out.

Thank you.



LIST SOME OF THE LARGEST CLIENTS WITH PREMIUMS AMOUNTING TO KES. 3.1 BILLION

NO.	FULL NAME OF THE CLIENT	CONTACT DETAILS & PHYSICAL ADDRESS	PREMIUM HANDLED (KSHS)	POPULATION	CONTACT AND TEL. NUMBER	YEARS
1	Teachers Service Commission	P.o. Box Private bag - 00100 Kilimanjaro road, Upperhill, Nairobi	420,000,000	10,454	Cellphone Number: 0722208552, Email Add: info@tsc.go.ke	2020-2021, 2023 to Date
2	County Government of Kajiado	P.O. Box 11 - 01100, Kajiado	347,935,478	15,762	Phone Number: +254 (020) 2043075 Email Address: wsilapei@gmail.com	From 2024 to Date
3	National Bank of Kenya Ltd	P.O. Box 72866 - 00200, Nairobi	325,082,045	4,455	Phone Number: +254 703 088900 Email Address: mgmurungi@nationalbank.co.ke	From 2024 to Date
4	The Co-operative Bank of Kenya	P.o. Box 48231 - 00100 GPO Nairobi - Co-operative Bank House, Haile Sellasie Avenue	500,000,000	12,000	Cellphone Number: 0722 664 854, Email Add: emugao@co-opbank.co.ke	From 2011 to Date
5	Safaricom PLC	P.O. Box 66827 - 00800, Nairobi - Westlands, Waiyaki Way	600,000,000	18,000	Cellphone Number: 0700 622 284, Email Address: medical@safaricom.co.ke	2018,2019,2020, 2022 to Date
6	National Intelligence Service	P.O. Box 30091 - 00100, Nairobi	1,000,000,000	13,000	Cellphone No: +254 020 329900	From 2022 to Date
	TOTAL		3,193,017,523			

REPUBLIC OF KENYA

FORM No. 1: NOTIFICATION OF INTENTION TO ENTER INTO A CONTRACT

a.) This Notication of Intention to Award shall be sent on the procuring entity's letterhead to each submitted a Tender.

b.) Send this Notication to the Tenderer's Authorized Representative named in the Tenderer Confidential Business Questionnaire Form.

c.) The Notication must be sent to all Tenderers simultaneously. This means on the same date and the same time as possible.

PART A: NOTIFICATION OF INTENTION TO ENTER INTO A CONTRACT (SUCCESSFUL

For the attention of Tenderer's Authorized Representative

Name	:	CIC GENERAL INSURANCE LIMITED
Address	:	MARA ROAD
Telephone numbers	:	720149484
Email Address	:	salesgb@cic.co.ke
Date of Transmission	:	08-01-2026 17:15:38
Tender title	:	TSC/722/0054/2025-26 PROVISION OF MEDICAL

This Notication of Intention to Award (Notication) notes you of our decision to award you the above follows:

Sr. No.	Tender No.	Description of Tender	Contract sum
1	TSC/722/0054/2025-26	PROVISION OF MEDICAL INSURANCE COVER FOR	448,865,829.00

This is a system-generated no signature is required.

The transmission of this Notification begins the 14 days' Standstill Period. During the stand still period, unsuccessful bidders may lodge a request for review with the Public Procurement Administrative Review

Within 14 days upon expiry of the standstill period, and there being no appeal against the award, we shall with a letter of award.

You may contact the officer(s) whose particulars appear below on the subject matter of this letter of

Name	:	LAWRENCE
Title/Designation	:	Contract Creator
E-mail address	:	
Telephone	:	202892301

Signature :

Name of the Accounting Officer: EVALEEN JESANG MITEI

This is a system-generated no signature is required.

Item Details				
Sr. No.	Item Code	Item Name	Quantity	Unit Of Issue
1	84131602	HEALTH OR HOSPITALIZATION INSURANCE	1	EACH
Bid Price				448,885,829.00

CIC GROUP

RENEWAL POLICY ENDORSEMENT

Client Name	TEACHERS SERVICE COMMISSION - SECRETARIAT P. O. Box PRIVATE BAG - 00100 Nairobi, Kenya
Policy-no.	KEC22005/IN/000010/23/06
Type of policy:	In and Out Patient Medical Insurance cover.
Type of Endorsement:	Policy renewal endorsement confirming changes in policy scope and benefits applicable during the endorsed period. This Endorsement forms part of the original Policy Document issued at policy inception.
Agreed Premium	**Kes** 422,799,566.00
Effective date of Endorsement	**04th February 2026**
Expiry date of Endorsement	**03rd January 2027**
Date of endorsement:	**17th February 2026**

Notwithstanding any provision in the Policy to the contrary it is hereby DECLARED AND AGREED that:

1. This policy is extended for the cover period commencing on **04th February 2026** and expiring on **03rd January 2027**.
2. The scope of cover and the benefits applicable for the stated period of cover are contained in the Schedule of benefits as attached herewith, which forms part of this Endorsement.
3. The waiting period is waived on all applicable cover benefits.

Tatyana Munyao

SENIOR MANAGER, UNDERWRITING - MEDICAL DEPARTMENT
CIC GENERAL INSURANCE LTD

CIC GROUP

RENEWAL POLICY ENDORSEMENT

Name of the Insured:	TEACHERS SERVICE COMMISSION - SECRETARIAT P. O. Box PRIVATE BAG - 00100 Nairobi, Kenya
Policy-no.	KEC22005/IN/000010/23/04
Type of policy:	In and Out-patient Medical Insurance cover
Type of Endorsement:	Policy renewal endorsement confirming changes in policy scope and benefits applicable during the endorsed period. This Endorsement forms part of the original Policy Document issued at policy inception.
Date of issue of original Policy Document	January 2023
Agreed Premiums	Kes. 394,621,131
Effective date of Endorsement	01st March 2025
Expiry date of Endorsement	31st December 2025
Date of endorsement:	05th March 2025

Notwithstanding any provision in the Policy to the contrary it is hereby DECLARED AND AGREED that:

1. This policy is extended for the cover period commencing on **01st March 2025** and expiring on **31st December 2025.**
2. The scope of cover and the benefits applicable for the stated period of cover are contained in the Schedule of benefits as attached herewith, which forms part of this Endorsement.
3. The waiting period is waived on all applicable cover benefits.

Tatyana Munyao

SENIOR MANAGER, UNDERWRITING - MEDICAL DEPARTMENT
CIC GENERAL INSURANCE LTD

TEACHERS SERVICE COMMISSION

Tel: 2892000/0722-208-552
Email: info@tsc.go.ke
Web: www.tsc.go.ke
When replying please quote

TSC HOUSE
Kilimanjaro road
upper hill
PRIVATE BAG-
00100
NAIROBI, KENYA

Ref. Nº: TSC/T/045/2024-2025/ 25

13th February, 2025

M/s CIC General Insurance Limited
P.O Box 59485-00200
NAIROBI

RE: DRAFT CONTRACT FOR PROVISION OF MEDICAL INSURANCE COVER FOR TEACHERS SERVICE COMMISSION COMMISSIONERS AND SECRETARIAT STAFF

Attached is a draft Contract for Provision of Medical Insurance Cover for Teachers Service Commission Commissioners and Secretariat staff between yourselves and Teachers Service Commission.

Peruse the draft contract and revert with your written views/comments if any to enable us finalize the same.

Kindly expedite.

OIMO LAWRENCE OGANGA
FOR: SECRETARY/CHIEF EXECUTIVE
TEACHERS SERVICE COMMISSION
Encl.

TEACHERS SERVICE COMMISSION

Tel: 020 2892000
Email: info@tsc.go.ke
Web: www.tsc.go.ke
When replying please quote
Ref. No:

TSC/T/045/2024-2025/31

TSC HOUSE
Kilimanjaro road
upper hill
PRIVATE BAG- 00100
NAIROBI, KENYA

24th February, 2025

Letter of Award
M/s CIC General Insurance Limited
P.O. Box 59485-00200
NAIROBI
callc@cic.co.ke

TENDER NO: TSC/T/045/2024-2025
TENDER NAME: PROVISION OF MEDICAL INSURANCE COVER FOR TEACHERS SERVICE COMMISSION COMMISSIONERS AND SECRETARIAT STAFF

This is to notify you that your tender for Provision of Medical Insurance Cover for Teachers Service Commission Commissioners and Secretariat Staff for the contract price of Kshs. 395,001,041 (Kenya Shillings three hundred ninety five million one thousand forty-one only) as per the Instructions to Tenderers is hereby accepted by the Teachers Service Commission as follows:

1	2	3	4	5	6	7	8
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)
1.	Inpatient	2,968		Ten (10) months	207,851,223	N/A	207,851,223
2.	Outpatient	2,968			155,695,537	N/A	155,695,537
3.	Maternity	2,968			3,088,312	N/A	3,088,312
4.	Dental	2,968			11,689,940	N/A	11,689,940
5.	Optical	2,968			14,789,081	N/A	14,789,081
6.	Last Expense	2,968			N/A	N/A	N/A
Total Tender Price Before Tax					393,114,093	N/A	393,114,093
Add: 0.03% PPRA Capacity Levy					117,934	N/A	117,934
Add: 16% VAT (If applicable)					1,769,014	N/A	1,769,014
TOTAL TENDER PRICE					395,001,041	N/A	395,001,041

We take this opportunity to congratulate you and look forward to a satisfactory working relationship.

For any clarification, contact the undersigned.

OIMO LAWRENCE OGANGA
FOR: SECRETARY/CHIEF EXECUTIVE
TEACHERS SERVICE COMMISSION

TEACHERS SERVICE COMMISSION

Tel: 2892000/0722-206-552
Email: info@tsc.go.ke
Web: www.tsc.go.ke
When replying please quote

TSC HOUSE
Kilimanjaro road
upper hill
PRIVATE BAG-00100
NAIROBI, KENYA

Ref No: TSC/T/029/2022-2023/48

19th January 2023

M/s CIC General Insurance Limited
CIC Plaza
P.O. Box 6694 - 00100
NAIROBI

RE: FINAL CONTRACT FOR THE PROVISION OF MEDICAL INSURANCE COVER FOR TSC COMMISSIONERS AND SECRETARIAT STAFF

Enclosed is the final contract duly signed between you and the Teachers Service Commission for the Provision of Medical Insurance for TSC Commissioners and Secretariat Staff for a period of two years for your record, reference, and implementation.

The Commencement date is 4th January 2023.

ELIZABETH MAEKE
FOR: SECRETARY/CHIEF EXECUTIVE
TEACHERS SERVICE COMMISSION

CIC GENERAL INSURANCE LIMITED P. O. Box 59695 NAIROBI C.I.C PLAZA

THIS AGREEMENT is made on the.....4th.....day of.....January.....2023

BETWEEN

TEACHERS SERVICE COMMISSION, a corporate body established under Article 237 of the Constitution and the Teachers Service Commission Act (Chapter 212 of the Laws of Kenya) (hereinafter referred to as "the Commission" which expression shall where the context so admits include its assigns and successors) and having its principal place of business at Nairobi, TSC House, Kilimanjaro Road, off Mara Road and of P. O Box Private Bag-00100, Nairobi, in the Republic of Kenya of the one part;

AND

CIC GENERAL INSURANCE LIMITED, a Limited Liability Company registered under the Companies Act (Act No. 17 of 2015 Laws of Kenya) and having its registered office at CIC Plaza, Mara Road Upper hill and of P. O. Box 59485-00200, Nairobi, in the Republic of Kenya (hereinafter referred to as "the Service Provider" which expression shall where the context so admits include its assigns and successors) on the other part.

WHEREAS:

A. The Commission is desirous of contracting a service provider for the provision of a medical insurance service namely provision of a comprehensive inpatient, outpatient, maternity, dental, optical and last expense cover (hereinafter referred to as the Service) for the Teachers Service Commission Commissioners, members of the Secretariat Staff and their immediate dependents;

B. The Commission, acting as a procurement Entity floated the tender for the provision of the service vide Tender No. TSC/T/022/2022-2023, subsequent to which it evaluated and ultimately awarded the tender to the Service Provider vide Notification of Award Letter Ref: TSC/T/022/2022-2023/19 dated 20th December 2022; and

.....
...for the Service Provider

.....
...for the Commission

IN WITNESS WHEREOF, the Commission and the Service Provider execute this Agreement in multiple originals on the date hereinabove appearing.

SIGNED for and on behalf of the TEACHERS SERVICE COMMISSION

By: DR. NANCY NJERI MACHARIA, CBS

SECRETARY/CHIEF EXECUTIVE OFFICER

TEACHERS SERVICE COMMISSION

Witnessed by:-

DR. JULIUS OLAYO
DIRECTOR (HRM&D)

SIGNED for and on behalf of CIC GENERAL INSURANCE LIMITED

BY: NAME: KARGE MCDONALD

GENERAL MANAGER

Witnessed by:-

NAME:

DESIGNATION:

Drawn by:

Patrick Mulaku, Advocate
TSC House,
Kilimanjaro Road, off Mara Road,
Private Bag-00100,
NAIROBI.

TEACHERS SERVICE COMMISSION

Tel: 2692000/0722-208-552
Email: info@tsc.go.ke
Web: www.tsc.go.ke
When replying please quote

TSC HOUSE
Kilimanjaro road
upper hill
PRIVATE BAG- 00100
NAIROBI, KENYA

Ref. No: TSC/T/022/2022-2023/19

20th December, 2022

M/s CIC General Insurance Limited
P.O Box 59485 - 00200
NAIROBI
calle@cic.co.ke
Tel: 0703 099120/ 020-2823000

CERTIFIED TRUE COPY OF THE ORIGINAL
O. L. OLANDA
7TH MARCH 2023

RE: NOTIFICATION OF INTENTION TO AWARD
CONTRACT NAME: PROVISION OF MEDICAL INSURANCE COVER FOR TSC COMMISSIONERS AND SECRETARIAT STAFF
CONTRACT NO: TSC/T/022/2022-2023

This notification of intention to award notifies you of the Commission's intention to award you the tender for the Provision of Medical Insurance Cover for TSC Commissioners and Secretariat Staff for a period of two years.

The transmission of this notification is dated 20th December, 2022 at 2.00pm which begins the Standstill Period.

The contract for the Provision of Medical Insurance Cover for TSC Commissioners and Secretariat Staff is for a period of two years and this award letter is as per your bid document quotation under fully insured scheme as follows:

Item No:	Description of Insurance Cover	Total Premium with co-pay per every outpatient cover only. High end hospitals (500.00) List included at Clause 5.5.5. All other hospitals (200.00) List included at Clause 5.5.6
1	Inpatient Cover	134,282,398
2.	Outpatient Cover	193,657,133

Item No:	Description of Insurance Cover	Total Premium with co-pay per every outpatient cover only. High end hospitals (500.00) List included at Clause 5.5.5. All other hospitals (200.00) List included at Clause 5.5.6
3.	Dental Cover	22,507,874
3.	Optical Cover.	34,939,633
4.	Maternity Cover	32,200,851
5.	Last Expense Cover	13,862,111
6.	Biometric Administration Fee	-
7.	IVF Treatments	-
Total Premium (VAT inclusive) Per Year		431,450,000

The Tenderers who were unsuccessful include:

Bidder no.	Name of Tenderer	Tender Price as read out (Kshs.)	Tenderers evaluated price (Note N/B – not evaluated)	Reason Why Not Awarded
02	Old Mutual Insurance	528,751,220	N/E	Non-responsive at Mandatory evaluation
03	APA Insurance	436,124,709	N/E	Non-responsive at Mandatory evaluation
04	Jubilee Health Insurance	460,060,903	N/E	Non-responsive at Mandatory evaluation

Standstill Period

i) DEADLINE: The Standstill Period is due to end at midnight on 2nd January, 2023.

ii) The Standstill Period lasts fourteen (14) days after the date of transmission of this Notification of Intention to Award.

If you have any questions regarding this Notification of intention to award please do not hesitate to contact us via ddprocurement@tsc.go.ke.

OIMO LAWRENCE OGANGA
FOR: SECRETARY/ CHIEF EXECUTIVE
TEACHERS SERVICE COMMISSION

COUNTY GOVERNMENT OF KAJIADO

Tel: +254 (020) 2043075
Fax: +254 (020) 2043080
Email: info@kajiado.go.ke
Website: www.kajiado.go.ke

P.O. Box 11-01100,
Kajiado, Kenya

REF: CGK/SCM/AWARDS/PS/01/2024-2025 Date: 16th October, 2024

Ms. CIC General Insurance Limited,
P.O. Box 59485-00200,
Nairobi.

Dear Sir/Madam,

RE: PROVISION OF MEDICAL INSURANCE COVER FOR COUNTY GOVERNMENT OF KAJIADO STAFF; TENDER NO: CGK/PS/ONT/01/2024-2025

NOTIFICATION OF AWARD

Please refer to your submitted bid for the above mentioned tender.

Pursuant to the provision of section 87 (1) of the Public Procurement and Asset Disposal Act, 2015, this is to notify you that County Government of Kajiado has accepted your offer and intends to enter into a contract for the below mentioned tender price of KES. 347,935,478.00 (Kenya Shillings, Three Hundred Forty-Seven Million Nine Hundred and Thirty-Five Thousand Four Hundred and Seventy-Eight Only) inclusive all taxes where applicable as per the tender document

You are required to give a formal unconditional acceptance of this offer within seven (7) days.

This notification of award shall lead to conclusion of a contract agreement between the parties, which shall be confirmed through the signing of the Contract Agreement by You and the Employer within Thirty (30) days but not earlier than fourteen (14) days from the date of this letter.

Yours faithfully,

Philip K. Saidimu
FOR: ACCOUNTING OFFICER

COUNTY GOVERNMENT OF KAJIADO

CONTRACT AGREEMENT

Between

COUNTY GOVERNMENT OF KAJIADO

And

M/S CIC GENERAL INSURANCE LIMITED

For

PROVISION OF MEDICAL INSURANCE COVER FOR COUNTY GOVERNMENT OF KAJIADO STAFF

CONTRACT NO: CGK/PS/01/2024-2025

NOVEMBER, 2024

CONTRACT AGREEMENT

THIS CONTRACT is made this 18th day of November 2024 BETWEEN the COUNTY GOVERNMENT OF KAJIADO, of Post Office Box Number 11 – 01100 Kajiado, Kenya (hereinafter referred to as "the insured") of the one part AND the CIC GENERAL INSURANCE LIMITED, a limited liability Company incorporated under the Companies Act (Cap.486 of the Laws of Kenya) and whose address of its registered office is Post Office Box Number 59485 – 00200 Nairobi (hereinafter referred to as "the insurer") of the other part.

WHEREAS

a) The Insured has requested the Insurer to provide medical insurance cover ("The Cover") to the Insured for the benefit of the Insured's members whose names are specified and lodged with the Insurer and such other names as may be added thereto in accordance with this Contract;
b) the Insurance Provider, having represented to the Procuring Entity that they have the required professional skills, and personnel and technical resources, have agreed to provide the Services on the terms and conditions set forth in this Contract at a contract price of KES. 347,935,478.00 (Kenya Shillings, Three Hundred Forty-Seven Million Nine Hundred and Thirty-Five Thousand Four Hundred and Seventy-Eight Only);

NOW THEREFORE in consideration of the premises and the mutual covenants herein contained, the parties hereto agree as follows:

PRELIMINARY ARTICLE – DEFINITIONS

The words and expressions set forth below shall have the following meanings as used in the Contract:

"Benefit Year" means in the case of the persons who are members as at the commencement date, the Period of Insurance; in the case of persons who become members subsequent to the commencement date, the period between the effective date and the last day of the Period of Insurance;

"Commencement Date" is the Date of signing this Agreement;

form within Thirty (30) days of the commencement of treatment of illness or from the date of discharge from hospital or date of accident. The member shall obtain and furnish the insurer with all original receipts and other documents upon which the claim is based and shall also give the insurer any such additional information and assistance within his knowledge and as the insurer may require. The Insurer is not obliged to accept claims whose notification is not received within the Thirty days.

7.0 PREMIUM AND PAYMENT SCHEDULE

7.1 In consideration of the provision of the cover herein for a period of twelve (12) months from the commencement date, the Insured shall pay the Insurer premium in the sum of Kenya shillings Three Hundred and Forty-Seven Thousand, Nine Hundred and Thirty-Five Thousand, Four Hundred and Seventy-Eight Only (KES. 347,935,478.00) as the contract price, inclusive of all taxes, levies, and duties.

7.2 Upon execution of this contract, the Insured shall pay the Insurer the said contract sum of Kenya shillings Kenya shillings Three Hundred and Forty-Seven Thousand, Nine Hundred and Thirty-Five Thousand, Four Hundred and Seventy-Eight Only (KShs. 347,935,478.00) by means of Real Time Gross Settlement (RTGS).

7.3 The Insured shall ensure that the premium stated above is paid once in full before or at the commencement of cover. The premium resulting from addition of new members into the scheme in the course of the cover period shall be paid in full on or before the commencement of cover for the members in question.

7.4 The unit price or premium rates quoted and making up the above stated premium payable may not change in the course of the cover period on the basis of the Insurer's assumption of good claims experience below 70%. However, should the claims experience become worse, the insurer may seek escalation or variation of the premium rates subject to and in accordance with Article 21 hereunder.

7.5 The Insurer reserves the right to suspend services should the Insured fail to pay the required premium as envisaged under Article 7.1, by giving a notice of seven consecutive days to the Insured.

FOR AND ON BEHALF OF COUNTY GOVERNMENT OF KAJIADO

SIGNATURE:..... DATE 14/11/2024

COUNTY GOVERNMENT OF KAJIADO
CHIEF OFFICER PUBLIC SERVICE
& SOCIAL SERVICES

CHIEF OFFICER PUBLIC SERVICE AND SOCIAL SERVICES
P. O. Box 11 - 01100, KAJIADO

FOR AND ON BEHALF OF MS. CIC GENERAL INSURANCE LIMITED

SIGNATURE:..... DATE 14/11/2024

NAME: KANG'E MCDONALD

GENERAL MANAGER

IN THE PRESENCE OF:

..... 14/11/2024

.....

COUNTY ATTORNEY

COUNTY GOVERNMENT OF KAJIADO

National Bank
A Subsidiary of Access Bank PLC

National Bank of Kenya Limited
Head Office, National Bank
BuildingHarambee Avenue,
P.O. Box 72866 - 00200, Nairobi,
KenyaTel: +254 (0) 20 - 2828000
Cell: +254 (0) 711 - 038000
Email: info@nationalbank.co.ke

27th February 2026

The Managing Director,
CIC General Insurance Limited
P.O. Box 59485- 00200
NAIROBI

Attention: **carol.nderitu@cic.co.ke**

Dear Madam,

REF: PROVISION OF MEDICAL INSURANCE COVERS – 2026/2027

Following the submission of the above-mentioned proposal, and subsequent analysis and evaluation, we are pleased to inform you that you have been awarded the contract for the provision of medical insurance covers from **1st March 2026 – 28th February 2027**

1. Scope of Work

The Medical Insurance Covers and the scheme benefits is as indicated in the table below:

Item No.	Description of Category	Outpatient	Inpatient	Dental Limit	Optical Limit
1	CAT A	250,000.00	2,000,000.00	50,000.00	50,000.00
2	CAT B-vip	300,000.00	3,000,000.00	50,000.00	50,000.00
3	CAT B	300,000.00	3,000,000.00	50,000.00	50,000.00
4	CAT C	130,000.00	1,000,000.00	30,000.00	30,000.00
5	CAT D	75,000.00	750,000.00	20,000.00	20,000.00

2. Award Amount

The contract is for providing Board Evaluation Services at a negotiated price for NBK at **Kes. 323,807,971.37** inclusive of all regulatory rates. The Medical Insurance Covers' premiums are as indicated in the table below: -

No.	Category	NBK Cost (Kes.)
1	*Inpatient*	142,430,779.00
2	*Outpatient*	148,747,786.00
3	Dental	13,385,278.00
4	Optical	12,812,934.00
5	Funeral Expense	3,140,277.00
6	GXOL	1,744,064.00
7	Capacity Building Levy (0.03%)	96,678.34
8	TL & PHPF - 0.45% and Stamp Duty	1,450,175.03
	Total	**323,807,971.37**

National Bank

A Subsidiary of Access Bank PLC

3. Formal Contract

The terms contained in this award are only basic terms and largely notification. The full terms and conditions are contained in the contract that will be executed by both parties.

4. Key contact Person

The key contact person for the contract is Stephine Obongo, Head of Employee Relationship, email address

5. Invoicing and payment terms

You will be expected to submit invoices and any supporting documents through below emails; financeinvoices@nationalbank.co.ke

Mailing to the correct address in the right format is vital and will reduce delays that could affect the invoice payment process. NBK payments terms are 30 days from date of receipt of a complete and verified invoice/delivery note.

6. Acceptance and Commitment

Kindly acknowledge receipt of this letter and confirmation of this offer before **3.00 p.m. on Friday, 27th February 2026** to facilitate signing the contract.

Yours Faithfully,

Harun K. Kipyego
HEAD OF PROCUREMENT

Award terms and conditions accepted on behalf of CIC General Insurance Limited

Name: KANG'E MCDONALD

Title: GENERAL MANAGER

Signature:

Email: KangeMcdonald@ke.cicinsurancegroup.com

Mobile Number: +254 724826323

Stamp and Date: 27/02/26

CIC GENERAL INSURANCE LIMITED P.O. Box 43405 NAIROBI C.I.C PLAZA

CIC GROUP

RENEWAL POLICY ENDORSEMENT

Name of the Insured:	NATIONAL BANK OF KENYA. P.O BOX 72866-00200 Nairobi, Kenya.
Policy-no.	KEC22010/IN/000001/24/03
Type of policy:	In & Out-patient Medical Insurance cover.
Type of Endorsement:	Policy renewal endorsement confirming changes in policy scope and benefits applicable during the endorsed period. This Endorsement forms part of the original Policy Document issued at policy inception.
Date of issue of original Policy Document	March 2024
Agent	NBK BANCASSURANCE INTERMEDIARY LIMITED
Agreed Premiums	**Kshs. 325,082,046.00**
Effective date of Endorsement	**01st March 2026**
Expiry date of Endorsement	**28th February 2027**
Date of endorsement:	**11th March 2026**

Notwithstanding any provision in the Policy to the contrary it is hereby DECLARED AND AGREED that:

1. This policy is renewed for the cover period commencing on **01st March 2026** to **28th February 2027**.
2. The scope of cover and the benefits applicable for the stated period of cover are contained in the Schedule of benefits as attached herewith, which forms part of this Endorsement.
3. The waiting period is waived on all applicable cover benefits.

Tatyana Munyao

CIC GENERAL INSURANCE LIMITED P.O. Box 59485 C.I.C PLAZA

SENIOR MANAGER, UNDERWRITING - MEDICAL DEPARTMENT
CIC GENERAL INSURANCE LTD

CIC GROUP

CONTRACT FOR PROVISION OF CORPORATE MEDICAL INSURANCE COVER

BETWEEN

NATIONAL BANK OF KENYA LIMITED

AND

CIC GENERAL INSURANCE LIMITED

CIC GENERAL INSURANCE LIMITED
P. O. Box 59485
NAIROBI
CIC PLAZA

CONTRACT FOR CORPORATE MEDICAL INSURANCE COVER

THIS CONTRACT is made this 01st day of March 2025 **BETWEEN** the **NATIONAL BANK OF KENYA LIMITED**, of Post Office Box Number 72866 - 00200 Nairobi, Kenya (hereinafter referred to as "the insured") of the one part **AND** the **CIC General Insurance Limited**, a limited liability Company incorporated under the Companies Act (Cap.486 of the Laws of Kenya) and whose address of its registered office is Post Office Box Number 59485 – 00200 Nairobi (hereinafter referred to as "the insurer") of the other part.

WITNESSETH THAT

a) **WHEREAS** The Insured has requested the Insurer to provide medical insurance cover ("the cover") to the Insured for the benefit of the Insured's members whose names are specified and lodged with the Insurer and such other names as may be added thereto in accordance with this Contract;

b) **WHEREAS** The Insurer has in consideration of payment of premiums being made accepted to provide the cover for the benefit of the Insured's members.

NOW THEREFORE in consideration of the premises and the mutual covenants herein contained, the parties hereto agree as follows:

PRELIMINARY ARTICLE – DEFINITIONS

The words and expressions set forth below shall have the following meanings as used in the Contract:

"Benefit Year" means in the case of the persons who are members as at the commencement date, the Period of Insurance; in the case of persons who become members subsequent to the commencement date, the period between the effective date and the last day of the Period of Insurance;

"Commencement Date" is the 01st day of March 2025;

"Expiry Date" is the 28th day of February 2026;

"Claim(s)" means medical expenses for which the Insurer is liable under this Contract;

"Credited Providers" are those firms and individuals identified and appointed by the Insurer to provide to the Members the medical services in respect of whose charges this Contract relates and **Credited Provider Network** means the network of the said providers;

shall obtain and furnish the insurer with all original receipts and other documents upon which the claim is based and shall also give the insurer any such additional information and assistance within his knowledge and as the insurer may require. The Insurer **is not obliged to accept** claims whose notification is not received within the Thirty days.

7.0 PREMIUM AND PAYMENT SCHEDULE

7.1 In consideration of the provision of the cover herein for a period of twelve (12) months from the commencement date, the Insured shall pay the Insurer premium in the sum of **Kenya shillings Three Hundred Eleven Million, Six Hundred Eighty-Seven Thousand, Eight Hundred Eight** Only **(KShs. 311,687,808.00)** as the contract price, inclusive of all taxes, levies, and duties.

7.2 Upon execution of this contract, the Insured shall pay the Insurer the said contract sum of Kenya shillings **Kenya shillings Three Hundred Eleven Million, Six Hundred Eighty-Seven Thousand, Eight Hundred Eight** Only **(KShs. 311,687,808.00)** by means of Real Time Gross Settlement (RTGS).

7.3 The Insured shall ensure that the premium stated above is paid once in full before or at the commencement of cover. The premium resulting from addition of new members into the scheme in the course of the cover period shall be paid in full on or before the commencement of cover for the members in question.

7.4 The unit price or premium rates quoted and making up the above stated premium payable may not change in the course of the cover period on the basis of the Insurer's assumption of good claims experience below 70%. However, should the claims experience become worse, the insurer may seek escalation or variation of the premium rates subject to and in accordance with Article 21 hereunder.

7.5 The Insurer reserves the right to suspend services should the Insured fail to pay the required premium as envisaged under Article 7.1, by giving a notice of seven consecutive days to the Insured.

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IN WITNESS whereof the parties hereto have caused this Contract to be executed by their duly authorized representatives the day and year first herein above written.

SIGNED by The **CEO** for and on behalf of **NATIONAL BANK OF KENYA LIMITED**

In the presence of

NAME: STEPHANE OPIYO OBONGO

SIGNATURE:

DATE: 0722540381
15/07/2025.

SIGNED by The **General Manager** for and on behalf of **CIC GENERAL INSURANCE LIMITED**

KANG'E MCDONALD

In the presence of

NAME:

SIGNATURE:

DATE:

MARYNOEL AKINYI WANG'
ADVOCATE
P.O. Box 34404, NAIROBI.

CO-OPERATIVE BANK
We are you

The Co-operative Bank of Kenya Limited
Head Office
Co-operative Bank House
Haile Selassie Avenue
P.O.Box 48231 – 00100 GPO Nairobi
Tel: (020) 3276100
Fax: (020) 2227747 / 2219831
Website: www.co-opbank.co.ke

Director Public Prosecutions,
Office of the Director of Public Prosecutions,
P.O. BOX 30701 - 00100,
Nairobi.
28 August 2026.

Dear Sir/Madam

LETTER OF RECOMMENDATION FOR PROVISION OF INSURANCE SERVICES

We wish to confirm that CIC General Insurance Ltd has provided insurance services to our organization for more than ten (10) years, with an annual premium portfolio exceeding KShs. 500 million.

We hereby attest that they have consistently delivered seamless services to our staff, supporting over 4,000 employees and more than 12,000 beneficiaries enrolled in the medical scheme.

During this period, the company has demonstrated reliability, efficiency, and effectiveness in insurance underwriting and customer service delivery to the organization. CIC has also maintained a strong claims settlement record while safeguarding our organization's interests in its engagements with various service providers.

Based on the exemplary services the firm rendered over time, we have built considerable confidence in the insurer and would have no reservations in recommending them as a provider of insurance services.

How do you rate the performance of the insurance company as per their responsiveness to the following	Excellent	Good	Average
1. Claims handling and settlement	✓		
2. Underwriting Responsiveness	✓		
3. General Customer Care	✓		

Should you require any further information, please do not hesitate to contact us via hrbenefits@co-opbank.co.ke.

DANSON MUCHIRI
FOR DIRECTOR
HUMAN RESOURCES & ADMINISTRATION DIVISION

CIC GROUP

RENEWAL POLICY ENDORSEMENT

Name of the Insured:	THE CO-OPERATIVE BANK OF KENYA LIMITED (UNION) P. O. Box 48231 - 00100 Nairobi, Kenya.
Policy-no.	KEC18023/IN/000001/18/09
Type of policy:	Inpatient & Outpatient Medical Insurance cover
Type of Endorsement:	Policy renewal endorsement confirming changes in policy scope and benefits applicable during the endorsed period. This Endorsement forms part of the original Policy Document issued at policy inception.
Date of issue of original Policy Document	April 2015
Agreed Premiums	**Kshs. 325,287,050.00**
Effective date of Endorsement	**01st April 2026**
Expiry date of Endorsement	**31st March 2027**
Date of endorsement:	**06th April 2026**

Notwithstanding any provision in the Policy to the contrary it is hereby DECLARED AND AGREED that:

1. This policy is extended for the cover period commencing on **01st April 2026** and expiring on **31st March 2027**.
2. The scope of cover and the benefits applicable for the stated period of cover are contained in the Schedule of benefits as attached herewith, which forms part of this Endorsement.
3. The waiting period is waived on all applicable cover benefits.

Tatyana Munyao



SENIOR MANAGER, UNDERWRITING - MEDICAL DEPARTMENT
CIC GENERAL INSURANCE LTD

CIC GROUP

RENEWAL POLICY ENDORSEMENT

Name of the Insured:	THE CO-OPERATIVE BANK OF KENYA LIMITED (MANAGEMENT) P. O. Box 48231 - 00100
Policy-no.	KEC17014/IN/000001/17/10
Type of policy:	Inpatient Medical Insurance cover
Type of Endorsement:	Policy renewal endorsement confirming changes in policy scope and benefits applicable during the endorsed period. This Endorsement forms part of the original Policy Document issued at policy inception.
Date of issue of original Policy Document	April 2015
Agreed Premiums	**Kshs. 252,249,520.00**
Effective date of Endorsement	**01st April 2026**
Expiry date of Endorsement	**31st March 2027**
Date of endorsement:	**06th April 2026**

Notwithstanding any provision in the Policy to the contrary it is hereby DECLARED AND AGREED that:

1. This policy is extended for the cover period commencing on **01st April 2026** and expiring on **31st March 2027**.
2. The scope of cover and the benefits applicable for the stated period of cover are contained in the Schedule of benefits as attached herewith, which forms part of this Endorsement.
3. The waiting period is waived on all applicable cover benefits.

Tatyana Munyao



SENIOR MANAGER, UNDERWRITING - MEDICAL DEPARTMENT
CIC GENERAL INSURANCE LTD

CIC GENERAL INSURANCE LTD.

CIC Plaza, Mara Road, Upperhill • P.O. Box 59485-00200 Nairobi
020 282 3000, 0703 099 120 • callc@cic.co.ke • www.cic.co.ke

Directors: E. Otieno (Chairman), F. Ruoro (Managing Director), P. Nyaga, P. Nyigei, J. Oluoch, N. Kuria, J. Gatuni

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RENEWAL POLICY ENDORSEMENT

Name of the Insured:	THE CO-OPERATIVE BANK OF KENYA LIMITED (DIRECTORS) P. O. Box 48231 - 00100
Policy-no.	KEC16021/IN/000002/17/10
Type of policy:	Inpatient Medical Insurance cover
Type of Endorsement:	Policy renewal endorsement confirming changes in policy scope and benefits applicable during the endorsed period. This Endorsement forms part of the original Policy Document issued at policy inception.
Date of issue of original Policy Document	April 2015
Agreed Premiums	**Kshs. 2,435,933.00**
Effective date of Endorsement	**01st April 2026**
Expiry date of Endorsement	**31st March 2027**
Date of endorsement:	**06th April 2026**

Notwithstanding any provision in the Policy to the contrary it is hereby DECLARED AND AGREED that:

1. This policy is extended for the cover period commencing on **01st April 2026** and expiring on **31st March 2027**.
2. The scope of cover and the benefits applicable for the stated period of cover are contained in the Schedule of benefits as attached herewith, which forms part of this Endorsement.
3. The waiting period is waived on all applicable cover benefits.

Tatyana Munyao



SENIOR MANAGER, UNDERWRITING - MEDICAL DEPARTMENT
CIC GENERAL INSURANCE LTD

CO-OPERATIVE BANK
We are you

The Co-operative Bank of Kenya Limited
Head Office
Co-operative Bank House
Haile Selassie Avenue
P.O.Box 48231 - 00100 GPO, Nairobi
Tel: (020) 3276100
Fax: (020) 2227747 / 2219831

26 March 2025

The General Manager
Medical Division
CIC General Insurance Limited
P.O. Box 59485-00200
Nairobi, Kenya

Dear Sir,

REF: RENEWAL (01/04/2025 - 31/03/2026) OF THE STAFF MEDICAL SCHEMES

Following conclusion of the renewal negotiations, we are pleased to inform you that the Bank has appointed your firm to underwrite the Staff Medical Insurance Schemes for another period of one year as follows:

Scheme	Premium Loading	Broker
Management	4%	Seaways Insurance Agency
Outpatient and inpatient Union	4%	Mombasa Insurance Brokers

Further and as discussed during the renewal meeting, please note that the policy terms remain the same except for the here-below changes:

Benefit	BOD(Kshs)	MGT-A (Kshs)	MGT-B (Kshs)	Union (Kshs)
Maternity Complications (new benefit)	Old Benefit: 150,000	Old Benefit: 150,000	Old Benefit: 150,000	Old Benefit: 150,000
	New Benefit: 175,000	New Benefit: 175,000	New Benefit: 175,000	New Benefit: 175,000
Inpatient Pre-existing & Chronic conditions	Old Benefit: 1,500,000	Old Benefit: 1,500,000	Old Benefit: 1,200,000	Old Benefit: No change
	New Benefit: 1,800,000	New Benefit: 1,800,000	New Benefit: 1,400,000	New Benefit: No change
Congenital/Neonatal expenses	**Old Benefit:** 1,200,000	**Old Benefit:** 1,200,000	**Old Benefit:** 1,000,000	**Old Benefit:** No change
	New Benefit: 1,500,000	**New Benefit:** 1,500,000	**New Benefit:** 1,200,000	**New Benefit:** No change
Inpatient psychiatry	**Old Benefit:** 1,500,000	**Old Benefit:** 1,500,000	**Old Benefit:** 1,000,000	**Old Benefit:** 400,000
	New Benefit: 1,800,000	**New Benefit:** 1,800,000	**New Benefit:** 1,400,000	**New Benefit:** Full limit
Infertility treatment including IVF	Old Benefit: 500,000 Max 3 cases	Old Benefit: 500,000 Max 3 cases	Old Benefit: 500,000 Max 3 cases	Old Benefit: 500,000 Max 3 cases

Directors: John Murugu (Chairman), Dr. Gideon Muriuki (Group Managing Director & CEO), M. Malonza (Vice Chairman), J. Sitienei, B. Simiyu, P. Githendu, W. Ongoro, R. Kimanthi, Weda Welton (Mrs), Alice Mwololo (Mrs), Margaret Karangatha (Mrs), L. Karissa, G. Mburia

	New Benefit: 500,000 Max 5 cases	New Benefit: 500,000 Max 5 cases	New Benefit: 500,000 Max 5 cases	New Benefit: 500,000 Max 5 cases
Rehabilitation from drug and substance abuse	Old Benefit: 200,000 Max 3 cases	Old Benefit: 200,000 Max 3 cases	Old Benefit: 200,000 Max 3 cases	Old Benefit: 200,000 Max 3 cases
	New Benefit: 200,000 Max 5 cases	New Benefit: 200,000 Max 5 cases	New Benefit: 200,000 Max 5 cases	New Benefit: 200,000 Max 5 cases

We take this opportunity to congratulate you for this appointment and look forward to better performance of the schemes during the period.

In the meantime, please acknowledge receipt and confirm holding us on cover effective 01-April-2025, as we process settlement of the premium.

Yours faithfully,

SAMUEL BIRECH
DIRECTOR
HUMAN RESOURCES & ADMINISTRATION DIVISION

CIC GROUP

RENEWAL POLICY ENDORSEMENT

Name of the Insured:	THE CO-OPERATIVE BANK OF KENYA LIMITED (UNION) P. O. Box 48231 - 00100 Nairobi, Kenya.
Policy-no.	KEC18023/IN/000001/18/08
Type of policy:	In & Out-patient Medical Insurance cover
Type of Endorsement:	Policy renewal endorsement confirming changes in policy scope and benefits applicable during the endorsed period. This Endorsement forms part of the original Policy Document issued at policy inception.
Date of issue of original Policy Document	April 2015
Agreed Premiums	**Kshs. 339,315,039.00**
Effective date of Endorsement	**01st April 2025**
Expiry date of Endorsement	**31st March 2026**
Date of endorsement:	**03rd April 2025**

Notwithstanding any provision in the Policy to the contrary it is hereby DECLARED AND AGREED that:

1. This policy is extended for the cover period commencing on **01st April 2025** and expiring on **31st March 2026.**
2. The scope of cover and the benefits applicable for the stated period of cover are contained in the Schedule of benefits as attached herewith, which forms part of this Endorsement.
3. The waiting period is waived on all applicable cover benefits.

Tatyana Munyao

SENIOR MANAGER, UNDERWRITING - MEDICAL DEPARTMENT
CIC GENERAL INSURANCE LTD

CIC GENERAL INSURANCE LTD.

CIC Plaza, Mara Road, Upperhill P.O. Box 59485-00200 Nairobi
020 282 3000, 0703 099 120 calic@cic.co.ke www.cic.co.ke

Directors: E. Otieno (Chairman), F. Ruoro (Managing Director), P. Nyaga, P. Nyigei, J. Oluoch, N. Kuria, J. Galuni

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RENEWAL POLICY ENDORSEMENT

Name of the Insured:	THE CO-OPERATIVE BANK OF KENYA LTD (EX-STAFF SCHEME) Nairobi, Kenya.
Policy-no.	KEC23007/IN/000003/23/03
Type of policy:	In & Out-patient Medical Insurance cover.
Type of Endorsement:	Policy renewal endorsement confirming changes in policy scope and benefits applicable during the endorsed period. This Endorsement forms part of the original Policy Document issued at policy inception.
Date of issue of original Policy Document	May 2023
Agreed Premiums	**Kshs 344,180.00**
Effective date of Endorsement	**01st April 2025**
Expiry date of Endorsement	**31st March 2026**
Date of endorsement:	**29th April 2025**

Notwithstanding any provision in the Policy to the contrary it is hereby DECLARED AND AGREED that:

1. This policy is extended for the cover period commencing on **01st April 2025** and expiring on **31st March 2026**.
2. The scope of cover and the benefits applicable for the stated period of cover are contained in the Schedule of benefits as attached herewith, which forms part of this Endorsement.
3. The waiting period is waived on all applicable cover benefits.

Tatyana Munyao



SENIOR MANAGER, UNDERWRITING - MEDICAL DEPARTMENT
CIC GENERAL INSURANCE LTD

CIC GROUP

RENEWAL POLICY ENDORSEMENT

Name of the Insured:	THE CO-OPERATIVE BANK OF KENYA LIMITED(DIRECTORS) P. O. Box 48231 - 00100 Nairobi, Kenya.
Policy-no.	KEC16021/IN/000002/17/09
Type of policy:	In-patient Medical Insurance cover
Type of Endorsement:	Policy renewal endorsement confirming changes in policy scope and benefits applicable during the endorsed period. This Endorsement forms part of the original Policy Document issued at policy inception.
Date of issue of original Policy Document	April 2015
Agreed Premiums	**Kshs. 2,306,258.00**
Effective date of Endorsement	**01st April 2025**
Expiry date of Endorsement	**31st March 2026**
Date of endorsement:	**03rd April 2025**

Notwithstanding any provision in the Policy to the contrary it is hereby DECLARED AND AGREED that:

1. This policy is extended for the cover period commencing on **01st April 2025** and expiring on **31st March 2026**.
2. The scope of cover and the benefits applicable for the stated period of cover are contained in the Schedule of benefits as attached herewith, which forms part of this Endorsement.
3. The waiting period is waived on all applicable cover benefits.

Tatyana Munyao

SENIOR MANAGER, UNDERWRITING - MEDICAL DEPARTMENT
CIC GENERAL INSURANCE LTD

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020 282 3000, 0703 099 120 cgilc@cic.co.ke www.cic.co.ke

Directors: E. Otieno (Chairman), F. Ruoro (Managing Director), P. Nyaga, P. Nyigei, J. Oluoch, N. Kuria, J. Gatuni

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RENEWAL POLICY ENDORSEMENT

Name of the Insured:	THE CO-OPERATIVE BANK OF KENYA LIMITED (UNION) P. O. Box 48231 - 00100 Nairobi, Kenya.
Policy-no.	KEC18023/IN/000001/18/07
Type of policy:	In & Out-patient Medical Insurance cover
Type of Endorsement:	Policy renewal endorsement confirming changes in policy scope and benefits applicable during the endorsed period. This Endorsement forms part of the original Policy Document issued at policy inception.
Date of issue of original Policy Document	April 2015
Agreed Premiums	**Kshs. 293,836,186.00**
Effective date of Endorsement	**01st April 2024**
Expiry date of Endorsement	**31st March 2025**
Date of endorsement:	**09th April 2024**

Notwithstanding any provision in the Policy to the contrary it is hereby DECLARED AND AGREED that:

1. This policy is extended for the cover period commencing on **01st April 2024** and expiring on **31st March 2025**.
2. The scope of cover and the benefits applicable for the stated period of cover are contained in the Schedule of benefits as attached herewith, which forms part of this Endorsement.
3. The waiting period is waived on all applicable cover benefits.

Joseph Borome

CIC GENERAL INSURANCE LIMITED C.I.C PLAZA

UNDERWRITING MANAGER–MEDICAL DEPARTMENT
CIC GENERAL INSURANCE LTD

CIC GROUP

RENEWAL POLICY ENDORSEMENT

Name of the Insured:	CO-OPERATIVE BANK P. O. Box 48231 - 00100 Nairobi, Kenya.
Policy-no.	KEC17014/IN/000001/17/08
Type of policy:	In-patient Medical Insurance cover
Type of Endorsement:	Policy renewal endorsement confirming changes in policy scope and benefits applicable during the endorsed period. This Endorsement forms part of the original Policy Document issued at policy inception.
Date of issue of original Policy Document	April 2015
Agent	Co-op Consultancy & Insurance Agency
Agreed Premiums	**Kshs. 203,303,825.00**
Effective date of Endorsement	**01st April 2024**
Expiry date of Endorsement	**31st March 2025**
Date of endorsement:	**13th April 2024**

Notwithstanding any provision in the Policy to the contrary it is hereby DECLARED AND AGREED that:

1. This policy is extended for the cover period commencing on **01st April 2024** and expiring on **31st March 2025**.
2. The scope of cover and the benefits applicable for the stated period of cover are contained in the Schedule of benefits as attached herewith, which forms part of this Endorsement.
3. The waiting period is waived on all applicable cover benefits.

Joseph Borome

C.I.C GENERAL INSURANCE LIMITED. C.I.C PLAZA

UNDERWRITING MANAGER–MEDICAL DEPARTMENT
CIC GENERAL INSURANCE LTD

CIC GROUP

RENEWAL POLICY ENDORSEMENT

Name of the Insured:	THE CO-OPERATIVE BANK OF KENYA LIMITED(DIRECTORS) P. O. Box 48231 - 00100 Nairobi, Kenya.
Policy-no.	KEC16021/IN/000002/17/08
Type of policy:	In-patient Medical Insurance cover
Type of Endorsement:	Policy renewal endorsement confirming changes in policy scope and benefits applicable during the endorsed period. This Endorsement forms part of the original Policy Document issued at policy inception.
Date of issue of original Policy Document	April 2015
Agreed Premiums	**Kshs. 2,344,238.00**
Effective date of Endorsement	**01st April 2024**
Expiry date of Endorsement	**31st March 2025**
Date of endorsement:	**09th April 2024**

Notwithstanding any provision in the Policy to the contrary it is hereby DECLARED AND AGREED that:

1. This policy is extended for the cover period commencing on **01st April 2024** and expiring on **31st March 2025.**
2. The scope of cover and the benefits applicable for the stated period of cover are contained in the Schedule of benefits as attached herewith, which forms part of this Endorsement.
3. The waiting period is waived on all applicable cover benefits.

Joseph Borome

CIC GENERAL INSURANCE LIMITED C. I. C PLAZA

UNDERWRITING MANAGER–MEDICAL DEPARTMENT
CIC GENERAL INSURANCE LTD

CO-OPERATIVE BANK
We are you

The Co-operative Bank of Kenya Limited
Co-operative Bank House
Haile Selassie Avenue
P.O.Box 48231 – 00100 GPO Nairobi
Tel: (020) 3276100
Fax: (020) 2227747 / 2219831
Website: www.co-opbank.co.ke

27 March 2023

The General Manager
Medical Division
CIC General Insurance Limited
P.O. Box 59485-00200
Nairobi, Kenya

Dear Sir,

REF: YEAR 2023/2024 (01/04/2023 – 31/03/2024) RENEWAL OF THE STAFF MEDICAL SCHEMES

Following conclusion of the renewal negotiations, we are pleased to inform you that the Bank has appointed your firm to underwrite the Staff Medical Insurance Schemes for another period of one year as follows:

Scheme	Premium Loading	Broker
Board of Directors	4%	Co-op Consultancy & Insurance Agency
Management	4%	Co-op Consultancy & Insurance Agency
Outpatient and inpatient Union	4%	Mombasa Insurance Brokers

Further and as discussed during the renewal meeting, please note that the policy terms remain the same except for the here-below changes:

Benefit	BOD(Kshs)	MGT-A (Kshs)	MGT-B (Kshs)	Union (Kshs)
Overall limit	Old Limit 5,000,000	Old Limit 5,000,000	Old Limit 2,000,000	Old Limit Outpatient-101,000 Inpatient-500,000
	New Benefit: No change	New Benefit: No change	New Benefit: 2,400,000	New Limit Outpatient-150,000 Inpatient-600,000
Optical limit	Old Benefit: N/A	Old Benefit: N/A	Old Benefit: N/A	Old Benefit: 15,000
	New Benefit: N/A	New Benefit: N/A	New Benefit: N/A	New Benefit: 20,000
Inpatient Pre-existing & Chronic conditions	Old Benefit: 1,000,000	Old Benefit: 1,000,000	Old Benefit: 800,000	Old Benefit: 500,000
	New Benefit: 1,200,000	New Benefit: 1,200,000	New Benefit: 1,000,000	New Benefit: No change
Bed limit	Old Benefit: 25,000	Old Benefit: 25,000	Old Benefit: 15,000	Old Benefit: 9,500
	New Benefit: No change	New Benefit: No change	New Benefit: 18,000	New Benefit: No change

Directors: John Murugu (Chairman), Dr. Gideon Muriuki (Group Managing Director & CEO), M. Malonza (Vice Chairman),
I. Sirivoi, B. Simiyu, P. Githendu, W. Ongoro, P. Kimanthi, W. Akumu, W. Wafula (Mrs) M. Karanja (Mrs), L. Kariuki, G. Mbugua

Maternity Complications (new benefit)	Old Benefit: None	Old Benefit: None	Old Benefit: None	Old Benefit: None
	New Benefit: 150,000	New Benefit: 150,000	New Benefit: 150,000	New Benefit: 150,000
Inpatient Non-accidental Dental Cover	Old Benefit: 600,000	Old Benefit: 600,000	Old Benefit: 400,000	Old Benefit: 150,000
	New Benefit: No change	New Benefit: No change	New Benefit: 500,000	New Benefit: 200,000
Non-Accidental Ophthalmology Cover	Old Benefit: 600,000	Old Benefit: 600,000	Old Benefit: 400,000	Old Benefit: 150,000
	New Benefit: No change	New Benefit: No change	New Benefit: 500,000	New Benefit: 200,000
External aids on prescription	Old Benefit: 100,000	Old Benefit: 100,000	Old Benefit: 60,000	Old Benefit: 30,000
	New Benefit: No change	New Benefit: No change	New Benefit: No change	New Benefit: 50,000
Congenital/Neonatal expenses	Old Benefit: 800,000	Old Benefit: 800,000	Old Benefit: 600,000	Old Benefit: 300,000
	New Benefit: 1,000,000	New Benefit: 1,000,000	New Benefit: 800,000	New Benefit: 350,000
Inpatient psychiatry	Old Benefit: 1,100,000	Old Benefit: 1,100,000	Old Benefit: 600,000	Old Benefit: 350,000
	New Benefit: 1,200,000	New Benefit: 1,200,000	New Benefit: 800,000	New Benefit: No change
Last Expense	Old Benefit: 200,000	Old Benefit: 200,000	Old Benefit: 150,000	Old Benefit: 100,000
	New Benefit: No change	New Benefit: No change	New Benefit: 200,000	New Benefit: No change
Family Planning	Old Benefit: N/A	Old Benefit: N/A	Old Benefit: N/A	Old Benefit: None
	New Benefit: N/A	New Benefit: N/A	New Benefit: N/A	New Benefit: 15,000

We take this opportunity to congratulate you for this appointment and look forward to better performance of the schemes during the period.

Yours faithfully,

SAMUEL BIRECH
DIRECTOR
HUMAN RESOURCES & ADMINISTRATION DIVISION

CO-OPERATIVE BANK
We are you

The Co-operative Bank of Kenya Limited
Co-operative Bank House
Haile Selassie Avenue
P.O. Box 48231-00100 GPO Nairobi
Tel: (020) 3276100
Fax: (020) 2227747 / 2210831
Website: www.co-opbank.co.ke

23 March 2022

The General Manager
Medical Division
CIC General Insurance Limited
P.O. Box 59485-00200
Nairobi, Kenya

Dear Sir,

REF: 2022/2023 RENEWAL OF THE STAFF MEDICAL SCHEMES

Following conclusion of the renewal negotiations, we are pleased to inform you that the Bank has appointed CIC General Insurance Company to underwrite the Staff Medical Schemes. Details of the renewal are as follows:

Scheme	Period	Loading	Broker
Board of Directors	01/04/2021 to 31/03/2022	6.5%	Co-op Consultancy & Insurance Agency
Management	01/04/2021 to 31/03/2022	6.5%	Co-op Consultancy & Insurance Agency
Outpatient-Union	01/04/2021 to 31/03/2022	6.5%	Mombasa Insurance Brokers
Inpatient-union	01/04/2021 to 31/03/2022	6.5%	Mombasa Insurance Brokers

Further and as discussed during the renewal meeting, please note that the policy terms remain unchanged save for the following:

Benefit	BOD(Kshs)	MGT-A (Kshs)	MGT-B (Kshs)	Union (Kshs)
Last expense	Old Benefit: 200,000 Employee only	Old Benefit: 200,000 Employee only	Old Benefit: 150,000 Employee only	Old Benefit: 100,000 Employee only
	New Benefit: 200,000 per family	New Benefit: 200,000 per family	New Benefit: 150,000 per family	New Benefit: 100,000 per family
Non-accidental Dental Cover	Old Benefit: 300,000	Old Benefit: 300,000	Old Benefit: 200,000	Old Benefit: 120,000
	New Benefit: 600,000	New Benefit: 600,000	New Benefit: 400,000	New Benefit: 150,000
Non-Accidental Ophthalmological Cover	Old Benefit: 500,000	Old Benefit: 500,000	Old Benefit: 300,000	Old Benefit: 120,000
	New Benefit: 600,000	New Benefit: 600,000	New Benefit: 400,000	New Benefit: 150,000

Directors: John Munga (Chairman); M.Mafonta (Vice Chairman); Dr. Gideon Muriuki (Managing Director & CEO); I. Sidenei; B. Simiyu; F.Githendu; W. Ongoro; R. Kimanthi; W. Mwambia; B.Simani (Mrs);L. Kaniaru; G. Mburia

Congenital/ Neonatal expenses	Old Benefit: 700,000	Old Benefit: 700,000	Old Benefit: 500,000	Old Benefit: 250,000
	New Benefit: 800,000	New Benefit: 800,000	New Benefit: 600,000	New Benefit: 300,000
Inpatient psychiatry	Old Benefit: 1,000,000	Old Benefit: 1,000,000	Old Benefit: 400,000	Old Benefit: 200,000
	New Benefit: 1,100,000	New Benefit: 1,100,000	New Benefit: 500,000	New Benefit: 350,000

We take this opportunity to congratulate you for this appointment and look forward to better performance of the schemes during the period.

Yours faithfully,



SAMUEL BIRECH
DIRECTOR
HUMAN RESOURCES & ADMINISTRATION DIVISION

'SUBJECT TO CONTRACT'

13th February 2024

The Managing Director,
Minet Kenya Insurance Brokers Limited,
P O Box 45817-00100,
Nairobi, Kenya.

Attention: Mr. Edwin Macharia (Email: Edwin.Macharia@Minet.co.ke)

Dear Sir,

Re: Notification for Appointment of Medical Insurance Underwriter for the FY 2023-2024

We thank you for your continued partnership in the Provision of Medical Insurance Brokerage and Administration Services.

Following a detailed evaluation of proposals received and the subsequent discussions with the different insurance underwriters for the Provision of Medical Insurance Underwriting Services for FY 2023-2024, this is to notify Minet Kenya Insurance Brokers Limited that we are satisfied with the proposal from **CIC General Insurance Company** and wish to place Medical Insurance Policies as detailed below: -

1. **Cover Period** – If the award is accepted by the appointed Underwriter, the Medical Insurance Cover shall be for a period of two (2) years commencing on 1st April 2024 to 31st March 2026.
2. **Premiums** – An annual cost of KES. 508,118,402 shall apply for the first year of the contract. A loading of up to a maximum of 8% shall apply on the premium for the second year prorated as follows: -

CLAIMS RATIO	LTA % DISCOUNT/LOADING for FY 2024/2025
<40%	15% discount
41 - 45%	13.5% discount
46 -50%	12.5% discount
51 - 55%	10% discount
56% - 60%	7.5% discount
61 - 65%	5% discount
66 - 70%	0% discount
71 - 75%	0% loading
76 -80%	5% loading
81 - 85%	6.5% loading
86 -90%	7% loading
91 -95%	7.5% loading
95 -100%	8% loading
>100%	Scheme structure review

3. **Scheme Structure** – The Medical Scheme Structure shall be Hybrid as summarized below: -
    a. Inpatient and Group Excess of Loss (Inpatient & GXOL) Option (Option I) – Insured with **CIC General Insurance Company.**
    b. Outpatient, Maternity, Dental & Optical Benefits – Self Funded. **Minet Kenya Insurance Brokers Limited** shall provide full administration services for the self-fund scheme to expected standards.
4. **Taxes & Levies** – The cost is inclusive of all levies and taxes.
5. **Payment Terms** – 100% Purchase Order value upon placement of cover and on receipt of the risk note/debit note.
6. **Inpatient and Group Excess of Loss (GXOL)** – The Medical Insurance Underwriting Services will be based on the attached unit premium rate structure. The unit rates are exclusive of a 10% commission. The final Debit Note shall include the 10% commission which shall be rebated back to Safaricom.
7. **Value Addition** – During the period of the cover, **CIC General Insurance Company** will be expected to implement the attached benefit enhancements, value additions and cost containment measures. Progress on the implementation of these measures will be reviewed and reported continuously and formally consolidated at quarterly.

All other terms will be guided by the contract Safaricom has in place with Minet Kenya Insurance Brokers Limited for the Provision of Medical Insurance Brokerage services. Please confirm to us in writing your receipt and agreement to proceed with placement of the respective covers.

Yours faithfully,
For: Safaricom Limited

Maryanne Karanja
Maryanne Karanja (Feb 13, 2024 22:51 GMT+3)

Maryanne Karanja
Head of Supply Chain Management

CIC GROUP

RENEWAL POLICY ENDORSEMENT

Name of the Insured:	SAFARICOM PLC P. O. Box 66827-00800 Nairobi, Kenya.
Policy-no.	KEC22015/IN/000004/22/04
Type of policy:	In-patient Medical Insurance cover
Type of Endorsement:	Policy renewal endorsement confirming changes in policy scope and benefits applicable during the endorsed period. This Endorsement forms part of the original Policy Document issued at policy inception.
Date of issue of original Policy Document	April 2022
Agent	Minet Kenya Insurance Brokers Limited
Agreed Premiums	Kshs. 646,584,655.00
Effective date of Endorsement	**01st April 2025**
Expiry date of Endorsement	31st March 2026
Date of endorsement:	**15th April 2025**

Notwithstanding any provision in the Policy to the contrary it is hereby DECLARED AND AGREED that:

1. This policy is extended for the cover period commencing on **01st April 2025** and expiring on **31st March 2024.**
2. The scope of cover and the benefits applicable for the stated period of cover are contained in the Schedule of benefits as attached herewith, which forms part of this Endorsement.
3. The waiting period is waived on all applicable cover benefits.

Tatyana Munyao

SENIOR MANAGER, UNDERWRITING - MEDICAL DEPARTMENT
CIC GENERAL INSURANCE LTD

CIC GROUP

RENEWAL POLICY ENDORSEMENT

Name of the Insured:	SAFARICOM PLC P. O. Box 66827-00800 Nairobi, Kenya.
Policy-no.	KEC22015/IN/000004/22/02
Type of policy:	In-patient Medical Insurance cover
Type of Endorsement:	Policy renewal endorsement confirming changes in policy scope and benefits applicable during the endorsed period. This Endorsement forms part of the original Policy Document issued at policy inception.
Date of issue of original Policy Document	April 2022
Agent	Minet Kenya Insurance Brokers Limited
Agreed Premiums	Kshs. 537,776,339.00
Effective date of Endorsement	01st April 2023
Expiry date of Endorsement	31st March 2024
Date of endorsement:	29th April 2023

Notwithstanding any provision in the Policy to the contrary it is hereby DECLARED AND AGREED that:

1. This policy is extended for the cover period commencing on 01st April 2023 and expiring on 31st March 2024.
2. The scope of cover and the benefits applicable for the stated period of cover are contained in the Schedule of benefits as attached herewith, which forms part of this Endorsement.
3. The waiting period is waived on all applicable cover benefits.

Joseph Borome

UNDERWRITING MANAGER-MEDICAL DEPARTMENT
CIC GENERAL INSURANCE LTD

CIC GENERAL INSURANCE LTD.

CICPlaza, Mara Road, Upperhill P.O. Box 59466-00200 Nairobi
020 282 3000, 0703 099 120 callc@cic.co.ke www.cic.co.ke

Directors: E. Otieno (Chairman), F. Ruoro (Managing Director), P. Nyaga, P. Nyigai, J. Oluoch, N. Kuria, J. Gaturu

KENYA • SOUTH SUDAN • UGANDA • MALAWI | *We keep our word*

GENERAL • LIFE • HEALTH • ASSET

'SUBJECT TO CONTRACT'

17th February 2023

The Managing Director,
Minet Kenya Insurance Brokers Limited,
P O Box 45817-00100,
Nairobi, Kenya.

Attention: Mr. Edwin Macharia (Email: Edwin.Macharia@Minet.co.ke)

Dear Sir,

Re: Notification for Appointment of Medical Insurance Underwriter for the FY 2023-2024

We thank you for your continued partnership in the Provision of Medical Insurance Brokerage and Administration Services.

Following a detailed evaluation of proposals received and the subsequent discussions with the different insurance underwriters for the Provision of Medical Insurance Underwriting Services for FY 2023-2024, this is to notify Minet Kenya Insurance Brokers Limited that we are satisfied with the proposal from **CIC General Insurance Company** and wish to place Medical Insurance Policies as detailed below;

1. **Premiums** – An annual cost of KES. 495,553,723 inclusive of levies
2. **Scheme Structure** – The Medical Scheme Structure shall be Hybrid as summarized below;
    a. Inpatient and Group Excess of Loss (GEOL) – Insured with **CIC General Insurance Company- Option I**
    b. Outpatient, Maternity, Dental & Optical Benefits – Self Funded. **Minet Kenya Insurance Brokers Limited** shall provide full administration services for the self-fund scheme to expected standards
3. **Inpatient and Group Excess of Loss (GEOL)** – The Medical Insurance Underwriting Services will be based on the attached unit premium rate structure. The unit rates are exclusive of a 10% commission. The final Debit Note shall include the 10% commission which shall be rebated back to Safaricom,
4. **Cover Period** – If the award is accepted by the appointed Underwriter, the Medical Insurance Cover shall be for a period of one (1) year commencing on 1st April 2023 to 31st March 2024.
5. **Payment Terms** will be 100% Purchase Order value upon placement of cover and on receipt of the risk note/debit note.
6. The costs are exclusive of levies and taxes where applicable
7. **Value Addition**- During the period of the cover, **CIC General Insurance Company** will be expected to implement the attached benefit enhancements, value additions and cost containment measures. Progress on the implementation of these measures will be reviewed and reported continuously and formally consolidated at quarterly.

All other terms will be guided by the contract Safaricom has in place with Minet Kenya Insurance Brokers Limited for the Provision of Medical Insurance Brokerage services. Please confirm to us in writing your receipt and agreement to proceed with placement of the respective covers.

Yours faithfully,
For: Safaricom Limited

Maryanne Karanja
Head of Supply Chain Management

LEGAL & SECRETARIAL SERVICES DEPARTMENT

PART A – DOCUMENT DETAIL

DOCUMENT TYPE	AGREEMENT FOR THE PROVISION OF MEDICAL INSURANCE BROKERAGE AND ADMINISTRATION SERVICES	
ORIGIN DEPARTMENT	HEALTH SAFETY AND WELLNESS DEPARTMENT	
DOCUMENT PREPARED BY	SHELMITH MAINA	
SUPPLIER	MINET KENYA INSURANCE BROKERS LIMITED	
SOURCING APPROVAL BY	TENDER BOARD	
	REF: RFQ 559	
	DATE: 14TH DECEMBER 2021	
TERM	Three (3) Years from 1st January 2022	
SPECIAL CONDITIONS (IF ANY)	N/A	
ALL COMMERCIAL REQUIREMENTS APPROVED BY:	CAROLYNE NYAKIO	Carolyne Nyakio (Jan 13, 2022 13:13 GMT+3)
SLAs & TOR APPROVED BY:	JANET NGOTA	Janet Middah (Jan 3, 2022 12:53 GMT+3)

PART B – APPROVAL SIGN OFFS

CONTENT REVIEW	APPROVED BY *(name of authorized person)*	SIGNATURE & DATE
1. SENIOR MANAGER - HEALTH SAFETY & WELLNESS	KAREN RERIMOI	
2. HEAD OF DEPARTMENT, SUPPLY CHAIN MANAGEMENT	MARYANNE KARANJA	
3. LEGAL COUNSEL, CONSUMER BUSINESS AND CHANNELS	SHELMITH MAINA	Shelmith Maina (Jan 14, 2022 11:51 GMT+3)

NB: USER NOTES

1. Legal & Secretarial Services Department must approve this document before presentation of any contract to the designated signatories.
2. All contracts must be signed either by two duly authorized Chiefs as per the approved delegation of authority and signing mandates
3. The accuracy of the technical content of any contract is the responsibility of the originator.

C2 - Safaricom Internal

DATED 1ST JANUARY 2022

BETWEEN

SAFARICOM PLC

AND

MINET KENYA INSURANCE BROKERS LIMITED

AGREEMENT FOR THE PROVISION OF MEDICAL INSURANCE BROKERAGE AND ADMINISTRATION SERVICES

financial condition, and for the avoidance of doubt includes all information exchanged between the Parties leading to this Agreement;

1.1.6. **"Data Protection Rules"** means all applicable Laws and orders and directions of Regulatory Bodies relating to the processing of Personal Data and privacy that are in place from time to time and apply to either or both of the parties

1.1.7. **"End to End Encryption" or ("E2EE")** means a method of secure communication that prevents third parties from accessing either the request for or provision of the Personal Data while it such data is being transferred to or from Broker's Systems.

1.1.8. **"Services"** means the medical insurance brokering and administration services to be provided by the Broker as more particulary defined in Schedule 1 (*Scope of the Services*) to this Agreement and such additional services as may be mutually agreed upon by the Parties from time to time and included in the Scope;

1.1.9. **"Service Levels"** means the performance requirements for the Services which the Broker must adhere to in the provision of the Services as more particularly described in Schedule 3 (*Service Level Agreement*)

1.1.10. **"Party"** means either Safaricom or the Broker as the case may be;

1.1.11. **"Personal Data"** means information that can identify a Personal either directly or indirectly such as name, identification number, date of birth, gender, transaction data, location data, an online identifier or to one or more factors specific to the physical, psychological, genetic, mental, economic, cultural or social identity of that end subject.

1.1.12. **"Personal Data Breach"** means non-compliance with of any of the Data Protection Rules and/or a breach of the Data Protection Clause in this Agreement

1.1.13. **"Premium"** means the consideration payable to the Broker for securing the classes of insurance set out in Schedule 2 (*Management Fees & Payment Terms)* to this Agreement;

1.1.14. **"Safaricom Group Company(ies)"** means Safaricom and each affiliated or subsidiary company in respect of which Safaricom owns (directly or indirectly) more than fifty (50)% of the issued share capital and includes subsidiaries of such a Safaricom Group Company;

1.1.15. **"Subsidiary"** means a subsidiary as defined in the Companies Act (Cap 486 of the Laws of Kenya).

1.1.16. **"Term"** means the duration of this Agreement.

1.2. In this Agreement, unless the context otherwise requires, any reference to:

1.2.1. the singular includes the plural and vice versa;

1.2.2. a person includes reference to a body corporate or other legal entity;

1.2.3. any written law includes that law as amended or re-enacted from time to time;

1.2.4. a working/business day means a normal working day in the Republic of Kenya excluding weekends and public holidays;

1.2.5. any agreement or other document includes that agreement or other document as varied or replaced by the Parties in writing from time to time;

1.2.6. a clause is to the relevant clause of this Agreement; and

1.2.7. any Party includes that Party's successors and assigns.

1.3. Clause headings are inserted for convenience only and shall be ignored in construing this Agreement.

2. APPLICATION OF TERMS AND SCOPE OF AGREEMENT

2.1. **Provision of Additional Services**

If the Broker proposes to supply additional services or Safaricom requests the Broker to provide additional services not covered under this Agreement, the Parties may agree in writing that those additional services shall also be covered by this Agreement and an addendum thereof be prepared pursuant to clause 19 *(variation)* of this agreement. The prices and payment terms shall then be adjusted accordingly and incorporated in Schedule 1 (*Scope of the Services*) through an Addendum to the Agreement.

2.2. **Broker Terms and Conditions**

No terms or conditions endorsed upon, delivered with or contained in the Broker's quotation, acknowledgement, acceptance of purchase order or other Broker documents will form a part of this Agreement and the Broker waives any right which it otherwise might have to rely on such terms and conditions.

2.3. **Non-Exclusivity**

No term contained in this Agreement shall be construed as requiring Safaricom to obtain services similar to the Services to be provided under this Agreement exclusively from the Broker.

2.4. **Incorporation of Agreement terms to Purchase Orders**

All purchase orders issued by Safaricom to the Broker in relation to the provision of the Services shall be deemed to incorporate the terms and conditions of this Agreement.

2.5. **Broker Acquainted with Details**

The Broker shall be deemed to have obtained all necessary information regarding the execution of the Services and satisfied itself, before submitting its pricing for the provision of the Services as to the sufficiency of its quotation to perform the Services all of which shall except in so far as it is otherwise provided in this Agreement, cover all its obligations under the Agreement and all matters and things necessary for the proper execution and completion of the Services and remedying of any defects therein. The Broker shall also be deemed to have obtained all necessary information regarding risks, contingencies and all other circumstances which may influence or affect the Service Fee and the performance of the Broker's obligations under this Agreement.

3. COMMENCEMENT AND DURATION

This Agreement shall come into force on the 1st January 2022 (now past) ("**Commencement Date**") and shall remain in force for for a period of three (3) years from the Commencement Date until the 31st December, 2024 ("**Term**") unless the Agreement is earlier terminated in accordance with the provisions of this Agreement.

4. REPRESENTATION AND WARRANTIES

4.1. **General Representations and Warranties**

The Broker warrants to Safaricom as follows that:

4.1.1. all information furnished to Safaricom by or on behalf of the Broker in relation to its proposal to provide the Services was, and remains, true and accurate in all material respects and such proposal did not omit any material information which might reasonably be expected to affect the decision of Safaricom to enter into this Agreement. If at any time any representations made by the Broker are found to have been false or misleading then Safaricom shall be entitled to terminate the Agreement in accordance with clause 18 hereof (*Termination*);

4.1.2. it validly exists under the laws of Kenya and has all the necessary power and authority to enter into this Agreement and has in addition obtained all necessary permits, licences and consents from the necessary authorities necessary to enter and perform its obligations under this Agreement;

4.1.3. At the execution of this Agreement, there are no proceedings pending or, to its knowledge, threatened, and there is no existing basis for any such proceedings, against or affecting it by or before any court, arbitrator, or other governmental authority which, if adversely determined, individually or in the aggregate might be reasonably expected to materially and adversely affect its properties, business, prospects, profits or condition or adversely affect its ability to perform its obligations under this Agreement. The Broker will inform Safaricom in the event of any change to this warranty; and

4.1.4. That its execution, delivery and performance of this Agreement will not be in conflict with or breach any other agreement or obligation to which it is a party or is bound.

4.2. **Corrupt Practices**

Safaricom requires the Broker as well its subcontractors, employees, directors, shareholders and officers to observe the highest standard of ethics during the procurement and performance of this Agreement. In pursuit of this policy, Safaricom:

4.2.1. defines, for the purposes of this clause the following terms:

4.2.1.1. **"corrupt practice"** means the offering, giving, receiving, or soliciting, directly or indirectly, anything of value to influence improperly the actions of another party;

4.2.1.2. **"fraudulent practice"** means any act or omission, including a misrepresentation, that knowingly or recklessly misleads, or attempts to mislead, a party to obtain a financial or other benefit or to avoid an obligation;

4.2.1.3. **"coercive practice"** means impairing or harming, or threatening to impair or harm, directly or indirectly, any party or the property of a party to influence improperly the actions of a party; and

4.2.1.4. **"collusive practice"** means an arrangement between two or more parties designed to achieve an improper purpose, including influencing improperly the actions of another party.

4.2.2. will terminate this Agreement <u>with immediate effect</u> if it determines at any time that representatives of the Broker engaged in corrupt, fraudulent, collusive or coercive practices during the procurement or the performance of this Agreement; and

4.2.3. will sanction the Broker, its shareholders, directors and other officers including declaring them ineligible, either indefinitely or for a stated period of time, to be awarded a Safaricom or Safaricom

IN WITNESS WHEREOF this Agreement has been duly executed by or on behalf of the Parties

Signed by the duly authorised representative of MINET KENYA INSURANCE BROKERS LIMITED Signature: Email: sammy.muthui@minet.co.ke Designation:	Signed by the duly authorised representative of SAFARICOM PLC Signature: paul kasimu Email: pkasimu@safaricom.co.ke Designation: .....
in the presence of:- Signature: Email: lydiah.macharia@minet.co.ke Witness's Designation: ..... Witness's Address	Signature: ..... Name: ..... Designation: .....

C.I.C. GENERAL INSURANCE LTD
MANAGING DIRECTOR
28 MAR 2024
P.O Box 59485 NAIROBI

NATIONAL INTELLIGENCE SERVICE

Telegrams: "SECINTEL"
Telephone: (254-20) 3299000/2930000
Fax: (254-20) 8566245

When replying please
Quote Ref. No. and Date

THE DIRECTOR GENERAL,
P.O. BOX 30091-00100,
NAIROBI.
Kenya

ADM-NIS-POL.F.50-6-3-VOL.52 (147)

20th **March, 2024**

M/s CIC General Insurance Limited,
P.O. Box 59485-00200,
Tel: 254-20-2823000
Mobile: 020-2823000/0703099120
NAIROBI

RE: NOTIFICATION OF AWARD: CONTRACT EXTENSION FOR PROVISION OF ANNUAL NIS CORPORATE MEDICAL COVER FOR A PERIOD OF ONE (1) YEAR 2024-2025

The above subject refers.

We are pleased to inform you that your quotation for provision of annual NIS Corporate Medical Cover for the year 2024-2025 has been accepted with quotation conditions and prices as follows: -

S/NO	ITEM DESCRIPTION	TOTAL PREMIUM (KSHS)
1.	Contract Extension- provision of annual NIS Corporate Medical Cover for the year 2024-2025	996,068,639.00

This offer is subject to the following: -

i. You signify your acceptance of this offer within seven (7) days from the date of this notification.

ii. Services to be provided must conform to the provided specifications and acceptable quality in all aspects.

iii. You will exercise professionalism and confidentiality in handling and delivery of these services.

iv. You will provide these services within the stated period as specified in the contract.

v. You will provide a performance bond valued at 5% of the total contract value from a reputable bank.

DAVID M. KARANJA, EBS, OGW, 'ndc' (K)
FOR: DIRECTOR GENERAL

NATIONAL INTELLIGENCE SERVICE

Telegrams: "SECINTEL"
Telephone: (254-20) 3299000/2930000
Fax: (254-20) 8566245

When replying please
Quote Ref. No. and Date

THE DIRECTOR GENERAL,
P.O. BOX 30091-00100,
NAIROBI.
Kenya

ADM-NIS-POL.F.50-11-2-2-VOL.1 (41) 15th **March ,2024**

The Chief Executive Officer
CIC Life Assurance Ltd
P.O. Box 59485-00202
Tel: 0703099120
NAIROBI

RE: EXTENSION OF CONTRACT-PROVISION OF NIS ANNUAL CORPORATE MEDICAL INSURANCE COVER FOR THE YEAR 2023-2024

Reference is made to the contract dated 31st March 2023 between National Intelligence Service and M/s CIC Life Assurance Ltd for Provision of NIS Annual Corporate Medical Insurance Cover for the Year 2023-2024

The Service wishes to extend the contract for a further period of one (1) year effective 3rd April 2024 to 2nd April 2025. You are therefore requested to provide a technical and financial proposal for the provision of above services for the next one (1) year while factoring that the general terms and conditions of the contract will remain unchanged.

Additionally, you are requested to avail yourself for a meeting scheduled on Thursday, 21st March, 2024 at 0900 hours at National Intelligence Service Headquarters to discuss the contract extension and implementation.

DAVID M. KARANJA, EBS, OGW, 'ndc' (K)
FOR: DIRECTOR GENERAL

REPUBLIC OF KENYA

CONTRACT RENEWAL FOR PROVISION OF NIS ANNUAL CORPORATE MEDICAL INSURANCE COVER FOR THE YEAR 2025-2026
TENDER NO. NIS/01/2022-2023

BETWEEN

NATIONAL INTELLIGENCE SERVICE

(THE INSURED)

AND

CIC GENERAL INSURANCE LIMITED

(THE INSURER)



NIS CIC

CORPORATE MEDICAL INSURANCE COVER CONTRACT

THIS CONTRACT RENEWAL is made pursuant to the provisions of Article 19 of the **Contract for Provision of NIS Annual Corporate Medical Insurance Cover dated 29th March 2022,** on this 2nd day of ..April..... **2025 BETWEEN** the **Government of the Republic of Kenya** acting through **National Intelligence Service,** a state organ established under Article 242 of the Constitution of Kenya and of Post Office Box Number 30091 - 00100 (hereinafter referred to as "the Insured") of the one part **AND CIC General Insurance Limited**, a limited liability Company incorporated under the Companies Act and whose address of its registered office is Post Office Box Number Box 59485 - 00200 Nairobi (hereinafter referred to as "the Insurer") of the other part.

WITNESSETH THAT

(a) **WHEREAS** The Insured has requested the Insurer to provide medical insurance cover ("the Cover") to the Insured for the benefit of the Insured's members whose names are specified and lodged with the Insurer and such other names as may be added thereto in accordance with this Contract;

(b) **WHEREAS** The Insurer has in consideration of payment of premiums being made accepted to provide the cover for the benefit of the Insured's members.

NOW THEREFORE in consideration of the premises and the mutual covenants herein contained, the parties hereto agree as follows:

PRELIMINARY ARTICLE

DEFINITIONS

The words and expressions set forth below shall have the following meanings as used in the Contract:

"Benefit or Annual Cover Limit" means the sum of Kenya Shillings per insured person or per the insured person and his/her dependants during period of insurance as specified in the policy schedule.

"Claim(s)" means medical expenses for which the Insurer is liable under this Contract;

"Credited Providers" means the list of Hospitals, Pharmacies, Clinics, Physicians and other Service Providers having an agreement in effect with the Insurer from whom Members may seek eligible services on credit;

"Chronic Conditions"

A disease, illness or injury which has at least one of the following characteristics: -

(i) It has no known cure;
(ii) It is recurrent and can lead to permanent disability;
(iii) It is caused by changes to one's body which cannot be reversed;
(iv) It is permanent;

NIS CIC

10.0 OTHER BENEFITS

The Insurer shall pay for other medical expenses, services or benefits as provided for in Annexure IV.

11.0 EXCLUSIONS

The Insurer shall be liable for **ALL** medical expenses arising from accidental injury or illness/sickness except for the general exclusions specified in Annexure IV in so far as the same do not conflict with the benefits covered in this area by this Contract and the Policy Document. Additionally, a claim for the medical condition described as Attention Deficit Disorder may be considered for payment by the Insurer on a case by case basis.

12.0 CLAIMS

12.1 The Cover provided under this Contract shall be operative within the period of insurance in respect of treatment and medical services received from Credited Providers.

12.2 The Insurer will settle bills incurred in respect of services provided by the Credited Providers to the members directly and shall not reimburse any member or Insured for any medical expenses incurred **PROVIDED** that in cases of emergency, or where the Insurer has not contracted a Credited Service Provider or its credit facility has ceased to be honoured by the Credited Service Providers or the treatment sought is not provided by the Credited Service Provider, the Insurer shall be liable to reimburse the members for medical expenses arising therefrom subject to the Member's applicable cover limit.

12.3 The Insurer shall take all reasonable measures to ensure that the provided limits of indemnity are not exceeded by members. However, if after all such measures have been taken, the limits are exceeded and the Insured employee has not settled the excess amount, the Insured may recover from concerned Insured employees the amount in excess of the limit and remit the same to the Insurer.

12.4 Treatment costs arising from a condition that warrants treatment overseas because the treatment is not available in Kenya or medical expenses incurred while on overseas visit (Overseas Cover) will be covered on reimbursement basis subject to the member's applicable cover limit and subject to the Insurer being notified before the member travels, it being understood that in the event that there is an issue of translation of medical records, responsibility for such translation shall be borne by the member.

P. O. Box 58485
NAIROBI
C. I. C PLAZA

12.5 In the event of any illness or accident giving rise to a claim for reimbursement under this Contract the member shall as soon as possible submit to the insurer a duly completed claim form within ninety (90) days of the commencement of treatment of illness or from the date of discharge from hospital or date of accident. The member shall obtain and furnish the insurer with all original receipts and other documents upon which the claim is based and shall also give the insurer any such additional information and assistance within his knowledge and as the insurer may require. Fully documented claims will be reimbursed within fourteen (14) days.

13.0 PREMIUM AND PAYMENT TERMS

13.1 In consideration of the provision of the Cover herein for a period of twelve (12) months from the Inception date, the Insured shall pay to the Insurer a premium in the sum of **Kenya Shillings One Billion, Seventy-Five Million, Four Hundred and Seventy-Eight Thousand and Thirty-Nine Only (KES. 1,075,478,039.00/-)** inclusive of all premiums, taxes, levies and duties (hereinafter **"the Contract Price"**). The premium for the benefits is as indicated in Annexure IV.

13.2 The Contract Price shall be paid in **Six (6)** installments as follows:

i. First installment of Two hundred million shillings shall be paid on 15th May, 2025.
ii. Second installment of Two hundred million shillings shall be paid on 15th June, 2025.
iii. Third installment of Two hundred million shillings shall be paid on 30th July, 2025.
iv. Fourth installment of Two hundred million shillings shall be paid on 30th August, 2025.
v. Fifth installment of Two hundred million shillings shall be paid on 30th September, 2025.
vi. Sixth installment of Seventy-Five million, Four hundred and Seventy-Eight thousand and Thirty-Nine shillings shall be paid on 30th November, 2025.

13.3 The Insured shall pay the Insurer the Contract Price by means of Real Time Gross Settlement (RTGS) through the following account held by the Insurer:

Bank Name: **Co-operative Bank**
Branch: **Upper hill**
SWIFT Code/Address:
Bank Code: **11**
Branch Code: **037**
Account Number: **01120000544304**
Beneficiary A/c Name: **CIC General Insurance Ltd**

14.0. UTILISATION REPORTS

14.1 The Insurer shall furnish the Insured with quarterly reports of the utilization of the cover by Members showing details of the medical expenses incurred by each member and family over the period.

14.2 The Insurer shall furnish the Insured with such other reports as the Insured may require for the proper management and administration of the Cover.

15.0 ELIGIBILITY AND MEMBERSHIP FORMALITIES

15.1 Staff members of the Insured who are between ages of 18 and 66 years at the inception of the Cover (entry age at inception) are eligible for membership. A Member who attains the age of 66 years may continue to be insured but CIC

NIS CIC

IN WITNESS whereof the parties hereto have caused this Contract to be executed by their duly authorized representatives the day and year first hereinabove written.

SIGNED by **DIRECTOR GENERAL**]
of **NATIONAL INTELLIGENCE SERVICE**]
for and on behalf of the]
GOVERNMENT OF THE REPUBLIC OF]
KENYA]
NAME: NOORDIN M. HAJI]

In the presence of]

NAME:]

SIGNATURE:]

SIGNED for and on behalf of]
CIC GENERAL INSURANCE LIMITED]

NAME: Fredrick Ruoro]

In the presence of]

NAME: MARY WANGA]

SIGNATURE:]

MARYNOEL AKINYI WANGA ADVOCATE P.O. Box 34404, NAIROBI.

CIC GENERAL INSURANCE LIMITED P. O. Box 59485 NAIROBI

NIS CIC

NATIONAL INTELLIGENCE SERVICE

Telegrams: "SECINTEL"
Telephone: (254-20) 3299000/2930000
Fax: (254-20) 8566245

When replying please
Quote Ref. No. and Date

THE DIRECTOR GENERAL,
P.O. BOX 30091-00100,
NAIROBI.
Kenya

ADM-NIS-POL.F.50/11-2-2 VOL.1 ( )

18 **April, 2024**

M/s CIC Insurance Group Limited,
P.O. Box 59485-00200,
Tel: 254-20-2823000
Mobile: 0722-209602/0722-209603/0733-618117
NAIROBI

RE: **CONTRACT FOR PROVISION OF NIS ANNUAL CORPORATE MEDICAL INSURANCE COVER FY 2024-2025- TENDER NO. NIS/01/2022-2023**

Forwarded herewith, please find One (1) copy of the signed Original contract for your retention.

Kindly acknowledge receipt.

MARK M. OGONJI, MBS, OGW, 'ndc' (K)
FOR: DIRECTOR GENERAL

REPUBLIC OF KENYA

CONTRACT RENEWAL FOR PROVISION OF NIS ANNUAL CORPORATE MEDICAL INSURANCE COVER FOR THE YEAR 2024-2025
TENDER NO. NIS/01/2022-2023

BETWEEN

NATIONAL INTELLIGENCE SERVICE

(THE INSURED)

AND

CIC GENERAL INSURANCE LIMITED

(THE INSURER)

CORPORATE MEDICAL INSURANCE COVER CONTRACT

THIS CONTRACT RENEWAL is made pursuant to the provisions of Article 19 of the **Contract for Provision of NIS Annual Corporate Medical Insurance Cover dated 29th March 2022,** on this 3rd day of April **2024 BETWEEN** the **Government of the Republic of Kenya** acting through **National Intelligence Service,** a state organ established under Article 242 of the Constitution of Kenya and of Post Office Box Number 30091 - 00100 (hereinafter referred to as "the Insured") of the one part **AND CIC General Insurance Limited,** a limited liability Company incorporated under the Companies Act and whose address of its registered office is Post Office Box Number Box 59485 - 00200 Nairobi (hereinafter referred to as "the Insurer") of the other part.

WITNESSETH THAT

(a) **WHEREAS** The Insured has requested the Insurer to provide medical insurance cover ("the Cover") to the Insured for the benefit of the Insured's members whose names are specified and lodged with the Insurer and such other names as may be added thereto in accordance with this Contract;

(b) **WHEREAS** The Insurer has in consideration of payment of premiums being made accepted to provide the cover for the benefit of the Insured's members.

NOW THEREFORE in consideration of the premises and the mutual covenants herein contained, the parties hereto agree as follows:

PRELIMINARY ARTICLE

DEFINITIONS

The words and expressions set forth below shall have the following meanings as used in the Contract:

"Benefit or Annual Cover Limit" means the sum of Kenya Shillings per insured person or per the insured person and his/her dependants during period of insurance as specified in the policy schedule.

"Claim(s)" means medical expenses for which the Insurer is liable under this Contract;

"Credited Providers" means the list of Hospitals, Pharmacies, Clinics, Physicians and other Service Providers having an agreement in effect with the Insurer from whom Members may seek eligible services on credit;

"Chronic Conditions"

A disease, illness or injury which has at least one of the following characteristics: -

(i) It has no known cure;
(ii) It is recurrent and can lead to permanent disability;
(iii) It is caused by changes to one's body which cannot be reversed;
(iv) It is permanent;

CIC GENERAL INSURANCE LIMITED P. O. Box 59485 NAIROBI C. I. C. PLAZA

13.0 PREMIUM AND PAYMENT TERMS

13.1 In consideration of the provision of the Cover herein for a period of twelve (12) months from the Inception date, the Insured shall pay to the Insurer a premium in the sum of **Kenya Shillings Nine Hundred and Ninety-Six Million, Sixty-Eight Thousand, Six Hundred and Thirty-Nine Only (KES. 996,068,639.00/-)** inclusive of all premiums, taxes, levies and duties (hereinafter **"the Contract Price")**. The premium for the benefits is as indicated in Annexure IV.

13.2 The Contract Price shall be paid in three (3) equal installments as follows:

(i) The first installment to be paid by first week of **April, 2024**;
(ii) The second installment to be paid by **30th April, 2024**;
(iii) The third installment to paid by **31st May, 2024**.

13.3 The Insured shall pay the Insurer the Contract Price by means of Real Time Gross Settlement (RTGS) through the following account held by the Insurer:

Bank Name:	**Co-operative Bank**
Branch:	**Upper hill**
SWIFT Code/Address:	
Bank Code:	**11**
Branch Code:	**037**
Account Number:	**01120000544304**
Beneficiary A/c Name:	**CIC General Insurance Ltd**

14.0. UTILISATION REPORTS

14.1 The Insurer shall furnish the Insured with quarterly reports of the utilization of the cover by Members showing details of the medical expenses incurred by each member and family over the period.

14.2 The Insurer shall furnish the Insured with such other reports as the Insured may require for the proper management and administration of the Cover.

15.0 ELIGIBILITY AND MEMBERSHIP FORMALITIES

15.1 Staff members of the Insured who are between ages of 18 and 66 years at the inception of the Cover (entry age at inception) are eligible for membership. A Member who attains the age of 66 years may continue to be insured but CIC may ask such members to go for medical examination if it deems necessary for better management of the member's health.

15.2 The Cover Covers Employee Member, his/her spouse (one) and up to a maximum of four dependent children, from birth to 21 years. Dependant children above 21 years but below 25 years shall continue to be covered provided that there is proof that they are full time students at University or College and are wholly dependent on the Employee Member.

15.3 Dependant, if any, mentioned in the application or notification for membership shall be deemed to fall within the definition "Insured Person" and the terms, conditions, limitations and exceptions of this policy shall apply to every

NIS



IN WITNESS whereof the parties hereto have caused this Contract to be executed by their duly authorized representatives the day and year first hereinabove written.

SIGNED by **DIRECTOR GENERAL**]
of **NATIONAL INTELLIGENCE SERVICE**]
for and on behalf of the]
GOVERNMENT OF THE REPUBLIC OF]
KENYA]
NAME: NOORDIN M. HAJI]
]
In the presence of]
]
NAME: David Kabaji]
]
SIGNATURE:]
]
SIGNED for and on behalf of]
CIC GENERAL INSURANCE LIMITED]
KANG'E MCDONALD]
In the presence of]
]
NAME:]
]
]
SIGNATURE:]

CIC GENERAL INSURANCE LIMITED P.O. Box 69486 NAIROBI CIC PLAZA

MARYNOEL AKINYI WANGA ADVOCATE P.O. Box 34490, NAIROBI

67738

r.34(2)

REGISTRATION NO.
IRA/01/064/01

REGISTRATION AS AN INSURER/~~REINSURER~~

Registration is granted to

CIC GENERAL INSURANCE LIMITED (Name)

of **P.O. BOX 59485-00100** (Address)

NAIROBI

to carry on, in Kenya/outside Kenya, the following classes of insurance business:-

LONG TERM INSURANCE BUSINESS
~~LIFE ASSURANCES/ANNUITIES/PERSONAL PENSION/UNIT LINKED AND LINKED INVESTMENT/NON LINKED INVESTMENT/GROUP LIFE/GROUP CREDIT/ PERMANENT HEALTH/DEPOSIT ADMINISTRATION~~

GENERAL INSURANCE BUSINESS
~~AVIATION~~/ENGINEERING/FIRE DOMESTIC/FIRE COMMERCIAL/ LIABILITY/MARINE/MOTOR-PRIVATE/MOTOR-COMMERCIAL/PERSONAL ACCIDENT/THEFT/WORK INJURY BENEFITS/MEDICAL/MICRO-INSURANCE MISCELLANEOUS------

Subject to the provisions of the Insurance Act (Cap 487)

CERTIFIED TRUE COPY OF THE ORIGINAL.
05-Jan-26
COMMISSIONER OF INSURANCE

Dated the **1st October, 2024**

P.O. BOX 43505, 00100
NAIROBI

GODFREY K. KIPTUM
Commissioner of Insurance

CFN/IRA/00/001/03
17th July, 2018

CIRCULAR NO. IC & RE – 01/2018

To: Insurance & Reinsurance Companies

RE: CONTINUOUS MONITORING OF INSURERS' RISK PROFILE

The Insurance (Amendment) Act, 2017, changed the licensing regime for insurers with effect from 7th July 2017. As a result, insurers are no longer required to renew their registration annually as previously required under Section 188 of the Insurance Act.

The Authority has developed a framework for continuous monitoring of insurers which requires insurers to furnish the Authority with information from time to time.

Consequently, pursuant to the provisions of Section 7 of the Insurance Act, all insurers are required submit the following to the Authority latest by **30th September 2018**:

1. An updated corporate profile. The '**Corporate Profile Return**" can be downloaded from the IRA ERS Portal under the "Documents tab" and uploaded on the IRA ERS submission Portal https://iraersportal.ira.go.ke/IRAERSPortal/. Please note that the template used will be similar to the 'Renewal of Registration' template previously used during licensing.

2. An Investment policy as provided for under Section 50(2) of the Insurance Act as amended in 2015 and the Investment Guidelines issued by the Authority on 3rd April 2017. Please note that the policy should be

ZEP-RE PLACE | Longonot Road | Upperhill
P.O. Box 43505 - 00100 Nairobi | Kenya
+254 20 4996000 | + 254 719 047000
commins@ira.go.ke
www.ira.go.ke
ISO 9001:2008

submitted under item No. 7 in the Applicants Attachments section in the Corporate Profile Return together with the certificate from the Central Bank of Kenya.

3. Current and future premium rates for Annuities, Group Life and Group Credit insurance business. Please note that the rates should be submitted under item No. 4 in the Applicants Attachments section in the Corporate Profile Return together with the Actuary's Certificate.

Lastly, in line with the Authority's objective of protecting the interest of policyholders and insurance beneficiaries as provided for under Section 3A(2) of the Insurance Act, all insurers are required to incorporate the phrase "**Regulated by the Insurance Regulatory Authority**" in all their stationeries and advertising materials. This requirement should be implemented with immediate effect.

Yours faithfully,

GODFREY K. KIPTUM
Ag. COMMISSIONER OF INSURANCE & CHIEF EXECUTIVE OFFICER

CIC GROUP

To whom it may concern.

Ref: Perpetual licensing from Insurance Regulatory Authority

CIC General Insurance LTD is a registered insurer with the Insurance REGULATORY Authority under registration number IRA/01/064/01 issued under the Insurance Act cap 487.

Commencing 2018 the regulator has issued perpetual licenses to all industry players; this means unlike the previous licenses which have an expiry date our current license has none. We attach a certified copy of the same date 18th December 2017 valid in perpetuity. We also attach alist of licensed insurers for 2019 as additional proof of licensing.

We hope that this serves to prove that we are authorized to carry out business of insurance in Kenya and thus to render you the services required.

Thank you.

Yours Faithfully

Susan Robi.

General Manager Risk and Compliance.

CIC GENERAL INSURANCE LTD.

CIC Plaza, Mara Road, Upperhill P.O. Box 59485-00200 Nairobi
020 282 3000, 0703 099 120 callc@cic.co.ke www.cic.co.ke

Directors: E. Otieno (Chairman), E. Wachira (Managing Director), T. Gitogo
J. Mutuku, M. Mungai, P. Nyigei, P. Nyaga, J. Oluoch

KENYA • SOUTH SUDAN • UGANDA • MALAWI | *We keep our word*

GENERAL • LIFE • HEALTH • ASSET

REPUBLIC OF KENYA

BUSINESS REGISTRATION SERVICE
P. O. BOX 30404-00100
NAIROBI

TO
MARYANGELA GITARI
P.O. BOX 59208
00200 - CITY SQUARE

THE COMPANIES ACT, 2015

Records relating to the below company held by the Companies Registry as at **07 September 2026**

COMPANY NAME	CIC GENERAL INSURANCE LIMITED
TYPE OF COMPANY	PRIVATE LIMITED COMPANY
COMPANY NUMBER	CPR/2009/7930
NOMINAL SHARE CAPITAL	2,000,000,000.00
NUMBER AND TYPE OF SHARES (VALUE PER SHARE)	ORDINARY: 100000000 (KSH.20.0 EACH)
DATE OF REGISTRATION	2009-07-29
REGISTERED OFFICE	TELEPHONE: , EMAIL: , COUNTY: DISTRICT: LOCALITY: STREET:MARA ROAD , , BUILDING: LAND REFERENCE 209/11134 CIC PLAZA NAIROBI
POSTAL ADDRESS	P.O BOX 59485 00200 - CITY SQUARE
ENCUMBRANCES	

Name of Directors and Shareholders of the above company with their particular are as follows

NAME	DESCRIPTION	ADDRESS	NATIONALITY.	SHARES
EDWIN NYABUGA MAKORI	DIRECTOR	P.O BOX 56711 - 00200 - CITY SQUARE	KENYA	
JANE NYAGATURI MBATIA	DIRECTOR	P.O BOX 70676 - 00400 - TOM MBOYA ST	KENYA	
THE CIC INSURANCE GROUP PLC	SHAREHOLDER		KENYA	ORDINARY 85000000
PATRICK NYAGA	DIRECTOR	P.O BOX 1433 - 00100 - G.P.O NAIROBI	KENYA	
EDWIN OTIENO JOSEPH	DIRECTOR	P.O BOX 760 - 00606 - SARIT CENTRE	KENYA	
MARY NOEL AKINYI	SECRETARY	P.O BOX 59485 - 00200 - CITY SQUARE	KENYA	
ROSE GRACE WANGUI KARANJA	DIRECTOR	P.O BOX 72648 - 00200 - CITY SQUARE	KENYA	
FREDRICK RUORO KAMAU	DIRECTOR	P.O BOX 4600 - 00100 - G.P.O NAIROBI	KENYA	
JOSEPH GATHONJIA GATUNI	DIRECTOR	P.O BOX 74834 - 00200 - CITY SQUARE	KENYA	
JACKSON MUCHIRA MBUI	DIRECTOR	P.O BOX 79432 - 00200 - CITY SQUARE	KENYA	
			TOTAL	85000000

Yours Faithfully,
REGISTRAR OF COMPANIES

REF NO: OSPVT-32I5VPYE

DISCLAIMER: THIS IS A SYSTEM GENERATED CERTIFICATE AND DOES NOT REQUIRE A SIGNATURE.

I Certify that this is a true copy of the original

MW

.....

MARY NOEL WANGA-ADVOCATE
P. O. Box 34404-00100, NAIROBI

MARYNOEL AKINYI WANGA
COMMISSIONER FOR OATHS
P.O. Box 6581-00100, NAIROBI
MW





JAMHURI YA KENYA

REPUBLIC OF KENYA

SERIAL NUMBER: 243316379

ID NUMBER: 8717940

FULL NAMES

JANE NYAGATURI MBATIA



DATE OF BIRTH

12.11.1965

SEX

FEMALE

DISTRICT OF BIRTH

STAREHE

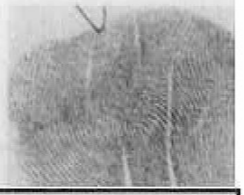
PLACE OF ISSUE

WESTLANDS

DATE OF ISSUE

21.02.2017

HOLDER'S SIGN.



DISTRICT

KIGUMO

DIVISION

KINYONA

LOCATION

KINYONA

SUB-LOCATION

GACHARAGE



PRINCIPAL REGISTRAR'S SIGN.

T0248737561

IDKYA2433163790<<2142<<<<<4721

6511120F1702219<B008717940L<<3

JANE<NYAGATURI<MBATIA<<<<<<<<<<

I Certify that this is a true copy of the original

MW

.....

MARY NOEL WANGA-ADVOCATE

P. O. Box 34404-00100, NAIROBI

MARYNOEL AKINYI WANGA

COMMISSIONER FOR OATHS

MW

P. O. Box 6581-00100, NAIROBI

Kenya Revenue Authority

INCOME TAX DEPARTMENT

PERSONAL IDENTIFICATION NUMBER CERTIFICATE

PIN NO: A003415582Y

NAME: NJIRU JAMES NJUE

DATE OF BIRTH: //1967

PLACE OF BIRTH: EMBU

Date: 06/2005

FORM PIN 1

DEPUTY COMMISSIONER
PIN
14 JUN 2005
Signature
P.O. Box 6...
...NYERI, KENYA

I Certify that this is a true copy of the original

MW

MARY NOEL WANGA-ADVOCATE
P. O. Box 34404-00100, NAIROBI



MARYNOEL AKINYI WANGA
COMMISSIONER FOR OATHS
P.O. Box 6581-00100, NAIROBI
MW

I Certify that this is a true copy of the original

MW

MARY NOEL WANGA-ADVOCATE
P. O. Box 34404-00100, NAIROBI

DISTRICT
THIKA
DIVISION
KAMWANGI
LOCATION
GITUAMBA
SUB-LOCATION
MATARA

N. B008845021A

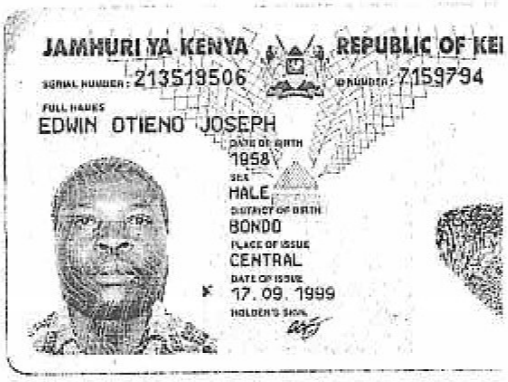
PRINCIPAL REGISTRAR'S SIGN.

0059119391

IDKYA2259125145<<166<<<<<<<161
67<<<<3M0904278<B008845021A<<5
PATRICK<NYAGA<<<<<<<<<<<<<<<<

I Certify that this is a true
copy of the original
MW
.....
MARY NOEL WANGA-ADVOCATE
P. O. Box 34404-00100, NAIROBI

MARYNOEL AKINYI WANGA
COMMISSIONER FOR OATHS
MW
P.O. Box 6581-00100, NAIROBI



MARYNOEL AKINYI WANGA
COMMISSIONER FOR OATHS
P. O. Box 6581-00100, NAIROBI

I Certify that this is a true copy of the original

.....

MARY NOEL WANGA-ADVOCATE
P. O. Box 34404-00100, NAIROBI

DISTRICT
BONDO
DIVISION
BONDO
LOCATION
SAKWA NORTH
SUB-LOCATION
GOBEI

N. B007159794P

PRINCIPAL REGISTRAR'S SIGN.

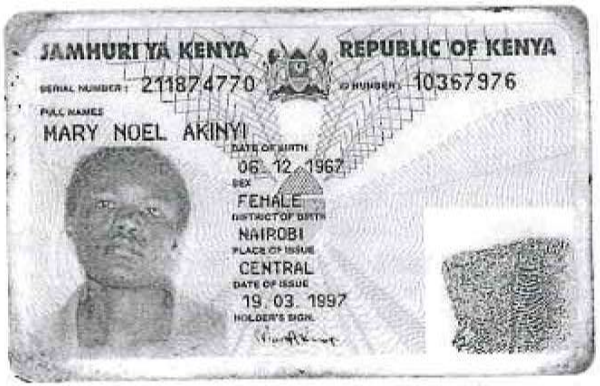
IDKYA2135195068<<6C1<<<<<<<411
5800009M9909173<B007159794P<<0
EDWIN<OTIENO<JOSEPH<<<<<<<<<<<

MARYNOEL AKINYI WANGA
COMMISSIONER FOR OATHS
P. O. Box 6581-00100, NAIROBI

I Certify that this is a true copy of the original

.....

MARY NOEL WANGA-ADVOCATE
P. O. Box 34404-00100, NAIROBI





MARYNOEL AKINYI WANGA
COMMISSIONER FOR OATHS
MW
P.O. Box 6581-00100, NAIROBI

I Certify that this is a true copy of the original
MW
MARY NOEL WANGA-ADVOCATE
P. O. Box 34404-00100, NAIROBI



JAMHURI YA KENYA
REPUBLIC OF KENYA
SERIAL NUMBER 202488562
ID NUMBER 9789735
FULL NAMES
ROSE GRACE WANGUI KARANJA
DATE OF BIRTH
17. 03. 1959
SEX
FEMALE
DISTRICT OF BIRTH
NAIROBI
PLACE OF BIRTH
STAREHE
DATE OF ISSUE
20. 06. 1996
HOLDER'S SIGN

MARYNOEL AKINYI WANGA
COMMISSIONER FOR OATHS
MW
P. O. Box 6581-00100, NAIROBI

DISTRICT
MURANG'A
DIVISION
KANDARA
LOCATION
RUCHU
SUB-LOCATION
GICHAGI INI

N. B009789735Y

PRINCIPAL REGISTRAR'S SIGN

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6903170F9606209<B009789735Y<<6
ROSE<GRACE<WANGUI<KARANJA<<<<<

I Certify that this is a true copy of the original
MW
.....
MARY NOEL WANGA-ADVOCATE
P. O. Box 34404-00100, NAIROBI


DISTRICT
MURANG'A
DIVISION
MATHIOYA
LOCATION
KAMACHARIA
SUB-LOCATION
THUITA

N. B022116561T

PRINCIPAL REGISTRAR'S SIGN.

0023229366

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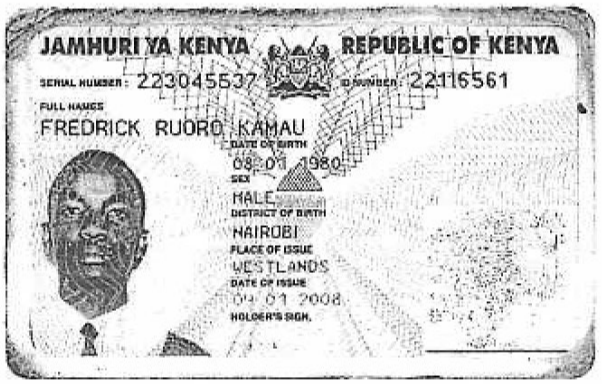
8001081M0801090<B022116561T<<6
FREDRICK<RUORO<KAMAU<<<<<<<<<<


JAMHURI YA KENYA

REPUBLIC OF KENYA

SERIAL NUMBER: 223045537

ID NUMBER: 22116561

FULL NAMES
FREDRICK RUORO KAMAU

DATE OF BIRTH
08 01 1980

SEX
MALE

DISTRICT OF BIRTH
NAIROBI

PLACE OF ISSUE
WESTLANDS

DATE OF ISSUE
09 01 2008

HOLDER'S SIGN.

I Certify that this is a true
copy of the original

.....
MARY NOEL WANGA-ADVOCATE
P. O. Box 34404-00100, NAIROBI





Head of Internal Audit

MARYNOEL AKINYI WANGA
COMMISSIONER FOR OATHS
P.O. Box 6581-00100, NAIROBI

I Certify this is a true copy of the original
MARY NOEL WANGA-ADVOCATE
P. O. Box 34404-00100, NAIROBI



Internal Audit

MARYNOEL AKINYI WANGA
COMMISSIONER FOR OATHS
P.O. Box 6581-00100, NAIROBI
MW

I Certify that this is a true copy of the original
MW
MARY NOEL WANGA-ADVOCATE
P. O. Box 34404-00100, NAIROBI



JAMHURI YA KENYA

REPUBLIC OF KENYA

SERIAL NUMBER: 203107705

ID NUMBER: 4830402

FULL NAMES

JACKSON MUCHIRA MBUI

DATE OF BIRTH

16. 08. 1958

SEX

MALE

DISTRICT OF BIRTH

KIRINYAGA

PLACE OF ISSUE

KIBERA

DATE OF ISSUE

27. 06. 1996

HOLDER'S SIGN.

DISTRICT

KIRINYAGA

DIVISION

GICHUGU

LOCATION

KIRIMA

SUB-LOCATION

MUTIGE

N. B004830402K

PERSONAL REGISTRAR'S SIGN.

IDKYA2031077055<<122<<<<<<<415
5808186M9606276<B004830402K<<6
JACKSON<MUCHIRA<MBUI<<<<<<<<<<

MARYNOEL AKINYI WANGA
COMMISSIONER FOR OATHS
P.O. Box 6581-00100, NAIROBI

I Certify that this is a true copy of the original

.....

MARY NOEL WANGA-ADVOCATE
P. O. Box 34404-00100, NAIROBI

REPUBLIC OF KENYA

BUSINESS REGISTRATION SERVICE
P. O. BOX 30404-00100
NAIROBI

TO
MARYANGELA GITARI
P.O. BOX 59208
00200 - CITY SQUARE

THE COMPANIES ACT, 2015

Records relating to the below company held by the Companies Registry as at **07 September 2026**

COMPANY NAME	THE CIC INSURANCE GROUP PLC
TYPE OF COMPANY	PUBLIC LIMITED COMPANY
COMPANY NUMBER	C.22/2010
NOMINAL SHARE CAPITAL	3,000,000,000.00
NUMBER AND TYPE OF SHARES (VALUE PER SHARE)	ORDINARY: 3000000000 (KSH.1.0 EACH)
DATE OF REGISTRATION	1978-05-23
REGISTERED OFFICE	TELEPHONE: , EMAIL: , COUNTY: DISTRICT: LOCALITY: STREET:, , BUILDING:
POSTAL ADDRESS	P.O BOX
ENCUMBRANCES	**DESCRIPTION :** LEGAL CHARGE **DATE OF INSTRUMENT:** 2019-09-13 **AMOUNT SECURED:** KES 3400000000 **STATUS:** ACTIVE **DESCRIPTION :** REPLACEMENT CHARGE **DATE OF INSTRUMENT:** 2024-03-06 **AMOUNT SECURED:** KES 3400000000 **STATUS:** ACTIVE

Name of Directors and Shareholders of the above company with their particular are as follows

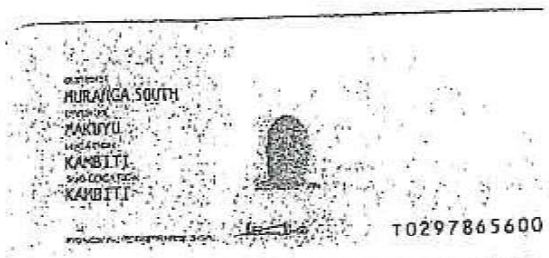
NAME	DESCRIPTION	ADDRESS	NATIONALITY.	SHARES
JULIUS WAITA MWATU	DIRECTOR	P.O BOX 13250 - 00100 - G.P.O NAIROBI	KENYA	
JOAN AGNES WAIRIMU GATHAIYA	DIRECTOR	P.O BOX 72649 - 00200 - CITY SQUARE	KENYA	
ROGERS KINOTI M'ARIBA	DIRECTOR	P.O BOX 51369 - 00200 - CITY SQUARE	KENYA	
PATRICK NYAGA	DIRECTOR	P.O BOX 1433 - 00100 - G.P.O NAIROBI	KENYA	
NELSON CHEGE KURIA	DIRECTOR	P.O BOX 1939 - 10100 - NYERI	KENYA	
LUDIA CHERONO RONO	DIRECTOR	P.O BOX 48231 - 00100 - G.P.O NAIROBI	KENYA	
SHARON JELAGAT KISIRE	DIRECTOR	P.O BOX 74380 - 00200 - CITY SQUARE	KENYA	
GAIL AKINYI ODONGO	SECRETARY	P.O BOX 59485 - 00200 - CITY SQUARE	KENYA	
GORDON ONDIEK OWUOR	DIRECTOR	P.O BOX 14 - 40122 - AWASI	KENYA	
MICHAEL ONDINYA WAMBIA	DIRECTOR	P.O BOX 59485 - 00200 - CITY SQUARE	KENYA	
JAMES NJUE NJIRU	DIRECTOR	P.O BOX 130 - 60100 - EMBU	KENYA	
			TOTAL	0

Yours Faithfully,
REGISTRAR OF COMPANIES



REF NO: OSPLC-KPI9WYP3

DISCLAIMER: THIS IS A SYSTEM GENERATED CERTIFICATE AND DOES NOT REQUIRE A SIGNATURE.



IDKYA7018413000<<2151<<<<<4715
7212099M1905294<BO1150995OG<<7
JULIUS<WAITA<MWATU<<<<<<<<<<<<



I Certify that this is a true copy of the original

MW

MARY NOEL WANGA-ADVOCATE
P. O. Box 34404-00100, NAIROBI

I Certify that this is a true copy of the original
MW
MARY NOEL WANGA-ADVOCATE
P. O. Box 34404-00100, NAIROBI

AGNES GATHAIYA ID (FRONT AND BACK)







I Certify that this is a true copy of the original

.....

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P. O. Box 34404-00100, NAIROBI

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P. O. Box 34404-00100, NAIROBI





I Certify that this is a true copy of the original

MW

.....

MARY NOEL WANGA-ADVOCATE
P. O. Box 34404-00100, NAIROBI

DISTRICT
THIKA
DIVISION
KAMWANGI
LOCATION
GITUAMBA
SUB-LOCATION
MATARA

N. B008845021A

PRINCIPAL REGISTRAR'S SIGN.

0059119391

IDKYA2259125145<<166<<<<<<<161
67<<<<3M0904278<B008845021A<<5
PATRICK<NYAGA<<<<<<<<<<<<<<<<

I Certify that this is a true copy of the original

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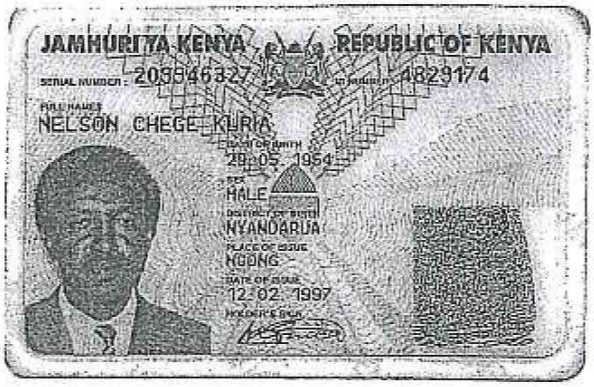
MARY NOEL WANGA-ADVOCATE
P. O. Box 34404-00100, NAIROBI



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P. O. Box 34404-00100, NAIROBI





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MARY NOEL WANGA-ADVOCATE
P. O. Box 34404-00100, NAIROBI


JAMHURI YA KENYA
REPUBLIC OF KENYA
SERIAL NUMBER 242094561
ID NUMBER 9959432
FULL NAMES
SHARON JELAGAT KISIRE
DATE OF BIRTH
16. 08. 1969
SEX
FEMALE
DISTRICT OF BIRTH
KEIYO SOUTH
PLACE OF ISSUE
HDH NAKADARA
DATE OF ISSUE
06. 05. 2016
HOLDER'S SIGN.

I Certify that this is a true copy of the original
MW
.....
MARY NOEL WANGA-ADVOCATE
P. O. Box 34404-00100, NAIROBI



I Certify that this is a true copy of the original

.....MW.....

MARY NOEL WANGA-ADVOCATE
P. O. Box 34404-00100, NAIROBI



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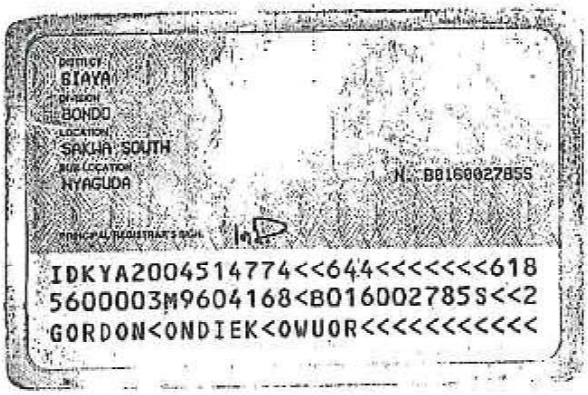
MARY NOEL WANGA-ADVOCATE
P. O. Box 34404-00100, NAIROBI



I Certify that this is a true copy of the original

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MARY NOEL WANGA-ADVOCATE
P. O. Box 34404-00100, NAIROBI





I Certify that this is a true copy of the original

MW

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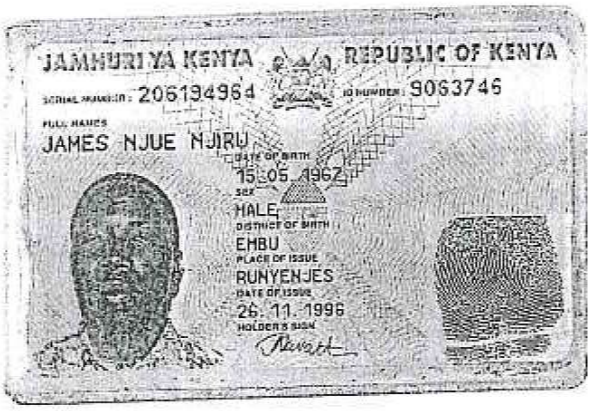
MARY NOEL WANGA-ADVOCATE
P. O. Box 34404-00100, NAIROBI





I Certify that this is a true copy of the original

MW

.....

MARY NOEL WANGA-ADVOCATE

P. O. Box 34404-00100, NAIROBI

NAIROBI CITY COUNTY

City Hall Building,
City Hall Way,
Nairobi, Kenya

P.O. Box 30075-00100
Nairobi, Kenya
info@nairobi.go.ke

UNIFIED BUSINESS PERMIT

TRADE LICENCE

LICENSE NO.: **UBP233929**
VALIDITY: **ANNUAL**

EFFECTIVE DATE: **18 DEC, 2025**
EXPIRY DATE: **29 DEC, 2026**

Nairobi City County grants this Trade License to

BUSINESS NAME: **CIC GENERAL INSURANCE LTD - -**

Registration details:

Registration No.: **-**
KRA PIN: **P051337370I**
Postal address:

Physical address:

Unit: **-**, Floor: **-**, **CIC GENERAL INSURANCE LIMITED,**
Plot: **209/11134, MARA ROAD, Woodley/Kenyatta, Kibra, Nairobi**

To engage in the following activities/businesses/occupations:

600 PROFESSIONAL, TECHNICAL AND FINANCIAL SERVICES

Large financial services including Saccos and co-operative societies with over 25 employees

- Credit Unions / SACCOs

Having paid a license fee of **KES. 178,000.00 (ONE HUNDRED SEVENTY EIGHT THOUSAND SHILLINGS ONLY)**

100	SBP	KES. 150,000.00
200	FIRE	KES. 25,000.00
400	PEST CONTROL	KES. 3,000.00

BUSINESS UNDER THIS PERMIT SHALL BE CONDUCTED AT THE ADDRESS AS INDICATED

I Certify that this is a true copy of the original
.....
MARY NOEL WANGA-ADVOCATE
P. O. Box 34404-00100, NAIROBI

DISCLAIMER

Issuance of this permit does not exempt the permit holder from compliance checks, inspections, top-ups or adherence to applicable laws. The Nairobi City County Trade Licensing Act 2019 Section 17(1) gives the Director the powers to suspend or cancel a permit in case of false information or non-compliance with the applicable laws.

Date of Issue: **18 Dec, 2025**

By Order of:

POWERED BY

Nairobi Pay

E-Verify

Scan this QR Code to verify the authenticity of this document

Alternatively visit nairobiservices.go.ke

UBP233929

KENYA REVENUE AUTHORITY

Business Tax Compliance Certificate

For General Tax Questions
Contact KRA Call Centre
Tel: +254 (020) 4999 999
Cell: +254(0711)099 999
Email: callcentre@kra.go.ke

www.kra.go.ke

Taxpayer PIN : P051337370I

Certificate Date: 06/01/2026

Name and Address :

CIC GENERAL INSURANCE LIMITED

CIC PLAZA, NAIROBI CITY, Westlands District,
PO Box:59485,
Postal Code:00200

I Certify that this is a true copy of the original
M.W
MARY NOEL WANGA-ADVOCATE
P. O. Box 34404-00100, NAIROBI

Certificate Number:

KRALTO1531505026

This is to confirm that CIC GENERAL INSURANCE LIMITED,
Personal Identification Number P051337370I
has filed relevant tax returns and
paid taxes due as provided by Law.

MARYNOEL AKINYI WANGA
COMMISSIONER FOR OATHS
M.W
P.O. Box 6581-00100, NAIROBI

This Certificate will be valid for twelve (12) months up to 05/01/2027.

Caveat: This certificate is issued on the basis of information available with the authority as at the certificate date mentioned above. The Authority reserves the right to withdraw the certificate if new evidence materially alters the tax compliance status of the recipient.

Disclaimer : This certificate is system Generated and therefore does not require signature.You may confirm validity of this certificate on the iTax Portal by using the TCC Checker.This certificate confirms your compliance status for a period of five years preceding the date of issue. The certificate may however be with withdrawn on grounds of outstanding debt affecting periods prior to this.

CO-OPERATIVE BANK
We are you

The Co-operative Bank of Kenya Limited
Head Office
Co-operative Bank House
Haile Selassie Avenue
P.O.Box 48231 - 00100 GPO, Nairobi
Tel: (020) 3276100
Fax: (020) 2227747 / 2219831
Website: www.co-opbank.co.ke

GUARANTEE NO. 1215OBIDH2600481

11th September, 2026

THE CHIEF EXECUTIVE OFFICER,
NATIONAL BIOSAFETY AUTHORITY,
P.O. BOX 28251-01000,
NAIROBI,KENYA.

Dear Sir/Madam,

RE: TENDER GUARANTEE NO. 1215OBIDH2600481.

We have been informed that **CIC General Insurance Limited** of **P.O. Box 59485 - 00200, Nairobi, Kenya** (hereinafter called "the Applicant") has submitted or will submit to the Beneficiary its Tender (hereinafter called "the Tender") for **Provision of Medical Insurance Cover for Staff and Board Members-Underwriters Only** ("the ITT") for Tender No. **NBA/753/0001/2026-27**.

Furthermore, we understand that, according to the Beneficiary's conditions, Tenders must be supported by a Tender Guarantee.

At the request of the Applicant, we, as Guarantor, hereby irrevocably undertake to pay the Beneficiary any sum or sums not exceeding in total an amount of **KES. 326,000 (Kenya Shillings Three Hundred Twenty Six Thousand Only)** upon receipt by us of the Beneficiary's complying demand, supported by the Beneficiary's statement, whether in the demand itself or a separate signed document accompanying or identifying the demand, stating that either the Applicant:

a) Has withdrawn its Tender during the period of Tender validity set forth in the Applicants Letter of Tender ("the Tender Validity Period"), or any extension thereto provided by the Applicant; or

b) Having been notified of the acceptance of its Tender by the Beneficiary during the Tender Validity Period or any extension thereto provided by the Applicant, (i) has failed to sign the Contract Agreement, or (ii) has failed to furnish the Performance Security, in accordance with the instructions to Tenderers ("ITT") of the Beneficiary's tendering document.

This Guarantee will expire: (a) if the Applicant is the successful Tenderer, upon our receipt of copies of the Contract Agreement signed by the Applicant and the Performance Security and, or (b) if the Applicant is not the successful Tenderer, upon the earlier of (i) our receipt of a copy of the Beneficiary's notification to the Applicant of the results of the Tendering process; or (ii) thirty days after the end of the Tender Validity Period.

Consequently, any demand for payment under this Guarantee must be accompanied by the original Guarantee and must be received in writing by The Head, Trade Services Unit of our Head office at CoopTrust Plaza, Bunyala Road, Upperhill, P.O. Box 48231-00100, Nairobi, Kenya on or before before **23rd May 2027.**

This Guarantee shall be governed and construed in accordance with the Laws of the Republic of Kenya and is subject to the Uniform Rules for Demand Guarantees, ICC Publication No. 758.

For: The Co-operative Bank of Kenya Limited;

MIRIAM NDUMI
AUTHORISED SIGNATORY

THE CO-OPERATIVE BANK OF KENYA LTD. TRADE SERVICES UNIT USER TS04 NAIROBI

SHARON MATE
AUTHORISED SIGNATORY

Directors: John Murugu (Chairman), Dr. Gideon Muriuki (Group Managing Director & CEO), M. Malonza (Vice Chairman), J. Sitienei, B. Simiyu, W. Ongoro, R. Kimanthi, Weda Welton (Mrs), Alice Mwololo (Mrs), Margaret Karangatha (Mrs), L. Karissa, G. Mburia, D. M. Muriuki.

67738

r.34(2)

REGISTRATION NO.
IRA/01/064/01

REGISTRATION AS AN INSURER/~~REINSURER~~

Registration is granted to

CIC GENERAL INSURANCE LIMITED (Name)

of **P.O. BOX 59485-00100** (Address)

NAIROBI

to carry on, in Kenya/outside Kenya, the following classes of insurance business:-

LONG TERM INSURANCE BUSINESS
~~LIFE ASSURANCES/ANNUITIES/PERSONAL PENSION/UNIT LINKED AND LINKED INVESTMENT/NON LINKED INVESTMENT/GROUP LIFE/GROUP CREDIT/ PERMANENT HEALTH/DEPOSIT ADMINISTRATION~~

GENERAL INSURANCE BUSINESS
~~AVIATION~~/ENGINEERING/FIRE DOMESTIC/FIRE COMMERCIAL/ LIABILITY/MARINE/MOTOR-PRIVATE/MOTOR-COMMERCIAL/PERSONAL ACCIDENT/THEFT/WORK INJURY BENEFITS/MEDICAL/MICRO-INSURANCE MISCELLANEOUS------

Subject to the provisions of the Insurance Act (Cap 487)

CERTIFIED TRUE COPY OF THE ORIGINAL.
05-Jan-26
COMMISSIONER OF INSURANCE

Dated the **1st October, 2024**

P.O. BOX 43505, 00100
NAIROBI

GODFREY K. KIPTUM
Commissioner of Insurance

67738

Insurance Regulatory Authority
IRA

r.34(2)

REGISTRATION NO.
IRA/01/064/01

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GENERAL INSURANCE BUSINESS
~~AVIATION~~/ENGINEERING/FIRE DOMESTIC/FIRE COMMERCIAL/ LIABILITY/MARINE/MOTOR-PRIVATE/MOTOR-COMMERCIAL/PERSONAL ACCIDENT/THEFT/WORK INJURY BENEFITS/MEDICAL/MICRO-INSURANCE MISCELLANEOUS------

Subject to the provisions of the Insurance Act (Cap 487)

Dated the **1st October, 2024**

P.O. BOX 43505, 00100
NAIROBI

.....
GODFREY K. KIPTUM
Commissioner of Insurance

CERTIFIED TRUE COPY OF THE ORIGINAL
02/01/25
COMMISSIONER OF INSURANCE

INSURANCE REGULATORY AUTHORITY INSURANCE REGULATORY AUTHORITY INSURANCE REGULATORY AUTHORITY

Insurance Regulatory Authority
IRA

r.34(2)

REGISTRATION NO.
IRA/01/064/01

REGISTRATION AS AN INSURER/~~REINSURER~~

Registration is granted to

CIC GENERAL INSURANCE COMPANY (K) LIMITED (Name)

of **P.O. BOX 59485-00200** (Address)

NAIROBI

to carry on, in Kenya/outside Kenya, the following classes of insurance business:-

LONG TERM INSURANCE BUSINESS
~~LIFE ASSURANCES/ANNUITIES/PERSONAL PENSION/UNIT-LINKED AND LINKED INVESTMENT/NON-LINKED INVESTMENT/GROUP LIFE/GROUP CREDIT/ PERMANENT HEALTH/DEPOSIT ADMINISTRATION~~

GENERAL INSURANCE BUSINESS
~~AVIATION~~/ENGINEERING/FIRE DOMESTIC/FIRE COMMERCIAL/ LIABILITY/MARINE/MOTOR-PRIVATE/MOTOR-COMMERCIAL/PERSONAL ACCIDENT/THEFT/WORK INJURY BENEFITS/MEDICAL/MICRO-INSURANCE MISCELLANEOUS------

Subject to the provisions of the Insurance Act (Cap 487)

CERTIFIED TRUE COPY OF THE ORIGINAL
for: Commissioner
11/01/24

Dated the **18th December, 2017**

P.O. BOX 43505, 00100
NAIROBI

GODFREY K. KIPTUM
Ag. Commissioner of Insurance

r.34(2)

REGISTRATION NO.
IRA/01/064/01

REGISTRATION AS AN INSURER/~~REINSURER~~

Registration is granted to

CIC GENERAL INSURANCE COMPANY (K) LIMITED (Name)

of **P.O. BOX 59485-00200** (Address)
NAIROBI

to carry on, in Kenya/outside Kenya, the following classes of insurance business:-

LONG TERM INSURANCE BUSINESS
~~LIFE ASSURANCES/ANNUITIES/PERSONAL PENSION/UNIT-LINKED AND LINKED INVESTMENT/NON-LINKED INVESTMENT/GROUP LIFE/GROUP CREDIT/ PERMANENT HEALTH/DEPOSIT ADMINISTRATION~~

GENERAL INSURANCE BUSINESS
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Subject to the provisions of the Insurance Act (Cap 487)

CERTIFIED TRUE COPY OF THE ORIGINAL.
FOR COMMISSIONER OF INSURANCE
03/01/2023

Dated the **18th December, 2017**

P.O. BOX 43505, 00100
NAIROBI

GODFREY K. KIPTUM
Ag. Commissioner of Insurance

32960

Insurance Regulatory Authority
IRA

r.34(2)

REGISTRATION NO.
IRA/01/064/01

REGISTRATION AS AN INSURER/~~REINSURER~~

Registration is granted to

CIC GENERAL INSURANCE COMPANY (K) LIMITED (Name)

of **P.O. BOX 59485-00200** (Address)

NAIROBI

to carry on, in Kenya/outside Kenya, the following classes of insurance business:-

LONG TERM INSURANCE BUSINESS
~~LIFE ASSURANCES/ANNUITIES/PERSONAL PENSION/UNIT LINKED AND LINKED INVESTMENT/NON LINKED INVESTMENT/GROUP LIFE/GROUP CREDIT/ PERMANENT HEALTH/DEPOSIT ADMINISTRATION~~

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Subject to the provisions of the Insurance Act (Cap 487)

CERTIFIED TRUE COPY OF THE ORIGINAL
for COMMISSIONER OF INSURANCE
04/01/2022

Dated the **18th December, 2017**

P.O. BOX 43505, 00100
NAIROBI

GODFREY K. KIPTUM
Ag. Commissioner of Insurance

32960

Insurance Regulatory Authority
IRA

MARYNOEL AKINYI WANGA
COMMISSIONER FOR OATHS
P.O. Box 34404, NAIROBI.

r.34(2)

REGISTRATION NO.
IRA/01/064/01

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Registration is granted to

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Subject to the provisions of the Insurance Act (Cap 487)

CERTIFIED TRUE COPY OF THE ORIGINAL.
for COMMISSIONER OF INSURANCE
Date: 5th January, 2021

Dated the **18th December, 2017**

P.O. BOX 43505, 00100
NAIROBI

GODFREY K. KIPTUM
Ag. Commissioner of Insurance

r.34(2)

REGISTRATION NO.
IRA/01/064/01

REGISTRATION AS AN INSURER/~~REINSURER~~

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Subject to the provisions of the Insurance Act (Cap 487)

CERTIFIED TRUE COPY OF THE ORIGINAL
COMMISSIONER OF INSURANCE

Dated the **18th December, 2017**

P.O. BOX 43505, 00100
NAIROBI

GODFREY K. KIPTUM
Ag. Commissioner of Insurance

MARYNOEL AKINY WANGA
COMMISSIONER FOR OATHS
P.O. Box 34404, NAIROBI.

32 560

Insurance Regulatory Authority

s.34(2)

REGISTRATION NO.
IRA/01/064/01

REGISTRATION AS AN INSURER/~~REINSURER~~

Registration is granted to

CIC GENERAL INSURANCE COMPANY (K) LIMITED (Name)

of P.O. BOX 59485-00200 (Address)

NAIROBI

to carry on, in Kenya/outside Kenya, the following classes of insurance business:-

LONG TERM INSURANCE BUSINESS
~~LIFE ASSURANCE/ANNUITIES/PERSONAL PENSION/UNIT LINKED AND LINKED INVESTMENT/NON LINKED INVESTMENT/GROUP LIFE/GROUP PENSION/ PERMANENT HEALTH/DEPOSIT ADMINISTRATION~~

GENERAL INSURANCE BUSINESS
~~AVIATION~~/ENGINEERING/FIRE DOMESTIC/FIRE COMMERCIAL/
LIABILITY/MARINE/MOTOR-PRIVATE/MOTOR-COMMERCIAL/PERSONAL
ACCIDENT/THEFT/WORK INJURY BENEFITS/MEDICAL/MICRO-INSURANCE
MISCELLANEOUS-----

Subject to the provisions of the Insurance Act (Cap 487)

CERTIFIED TRUE COPY OF THE ORIGINAL 12/3/19

Dated the 18th December, 2017

P.O. BOX 43505, 00100
NAIROBI

GODFREY K. KIPTUM
Ag. Commissioner of Insurance

MARYNOEL AKINYI WANGA
COMMISSIONER FOR OATHS
P.O. Box 34404, NAIROBI.

32960

Insurance Regulatory Authority
IRA

r.34(2)

REGISTRATION NO.
IRA/01/064/01

REGISTRATION AS AN INSURER/~~REINSURER~~

Registration is granted to

CIC GENERAL INSURANCE COMPANY (K) LIMITED (Name)

of **P.O. BOX 59485-00200** (Address)

NAIROBI

to carry on, in Kenya/outside Kenya, the following classes of insurance business:-

LONG TERM INSURANCE BUSINESS
~~LIFE ASSURANCES/ANNUITIES/PERSONAL PENSION/UNIT LINKED AND LINKED INVESTMENT/NON LINKED INVESTMENT/GROUP LIFE/GROUP CREDIT/ PERMANENT HEALTH/DEPOSIT ADMINISTRATION~~

GENERAL INSURANCE BUSINESS
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Subject to the provisions of the Insurance Act (Cap 487)

CERTIFIED TRUE COPY OF THE ORIGINAL.
JOHN NJOROGE
COMMISSIONER OF INSURANCE
01/03/23
for 2018

Dated the **18th December, 2017**

P.O. BOX 43505, 00100
NAIROBI

GODFREY K. KIPTUM
Ag. Commissioner of Insurance

32910

IRA

EXPIRES ON
31st December, 2017

REGISTRATION NO.
IRA/01/064/01

REGISTRATION AS AN INSURER

Registration is granted to

CIC GENERAL INSURANCE LIMITED (Name)

of **P.O. BOX 59485-00100** (Address)

NAIROBI

to carry on, in Kenya/outside Kenya, the following classes of insurance business---

LIFE BUSINESS
~~LIFE ASSURANCE/ANNUITIES/PENSIONS: (A) PERSONAL PENSION (B) DEPOSIT ADMINISTRATION/GROUP LIFE/GROUP CREDIT/PERMANENT HEALTH/ INVESTMENT: (A) UNIT LINK AND LINKED INVESTMENTS (B) NON-LINKED INVESTMENT~~

GENERAL INSURANCE BUSINESS
~~AVIATION~~/ENGINEERING / FIRE - DOMESTIC / FIRE - INDUSTRIAL / LIABILITY/MARINE/MOTOR -PRIVATE/ MOTOR - COMMERCIAL/PERSONAL ACCIDENT/THEFT/ WORKMEN'S COMPENSATION/MEDICAL/MICRO INSURANCE MISCELLANEOUS -----

Subject to the provisions of the Insurance Act (Cap 487) and the conditions endorsed hereon, for a period of twelve months ending **31st December, 2017**

CONDITIONS

CERTIFIED TRUE COPY OF THE ORIGINAL.
JOHN NJOROGE 01/03/22
COMMISSIONER OF INSURANCE

Dated the **28th October, 2016**

P.O. BOX 43505, 00100
NAIROBI

.....
SAMMY M. MAKOVE
Commissioner of Insurance

32740

EXPIRES ON
31st December, 2016

REGISTRATION NO.
IRA/01/064/01

REGISTRATION AS AN INSURER

Registration is granted to

CIC GENERAL INSURANCE LIMITED (Name)

of **P.O. BOX 59485-00200** (Address)

NAIROBI

to carry on, in Kenya/outside Kenya, the following classes of insurance business---

LONG TERM INSURANCE BUSINESS
~~BOND INVESTMENT/INDUSTRIAL LIFE/ORDINARY LIFE/SUPERANNUATION~~

GENERAL INSURANCE BUSINESS
~~AVIATION~~/ENGINEERING / FIRE - DOMESTIC / FIRE - INDUSTRIAL / LIABILITY/MARINE/MOTOR -PRIVATE/ MOTOR - COMMERCIAL/PERSONAL ACCIDENT/THEFT/ WORKMEN'S COMPENSATION/MEDICAL/MICRO INSURANCE MISCELLANEOUS -----

Subject to the provisions of the Insurance Act (Cap 487) and the conditions endorsed hereon, for a period of twelve months ending **31st December, 2016**

CONDITIONS

CERTIFIED TRUE COPY OF THE ORIGINAL.
JOHN NJOROGE 01/03/23
COMMISSIONER OF INSURANCE

Dated the **23rd October, 2015**

P.O. BOX 43505, 00100
NAIROBI

.....
SAMMY M. MAKOVE
Commissioner of Insurance

32542

IRA

EXPIRES ON
31st December, 2015

REGISTRATION NO.
IRA/01/064/01

REGISTRATION AS AN INSURER

Registration is granted to

CIC GENERAL INSURANCE LIMITED (Name)

of **P.O. BOX 59485-00200** (Address)

NAIROBI

to carry on, in Kenya/outside Kenya, the following classes of insurance business---

LONG TERM INSURANCE BUSINESS
~~BOND INVESTMENT/INDUSTRIAL LIFE/ORDINARY LIFE/SUPERANNUATION~~

GENERAL INSURANCE BUSINESS
~~AVIATION~~/ENGINEERING / FIRE - DOMESTIC / FIRE - INDUSTRIAL / LIABILITY/MARINE/MOTOR -PRIVATE/ MOTOR - COMMERCIAL/PERSONAL ACCIDENT/THEFT/ WORKMEN'S COMPENSATION/MEDICAL/MICRO INSURANCE MISCELLANEOUS -----

Subject to the provisions of the Insurance Act (Cap 487) and the conditions endorsed hereon, for a period of twelve months ending **31st December, 2015**

CONDITIONS

CERTIFIED TRUE COPY OF THE ORIGINAL.
JOHN NJOROGE 01/03/22
COMMISSIONER OF INSURANCE

Dated the **10TH FEBRUARY, 2015**

P.O. BOX 43505, 00100
NAIROBI

.....
SAMMY M. MAKOVE
Commissioner of Insurance

026981

EXPIRES ON
31 ST December, 2014

REGISTRATION NO.
IRA/01/064/01

REGISTRATION AS AN INSURER

Registration is granted to

CIC GENERAL INSURANCE LIMITED (Name)

of **P.O. BOX 59485 - 00200** (Address)

NAIROBI

to carry on, in Kenya/outside Kenya, the following classes of insurance business---

LONG TERM INSURANCE BUSINESS
~~BOND INVESTMENT/INDUSTRIAL LIFE/ORDINARY LIFE/SUPERANNUATION~~

GENERAL INSURANCE BUSINESS
~~AVIATION~~/ENGINEERING / FIRE - DOMESTIC / FIRE - INDUSTRIAL / LIABILITY/MARINE/MOTOR -PRIVATE/ MOTOR - COMMERCIAL/PERSONAL ACCIDENT/THEFT/ WORKMEN'S COMPENSATION/MEDICAL/ MICRO INSURANCE/MISCELLANEOUS -----

Subject to the provisions of the Insurance Act (Cap 487) and the conditions endorsed hereon, for a period of twelve months ending **31st December, 2014**

CONDITIONS

CERTIFIED TRUE COPY OF THE ORIGINAL.
JOHN NJOROGE 01/03/23
COMMISSIONER OF INSURANCE

Dated the **22nd NOVEMBER, 2013**

P.O. BOX 43505, 00100
NAIROBI

.....
SAMMY M. MAKOVE
Commissioner of Insurance

019907

EXPIRES ON
31 ST December, 2013

REGISTRATION NO.
IRA/01/064/01

REGISTRATION AS AN INSURER

Registration is granted to

CIC GENERAL INSURANCE LIMITED (Name)

of **P.O. BOX 59485 - 00200** (Address)

NAIROBI

to carry on, in Kenya/outside Kenya, the following classes of insurance business---

LONG TERM INSURANCE BUSINESS
~~BOND INVESTMENT/INDUSTRIAL LIFE/ORDINARY LIFE/SUPERANNUATION~~

GENERAL INSURANCE BUSINESS
~~AVIATION~~/ENGINEERING / FIRE - DOMESTIC / FIRE - INDUSTRIAL / LIABILITY/MARINE/MOTOR -PRIVATE/ MOTOR - COMMERCIAL/PERSONAL ACCIDENT/THEFT/ WORKMEN'S COMPENSATION/MEDICAL/ MISCELLANEOUS -----

Subject to the provisions of the Insurance Act (Cap 487) and the conditions endorsed hereon, for a period of twelve months ending **31st December, 2013**

CONDITIONS

Dated the **26TH NOVEMBER, 2012**

CERTIFIED TRUE COPY OF THE ORIGINAL.
JOHN NJOROGE 01/03/23
COMMISSIONER OF INSURANCE

P.O. BOX 43505, 00100
NAIROBI

.....
SAMMY M. MAKOVE
Commissioner of Insurance

Certificate of Membership

The Association of Kenya Insurers

P.O. Box 45338, 00100 GPO, Nairobi Kenya

No. A.K.I M10303

Expires on
31st December 2026

This is to certify that

CIC General Insurance Limited

is a member of the Association

Issued this 1st *day of* Jan 2026

Signed:

Chairman

Secretary / Executive Director

Association Of Kenya Insurers
Certified True Copy Of The Original
Date: 16/1/2026
Signature:

AKI
ASSOCIATION OF KENYA INSURERS

Digitally signed by *dmvic.com Date: 16.01.2026 14:53 EAT

67738

r.34(2)

REGISTRATION NO.
IRA/01/064/01

REGISTRATION AS AN INSURER/~~REINSURER~~

Registration is granted to

CIC GENERAL INSURANCE LIMITED (Name)

of **P.O. BOX 59485-00100** (Address)

NAIROBI

to carry on, in Kenya/outside Kenya, the following classes of insurance business:-

LONG TERM INSURANCE BUSINESS
~~LIFE ASSURANCES/ANNUITIES/PERSONAL PENSION/UNIT LINKED AND LINKED INVESTMENT/NON LINKED INVESTMENT/GROUP LIFE/GROUP CREDIT/ PERMANENT HEALTH/DEPOSIT ADMINISTRATION~~

GENERAL INSURANCE BUSINESS
~~AVIATION~~/ENGINEERING/FIRE DOMESTIC/FIRE COMMERCIAL/ LIABILITY/MARINE/MOTOR-PRIVATE/MOTOR-COMMERCIAL/PERSONAL ACCIDENT/THEFT/WORK INJURY BENEFITS/MEDICAL/MICRO-INSURANCE MISCELLANEOUS------

Subject to the provisions of the Insurance Act (Cap 487)

CERTIFIED TRUE COPY OF THE ORIGINAL.
05-Jan-26
COMMISSIONER OF INSURANCE

Dated the **1st October, 2024**

P.O. BOX 43505, 00100
NAIROBI

GODFREY K. KIPTUM
Commissioner of Insurance

CFN/IRA/00/001/03
17th July, 2018

CIRCULAR NO. IC & RE – 01/2018

To: Insurance & Reinsurance Companies

RE: CONTINUOUS MONITORING OF INSURERS' RISK PROFILE

The Insurance (Amendment) Act, 2017, changed the licensing regime for insurers with effect from 7th July 2017. As a result, insurers are no longer required to renew their registration annually as previously required under Section 188 of the Insurance Act.

The Authority has developed a framework for continuous monitoring of insurers which requires insurers to furnish the Authority with information from time to time.

Consequently, pursuant to the provisions of Section 7 of the Insurance Act, all insurers are required submit the following to the Authority latest by **30th September 2018**:

1. An updated corporate profile. The '**Corporate Profile Return**" can be downloaded from the IRA ERS Portal under the "Documents tab" and uploaded on the IRA ERS submission Portal https://iraersportal.ira.go.ke/IRAERSPortal/. Please note that the template used will be similar to the 'Renewal of Registration' template previously used during licensing.

2. An Investment policy as provided for under Section 50(2) of the Insurance Act as amended in 2015 and the Investment Guidelines issued by the Authority on 3rd April 2017. Please note that the policy should be

ZEP-RE PLACE | Longonot Road | Upperhill
P.O. Box 43505 - 00100 Nairobi | Kenya
+254 20 4996000 | + 254 719 047000
commins@ira.go.ke
www.ira.go.ke
ISO 9001:2008

submitted under item No. 7 in the Applicants Attachments section in the Corporate Profile Return together with the certificate from the Central Bank of Kenya.

3. Current and future premium rates for Annuities, Group Life and Group Credit insurance business. Please note that the rates should be submitted under item No. 4 in the Applicants Attachments section in the Corporate Profile Return together with the Actuary's Certificate.

Lastly, in line with the Authority's objective of protecting the interest of policyholders and insurance beneficiaries as provided for under Section 3A(2) of the Insurance Act, all insurers are required to incorporate the phrase "**Regulated by the Insurance Regulatory Authority**" in all their stationeries and advertising materials. This requirement should be implemented with immediate effect.

Yours faithfully,

GODFREY K. KIPTUM
Ag. COMMISSIONER OF INSURANCE & CHIEF EXECUTIVE OFFICER

CIC GROUP

To whom it may concern.

Ref: Perpetual licensing from Insurance Regulatory Authority

CIC General Insurance LTD is a registered insurer with the Insurance REGULATORY Authority under registration number IRA/01/064/01 issued under the Insurance Act cap 487.

Commencing 2018 the regulator has issued perpetual licenses to all industry players; this means unlike the previous licenses which have an expiry date our current license has none. We attach a certified copy of the same date 18th December 2017 valid in perpetuity. We also attach alist of licensed insurers for 2019 as additional proof of licensing.

We hope that this serves to prove that we are authorized to carry out business of insurance in Kenya and thus to render you the services required.

Thank you.

Yours Faithfully

Susan Robi.

General Manager Risk and Compliance.

CIC GENERAL INSURANCE LTD.

CIC Plaza, Mara Road, Upperhill P.O. Box 59485-00200 Nairobi
020 282 3000, 0703 099 120 callc@cic.co.ke www.cic.co.ke

Directors: E. Otieno (Chairman), E. Wachira (Managing Director), T. Gitogo
J. Mutuku, M. Mungai, P. Nyigei, P. Nyaga, J. Oluoch

KENYA • SOUTH SUDAN • UGANDA • MALAWI | *We keep our word*

GENERAL • LIFE • HEALTH • ASSET

MARYNOEL AKINYI WANGA
COMMISSIONER FOR OATHS
P.O. Box 6581-00100, NAIROBI

I Certify that this is a true copy of the original
MARY NOEL WANGA-ADVOCATE
P. O. Box 34404-00100, NAIROBI

No. CPR/2009/7930

CERTIFICATE OF INCORPORATION

I hereby CERTIFY, that

CIC GENERAL INSURANCE LIMITED

is this day Incorporated under the Companies Act (Cap. 486) and that the Company is LIMITED.

GIVEN under my hand at Nairobi this 29 th day of July Two Thousand and Nine

Registrar Of Companies

I certify that this is a true copy of the Original
JOSEPH KIMANI NJANE ADVOCATE
P.O. Box 74041-00200, NAIROBI

JOSEPH KIMANI NJANE
ADVOCATE
COMMISSIONER FOR OATHS & NOTARY PUBLIC
P.O. Box 74041-00200, NAIROBI - KENYA

REPUBLIC OF KENYA.

IN THE MATTER OF OATHS AND STATUTORY DECLARATION ACT CAP. 15 LAWS OF KENYA.

AFFIDAVIT.

I, GAIL ODONGO, of P.O. BOX 58485, NAIROBI, does hereby make oath and states as follows:-

1. THAT I am an advocate of the High Court of Kenya and the Company secretary of CIC Insurance Group Ltd.

2. THAT the Company has been in operation since 1978 when it was incorporated under the name Co-operative Insurance Services Limited (Certificate of Incorporation attached marked GO 1)

3. THAT thereafter the company changed its name to The Co-operative Insurance Company of Kenya Limited (Certificate of change of name attached marked GO 2)

4. THAT in October 2010 the company further changed its name to CIC Insurance Group Limited(Certificate of change of name attached marked GO 3)

5. THAT with the approval of the Insurance Regulatory Authority CIC Insurance Group recently underwent a demerger (Letter of approval attached marked GO 4).

6. THAT the demerger entailed separation of business and as a result, formation by way of incorporation of subsidiaries.

7. THAT CIC General Insurance Limited is a fully owned subsidiary of CIC Insurance Group limited (Certificate of Incorporation attached marked GO 5).

I certify that this is a true copy of the original

MARYNOEL AKINYI WANGA
COMMISSIONER FOR OATHS
M-W
P.O. Box 6581-00100, NAIROBI

8. THAT CIC General Insurance Limited has been licensed by the Insurance Regulatory Authority to carry on the general insurance business within CIC Insurance Group Ltd. (2012 License attached marked GO 6)

9. THAT I swear this affidavit in support of the application by CIC General Insurance Limited for tender in order to trace the company history.

10. THAT what is deposed herein is true to the best of my knowledge, information and belief

SWORN by the said
GAIL ODONGO

At NAIROBI this.....3rd.....day of.....FEBRUARY.....2012.

BEFORE ME: -

Godwin Wangong'u
Advocate, Commissioner For Oaths
P. O. Box 74041 – 00200,
Nairobi, Kenya
A COMMISSIONER FOR OATHS

)
).....
)DEPONENT.

I Certify that this is a true copy of the original
M-W
.....
MARY NOEL WANGA-ADVOCATE
P. O. Box 34404-00100, NAIROBI

MARYNOEL AKINYI WANGA
M-W
COMMISSIONER FOR OATHS
P.O. Box 34404, NAIROBI

I Certify that this is a true copy of the original
MW
MARY NOEL WANGA-ADVOCATE
P. O. Box 34404-00100, NAIROBI

MARYNOEL AKINYI WANGA
COMMISSIONER FOR OATHS
M-W
P.O. Box 6581-00100, NAIROBI

JOSEPH KIMANI NJANE
ADVOCATE
COMMISSIONER FOR OATHS & NOTARY PUBLIC
P.O. Box 74041 - 00200, NAIROBI - KENYA

No. C. 17629

CERTIFICATE OF INCORPORATION

I certify that this is a true copy of the Original
JOSEPH KIMANI NJANE AD...
P. O. Box 74041 - 00200, NA...

I hereby Certify, that—

CO-OPERATIVE INSURANCE SERVICES LIMITED

Is this day Incorporated under the Companies Act (Cap. 486) and that the Company is LIMITED.

MARYNOEL AKINYI WANGA
COMMISSIONER OF OATHS
P.O. Box 34404 NAIROBI

Given under my hand at Nairobi this TWENTY THIRD day of MAY One Thousand Nine Hundred and SEVENTY EIGHT.

MW

Asst. Registrar of Companies

GPX 1049—5m—5/77—(P9)

I Certify that this is a true copy of the original
M.W
MARY NOEL WANGA-ADVOCATE
P. O. Box 34404-00100, NAIROBI

MARYNOEL AKINYI WANGA
COMMISSIONER FOR OATHS
P.O. Box 6581-00100 NAIROBI

No. C. 17629

JOSEPH KIMANI NJANE
ADVOCATE
COMMISSIONER FOR OATHS & NOTARY PUBLIC
P.O. Box 74941-00200 NAIROBI, KENYA

CERTIFICATE OF CHANGE OF NAME

I certify that this is a true copy of the original
JOSEPH KIMANI NJANE -ADVOCATE
P. O. Box 74941-00200, NAIROBI

I hereby Certify, that—

CO-OPERATIVE INSURANCE SERVICES LIMITED

having, with the sanction of a Special Resolution of the said Company, and with the approval of the REGISTRAR OF COMPANIES, changed its name, is now called THE CO-OPERATIVE INSURANCE COMPANY OF KENYA LIMITED

and I have entered such new name on the Register accordingly.

COMMISSIONER FOR OATHS

Given under my hand at Nairobi this FOURTH day of MARCH One Thousand Nine Hundred and NINETY NINE

Snr. Dy. *Registrar of Companies*

GPK 2170—1m—10/73—(F9).

No. C. 17629

CERTIFICATE OF CHANGE OF NAME

I hereby Certify, that—

THE CO-OPERATIVE INSURANCE COMPANY OF KENYA LIMITED.....

having, with the sanction of a Special Resolution of the said Company, and with the approval of the REGISTRAR OF COMPANIES, changed its name, is now called CIC INSURANCE GROUP LIMITED.....

and I have entered such new name on the Register accordingly.

Given under my hand at Nairobi this NINETEENTH day of

OCTOBER Two Thousand and TEN

Dy. *Registrar of Companies*

I certify that this is a true copy of the Original
JOSEPH KIMANI NJANE -ADVOCATE
P.O. Box 74041 - 00200, NAIROBI

JOSEPH KIMANI NJANE
ADVOCATE
COMMISSIONER FOR OATHS &
NOTARY PUBLIC
P.O. Box 74041 - 00200, NAIROBI - KENYA.

GPK 5521—40m—7/2006—(F9)

"G01"

Noted.

Copy given to CS

CS/Leo - P/S note and commence next steps.

INSURANCE REGULATORY AUTHORITY

NB: Subsidiaries names don't appear right.

IRA

Zep-Re Place Longonot Road,
7th Floor, Upper Hill,
P.O. Box 43505 - 00100, Nairobi, Kenya,
Tel: +254 20 4996000/4997000,
Fax: +254 20 2710126,
E-mail: commins@ira.go.ke,
Website: www.ira.go.ke

SFN/IRA/12/018/01

4th August 2011

11/8/2011

The Principal Officer,
Co-operative Insurance Group Limited,
P.O Box 59485-00200,
NAIROBI.

I certify that this is a true copy of the original
JOSEPH KILAKO NJANE ADVOCATE
P.O. Box 59485-00200, NAIROBI

Dear Sir,

RE: SEPARATION OF LIFE AND GENERAL INSURANCE BUSINESSES BY CO-OPERATIVE INSURANCE COMPANY

We refer to your letter dated 9th September 2010 on the above subject matter.

We are pleased to inform you that the Deputy Prime Minister and the Minister for Finance has considered and approved your application to transfer your Long-term and General Insurance business from Co-operative Insurance Group Limited to Co-operative Life Assurance Limited and Co-operative General Insurance Limited in line with section 113 of the Insurance Act.

We are in the process of preparing the legal notice in this regard.

Please be advised accordingly.

Yours faithfully,

for SAMMY M. MAKOVE
COMMISSIONER OF INSURANCE & CHIEF EXECUTIVE OFFICER

I certify that this is a true copy of the original

MARYNOEL AKINYI WANGA
COMMISSIONER FOR OATHS
M.W
P.O. Box 6581-00100, NAIROBI

I Certify that this is a true copy of the original
M.W
MARY NOEL WANGA-ADVOCATE
P. O. Box 34404-00100, NAIROBI

I certify that this is a true copy of the Original
JOSEPH KIHARA NJANE -ADVOCATE
P. O. Box 72054 -00200, NAIROBI

No. CPR/2009/7930

CERTIFICATE OF INCORPORATION

I hereby CERTIFY, that

CIC GENERAL INSURANCE LIMITED

MARYNOEL AKINYI WANGA
COMMISSIONER FOR OATHS
P.O. Box 34404, NAIROBI

is this day Incorporated under the Companies Act (Cap. 486) and that the Company is LIMITED.

GIVEN under my hand at Nairobi this 29 th day of July Two Thousand and Nine

Registrar Of Companies

CIC GROUP

SELF-DECLARATION FORMS

FORM SD1 & SD2

SELF DECLARATION THAT THE PERSON/TENDERER IS NOT DEBARRED IN THE MATTER OF THE PUBLIC PROCUREMENT AND ASSET DISPOSAL ACT 2015 (SD1)

AND

SELF DECLARATION THAT THE PERSON/TENDERER WILL NOT ENGAGE IN ANY CORRUPT OR FRAUDULENT PRACTICE (SD2)

I Kang'e McDonald of Post Office Box 59485-00200 being a resident of Nairobi in the Republic of Kenya do hereby make a statement as follows:-

1. THAT I am the General Manager of CIC General Insurance Ltd who is a Bidder in respect of **Tender No. NBA/753/0001/2026-27** for **Provision of medical insurance cover for staff and Board members - underwriters only** *for* **National Biosafety Authority** and duly authorized and competent to make this statement.

2. THAT the aforesaid Bidder, its Directors and subcontractors have not been debarred from participating in procurement proceeding under Part IV of the Act.

3. THAT the aforesaid Bidder, its servants and/or agents/subcontractors will not engage in any corrupt or fraudulent practice and has not been requested to pay any inducement to any member of the Board, Management, Staff and/or employees and/or agents of **National Biosafety Authority** which is the procuring entity.

4. THAT the aforesaid Bidder, its servants and/or agents/subcontractors have not offered any inducement to any member of the Board, Management, Staff and/or employees and/or agents of **National Biosafety Authority**.

5. THAT the aforesaid Bidder will not engage/has not engaged in any corrosive practice with other bidders participating in the subject tender.

6. THAT what is deponed to herein above is true to the best of my knowledge, information and belief.

CIC GENERAL INSURANCE LIMITED P.O. BOX 59485 NAIROBI CIC PLAZA

General Manager – CIC Medical division
(Title)

.....
(Signature)

14th September 2026
(Date)

MARYNOEL AKINYI WANGA COMMISSIONER FOR OATHS P.O. Box 6581-00100 NAIROBI

CIC GENERAL INSURANCE LTD.

CIC Plaza, Mara Road, Upperhill P.O. Box 59485-00200 Nairobi
020 282 3000, 0703 099 120 callc@cic.co.ke www.cic.co.ke

Directors: R. Mambo (Chairperson), F. Ruoro (Managing Director), E. Otieno, P. Nyaga, J. Mbui, J. Gatuni, J. Mbatia,

KENYA • SOUTH SUDAN • UGANDA • MALAWI | *We keep our word*

GENERAL • LIFE • HEALTH • ASSET