

## KEY FACTS STATEMENT (KFS) FOR INSURANCE PRODUCT

### 1. Preamble

The National Bank of Rwanda regulates the insurance sector. It requires us, MAYFAIR INSURANCE COMPANY RWANDA LTD as the provider of this insurance, to give you this important information. The information about our **SCHOOL LIABILITY** insurance is provided to help you understand how it might be right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference. If you are not sure whether this product is suitable for you, our “**insurance adviser**” will be happy to help you with any questions.

You will be asked to complete an application form that we will use to decide whether or not to issue an insurance policy. The insurance policy, when issued, will be provided to you and is an important document that contains the full details of the contract between us and you.

### 2. About our insurance product

#### 2.1. The risks covered:

Any Loss or Damage to Property, Death or Injury, as a result of Negligence, Error or Omission committed by the students to his third party whilst in the course of the school activities.

#### 2.2. Limitations:

- Per category of the school
- Personal accident:
- Primary and nursery
- Bodily injuries:
  - Accidental death ..... 1,000,000 Frw/2,000,000 Frw/3,000,000 Frw
  - Accidental permanent disability ..... 1,000,000 Frw/2,000,000 Frw/3,000,000 Frw
  - Medical fees..... 100,000 Frw/ 200,000 Frw/ 300,000 Frw
- **Third party liability:**
  - **Bodily injuries**
    - Per event..... 1,000,000 Frw/2,000,000 Frw/3,000,000 Frw
  - **Material damages:**
    - Per event..... 1,000,000 Frw/2,000,000 Frw/3,000,000 Frw

#### 2.3. Exclusions:

- Damages to buildings occupied by the insured as a tenant or borrower resulting from fire, explosion and water
- Material and immaterial damages caused a fire, an explosion or the water starting from the buildings and dependences occupied by the insured
- Damage resulting from the practice of hunting and aerial sports and all sports for professional purposes
- The participation of the insured as a competitor even as an amateur competitions practice with a land motor vehicle or their tests
- The insured's participation in a fight except self-defense

- Any attack of paralysis, apoplexy, epilepsy, drunkenness, the mental alienation of the insured
- Suicide or suicide attempt by the insured
- The foreign war
- Civil war, riots, popular movements, acts of terrorism or sabotage

**2.4. Period of cover:**

From.....dd/...mm/...yyyy.... to.....dd/...mm/...yyyy....

**2.5. Premium Breakdown**

The total premium is set at ..... and shared out as follows:

Net premium	.....
Admin fees	.....
VAT	.....
<b>Total Premium</b>	.....

**2.6. Information about distribution of services:**

- Head office (Direct businesses)
- Branches
- Brokers
- Commercial agents

**2.7. The payment will be done by:**

- Cash
- Cheque/payment order
- Electronic payment
- Bank deposit on the account provided to you

**3. Your rights and obligations**

**3.1. Policyholder duty of disclosure and not to make misrepresentation:**

MAYFAIR INSURANCE COMPANY RWANDA LTD shall not be liable upon this policy in case of material miss-description, misrepresentation or omission of any fact material to be known for estimating the risk.

**3.2. Cancellation clause**

This insurance may be terminated at any time at the request of the Insured, in which case the Company will retain the customary short period rate for the time the Policy has been in force. This insurance may also at any time be terminated at the option of the Company, on notice to that effect being given to the insured, in which case the Company shall be liable to repay on demand a rate-able proportion of the premium for the unexpired term from the date of cancellation. Administration fees are not refundable.

**3.3. Duty to pay premium and consequences of nonpayment**

It is hereby understood that the cover accorded herein will stand NULL AND VOID if the considerate premium is not fully paid upfront except governmental institutions and international agencies.

**3.4. Duty to notify claim events**

To fill a claim's declaration form within 5 days (maximum) of the accident; taking into account the date of claim, probable reasons of claim, damages occurred as well as covers subscribed.

**3.5. Information about cooling off period**

The cooling off period for individuals is 30 days and 90 days for corporates, international and governmental institutions.

**3.6. Loss of coverage is due to:**

- Failure to pay premium on time: no premium no cover
- Failure to disclose material facts: MAYFAIR INSURANCE COMPANY RWANDA LTD not liable
- Failure to disclose similar cover: Forbidden

**4. Contacting us**

At any time, you may get information regarding your policy, advise us of a change in your situation, ask a question or raise any concern that you have by contacting us at **+250788381844** or email: [info@mayfair.co.rw](mailto:info@mayfair.co.rw) or website: <https://rw.mayfairinsurance.africa>

If you are unsatisfied with our handling of any complaint, you can contact the Office of the Ombudsman to help address your complaint at **telephone: 199** or Email :[ombudsinfo@ombudsman.gov.rw](mailto:ombudsinfo@ombudsman.gov.rw) or write to **P.O Box 6269 Kigali**, or visit website: [www.ombudsman.gov.rw](http://www.ombudsman.gov.rw).

**5. Important Notice.**

This Key Facts Statement (KFS) is provided for general information purposes only and is not intended to constitute professional advice or recommendation or to be a comprehensive or definitive guide to the insurance policy. The KFS does not form part of the insurance policy contract and does not alter or supersede any of its terms or conditions. Please refer to the full policy documentation for a complete description of the coverage provided, including any exclusions, limitations, and conditions.

**Signed by:**  
**Date:**  
**Signature, Title and Names of Insurer**

**Signed by:**  
**Date:**  
**Signature and the names of the client**