



PRINCEBRIGHT INSURANCE AGENCY

Specialists in all Covers for: SMES & Cooperates, Motor, Medical, Marine, Domestic, Professional and all liabilities.

Po Box 20451 – 00100
Nairobi Kenya
Email: Frank@pbinsuranceconsultants.com, pbinsurance@gmail.com

Telephone : 0721 667 824 / 0772 667 824

PRINCEBRIGHT INSURANCE AGENCY

We are a registered intermediary agency with underwriting experience and in partnership with various risk underwrites based in Kenya.

Our organization has been in since 2000 with a consistency renewal of all annual insurance subscriptions with Insurance Regulatory Authority (IRA).

OUR ROLES

- Identify various risk exposures and advice on how to manage them.
- Securing cover contracts from suitable risk underwriters.
- Management of all Claim processes.
- Establish links between the insurer and the Assured/Insured

VISION

Propagate excellent professional intermediary services in the market and offer satisfactory solutions to all stakeholders.

MISSION

Create bridges of effective professional services with reputable insurance underwrites. We intend to be part of the insurance solutions in the Kenyan Market by continually educate both new and existing clientele.

OUR CORE VALUES

- **Honesty and Integrity.**
- **Teamwork**
- **Efficiency**
- **Courtesy**
- **Excellence**
- **Innovative**
- **Endurance**

SOME OF OUR UNDEWRITING AGENCY PARTNERS

AIG,

UAP-OLD MUTUAL,

ICEALION INSURANCE,

CIC INSURANCE

SANLAM INSURANCE

AAR INSURANCE

JUBILEE INSURANCE

OCCIDENTAL INSURANCE

APA INSURANCE

LIBERTY

HERITAGE

MUA

PRODUCTS- HIGHLIGHTES

1. Fire & Perils Insurance

The basic Fire policy provides indemnity against loss or damage to property described, caused by fire, lightning and explosion. However, the policy can also be extended to cover riots, strike, malicious damage, storm, earthquake, and impact by vehicles, aircraft and other aerial devices, subterranean fire, spontaneous combustion, explosion of industrial boilers and economizers, flooding, water damage due to bursting or overflowing of water tanks, apparatus, and pipes. This insurance covers assets such as buildings, plant and machinery, stock insurance, furniture fixtures and fittings and office equipment.



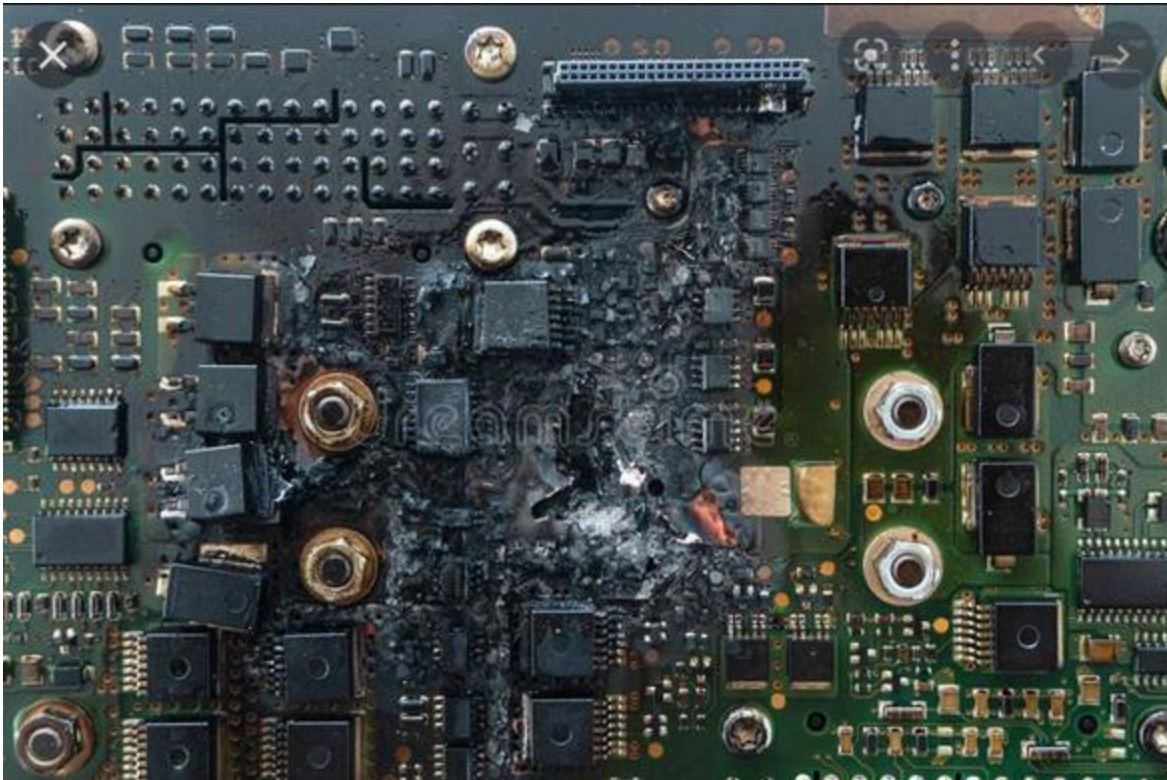
2. **Burglary Insurance**

The Burglary policy provides indemnity against loss or damage to property following forcible or violent entry or exit from insured premises. Assets such as office equipment, stock in trade, furniture fixtures and fittings.



3. **All Risks Insurance**

The All Risks provides indemnity against LOSS OR DAMAGE to specified items as a result of any cause within the geographical area specified in the policy. This includes theft, fire, riot and strike breakage and any other cause not excluded under the policy.



4. Industrial All Risks Insurance

This is an insurance package which mainly incorporates Fire & Allied Perils, Burglary, Accidental damage and Business Interruption and it provides indemnity to the property insured against any loss or damage from any cause.



5 Computer And Electronic Insurance

This policy provides coverage to your electronic equipment including computers against sudden and unforeseen physical damage to the equipment in a manner necessitating repair or replacement. Electronic equipment constitutes all electrical equipment that consumes low electrical current. Cover includes mechanical or electrical breakdown, faulty material, faulty design, lightning and over voltages.



6 Public / Products Liability Insurance

Public/Products Insurance provides protection against claims arising from:

- Accidental bodily injury to any person
- Accidental loss of or damage to property

Happening in connection with the business and occurring within the territorial limits described and happening during the period of insurance. Since the promise to indemnify is the basis of the policy, strictly speaking Insurers are not liable to make payment until the Insured has been found "**legally liable**" to pay for damages.



7 Work Injury Benefit Act (WIBA) Insurance & WIBA PLUS

Work Injury Benefits Act, 2007

Provides for compensation to employees for work related injuries & diseases contracted in the course of employment

WIBA PLUS

This is a 24 hours policy that covers employees of the insured whilst on duty and engaged in the execution of the insured's business and / or any project undertaken by the insured, against bodily injury, disablement or death. Compensation is payable in accordance with the provisions of the WIBA ACT 2007.

We offer Hybrid Package comprising of:

Section 1 – WIBA: Covers liability under the Work Injury Benefits Act

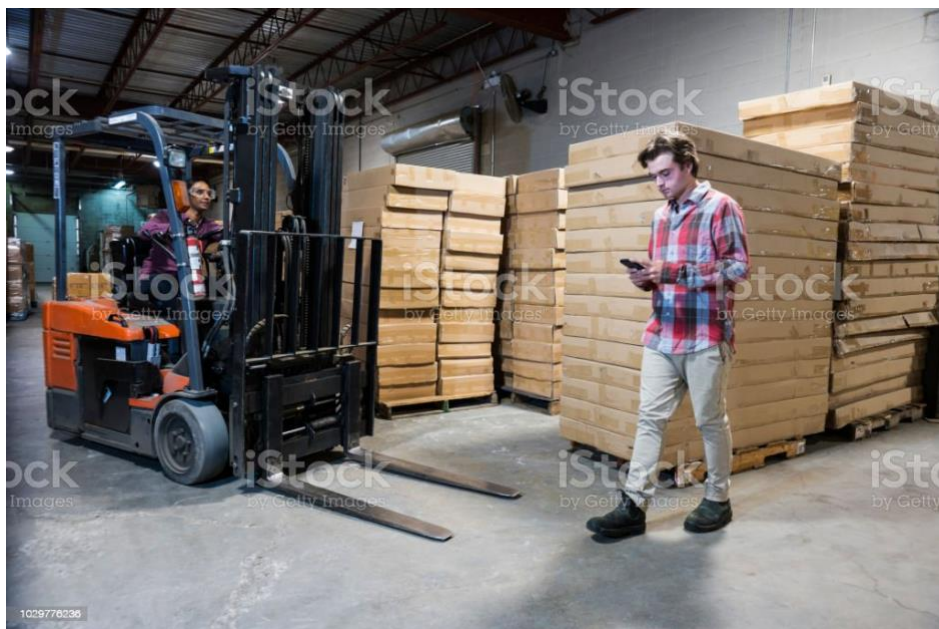
Section 2 – Group Personal Accident – Non occupational circumstances

HIGHLIGHT OF DOCUMENTS UNDER WIBA CLAIM

WIBA claims require;

- dully filled DOSH forms (attached)
- Statement from claimant and or supervisor in how the claim occurred
- Sick off sheets
- Certified 3 months' pay slips prior to the accident
- Original medical receipts
- Police abstract (accident related)

- Medical report/Discharge summary if any



8. EMPLOYERS LIABILITY AND SCOPE OF COVER

This policy will indemnify the Insured against legal liability under common law for damages and claimant's costs and expenses of litigation and will in addition pay all costs and expenses incurred by the Insured with the Company's written Consent following a legal suit by the employee of the insured.



9. Fidelity Guarantee Insurance

Fidelity implies the faithful or loyal performance of a duty and a fidelity guarantee policy is an insurance against the results of dishonesty or disloyalty, both of which stem from a lack of fidelity. Fidelity guarantee may be bought by any organization or person who may suffer as the result of the dishonesty, failure in the loyal performance of duty or, in certain cases, the mistake of another.



10. Directors Officers Liability Insurance

Provides coverage to past and future Directors and Officers for losses arising out of a claim made against him for which he has not been indemnified by the Corporation he/she is serving.

CORPORATE REIMBURSEMENT

Provides coverage to the parent corporation for amounts lawfully paid by it to indemnify a Director or Officer for loss resulting from a claim against him.

NOTE:

While the corporation is an insured, the insurance ONLY applies to amounts Which it pays as indemnity to a director or officer in connection to a claim made Against him.

The policy is a 'CLAIMS MADE' policy. Losses covered include:

- ❖ Judgments
- ❖ Settlements
- ❖ Defense Costs
- ❖ Separate Deductibles for Individual & Company
- ❖ Limit of Liability is aggregate, not per occurrence
- ❖



11: PROFESSIONAL LIABILITY COVERS

Professional Indemnity Insurance – Lawyers, Accountants, Architects, Surveyors, Brokers & Hoteliers

Our policies cover the professional against the enormous costs of litigation as well as financial damages that may be awarded on a law suit.



12. MOTOR INSURANCE COVERS:



Motor accident covers protect your vehicle and other motorists against liability in case there is an accident. It provides financial compensation to cover any injuries caused to third parties and their property.

MANAGEMENT.



Frank Asava – principal officer and director spear heading the vision and mission of the agency.



Mrs zipporah Iselo : Office administration in charge of all operations of the agency.

Faith Ambuso : Office administration assistant- in charge of all operations at the office agency.

