The Heritage Insurance Company (K) Ltd
Head office and branches

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Arusha

All Risk Insurance

Regulated by the Insurance Regulatory Authority
This policy provides cover for loss of or damage to the property insured by Fire, Theft or any Accidental means not excluded by the Policy.

It is suitable for portable items like cameras, laptops, personal computers, videos and other fragile electronic items, personal items, baggage e.t.c.

Due to the portable nature of most items, cover will not be restricted to the premises. Policy will usually have the territorial scope as Kenya, East Africa or Worldwide in respect to items such as laptops and cameras.

Cover is on risks basis i.e. It covers all risks unless specifically excluded.

The cover is suitable for business establishments of any size.

What’s not covered?

Unfortunately not everything is coverable on an insurance policy. The following are some notable exclusions on the policy:

- Wear, tear and depreciation
- Gradual deterioration from whatever cause
- Inherent vice or defect
- Destruction by fungi, moth, vermin or insects
- Any process of cleaning, repair, renovation or restoration
- Mechanical or electrical breakdown
- Breakage of brittle items
- Theft by any member of the Insured’s household

- Consequential loss of any kind
- Political violence and terrorism
- Applicable excess on the policy

NB: Political violence and terrorism cover is available at a premium. Full list of exclusion is available on the policy.

Requirements for quotation and cover issuance

- Completed proposal form
- List of items to be insured and the respective serial numbers and values
- Copy of client PIN certificate
- Copy of client certificate of incorporation or equivalent

Basis of valuation

‘New for old’ in respect of new electronic equipment (mobile phones, laptops, cameras e.t.c.), not older than one year from the date of purchase as ‘new’. For older items depreciation will be applied.

Important – For theft cover from business premises, warranty shall apply.

FAQS

1. It’s ‘All Risks Cover’, why exclusion?
   Insurance covers losses arising fortuitus. A loss must be accidental or unexpected. An incident/event is certain that it will happen is not insurable e.g wear and tear.

2. What’s ‘new for old’ cover and how does it differ from indemnity?
   New for old cover provides for replacement of damaged, stolen or damaged items with new ones of equivalent value e.g if a laptop model X is stolen or damaged, insurer will replace with the same model (not a higher one) or equivalent of the same value. The sum insured must be maintained at the reinstatement value per item insured.
   Indemnity on the other hand provides for depreciation of an item based on its age.

   NB: In both cases, applicable excess shall apply.

*Policy Terms and Conditions apply.