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

HERITAGE INSURANCE- HEAD OFFICE NAIROBI
Liberty House
Processional Way
P.O Box 30390-00100 Nairobi Kenya
Tel: 020-2783000/0711039000/0734101000
Fax: 2727800

Mombasa
NSSF Building, Nkrumah Road
P. O. Box 84886 - 80100
Mombasa, Kenya
Tel: Fax224725:/020-2783000/071039622/071039627

Eldoret
Imperial Court, Eldoret Town
Waiganjo Street/Uganda Road
P. O. Box 6120 - 30100 Eldoret
Tel: 0711039751
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Nairobi City Branch
Lornho House Mezzanine 2
Standard Street
P. O Box 30390-00100 Nairobi
Tel: 0711039665/664/661/667/2783000

Embu
Ganga Hse, 3rd Floor
Embu/Meru Rd
P.O.Box 2607-60100
Embu Kenya
Tel: 0711039791/0711039792/020-2783000

Tanzania
Head Office:
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E-mail:info@heritagetanzania.com
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Naivasha
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Tel: /0711039681/0711039682
Fax: 050-2020467/020-2783000

Kisii
Royal Towers, 2nd Floor
Hospital Road, Kisii
P.O. Box 3066 - 40200 Kisii, Kenya.
Tel: 0711039780/81/020-2783000/

Nanyuki
Silver Plaza Nyeri/Nanyuki Road
P. Box 1615 – 10400, Nanyuki Kenya
Fax: 062-31914 /:020-2783000/
Tel: 0711039600/0711039602

Tanzania
Carriers Liability
Cover

Regulated by the Insurance Regulatory Authority
Legal liability for accidental loss of or damage to goods in the custody or control of the insured whilst in transit by road, rail or any other specified means, occurring during the period of Insurance and within the Territorial Limits.

**NB:** This policy does not cover goods belonging to the insured since they are covered under goods in transit policy.

**Who can be insured?**

Motor vehicle owners engaged in haulage of other clients' goods.

**Requirements for issuance of cover**

Motor vehicle insurance placed with Heritage on comprehensive basis.

**Available extensions**

- Hijack/Forcible theft at additional premium.
- Cost of alternative transport of the rescued goods in transit.
- Reasonable costs and expenses necessarily and reasonably incurred by the insured with the Company’s written consent arising in connection with any claim under this Policy.

**Basis of Cover**

Claims made basis

**Notable exclusions**

- Any criminal act or any act committed while in violation of any law or ordinance.
- Services rendered while under the influence of intoxicants or narcotics.
- Fines, penalties or punitive or exemplary damages
- Policy deductible/excess
- Declined claims under the primary cover
- Claims under contract unless such liability would have attached to the Insured in the absence of such a contract.
- Loss or damage to goods belonging to the insured or to an employee, agent or sub-contractor of the Insured.
- Carriage of illicit, illegal, contraband or smuggled goods.
- Illegal sale, conversion or wrongful disposal of goods in the custody or control of the Insured.
- Willful misconduct of the Insured, theft or dishonesty on the part of the Insured’s employees, disappearance of or unexplained inventory shortage.
- Loss or damage occurring outside the Territorial Limits stated in the Schedule.
- Defective or inadequate packaging or insulation.
- Explosive/flammable/hazardous goods.

All other exclusions as per the policy document.

*Policy Terms and Conditions apply*