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: 020-2783000/0711039622/0711039627

Eldoret
Imperial Court, Eldoret Town
Waiganjo Street/ Uganda Road
P.O. Box 6120 - 30100 Eldoret
Tel: 0711039751
Fax 2031788/020-2783000

Naivasha
Heritage House, Moi Road
P.O. Box 3119 - 20117 Naivasha
Tel: /0711039751
Fax: 064 - 3130709/

Makueni
80A, Mutchi Rd, Nyeri – Narok Rd
P.O. Box 776 – 20117
Tel: 0711039062/0711039063
Fax: 064 - 3130709/

Nakuru
Polo Centre, Tom Mboya Street
Off Kenyatta Avenue,
P.O. Box 4362 - 20100,
Nakuru, Kenya
Fax: 0512213774
Tel: 0711039730/0711039731/020-2783000

Meru
Nakumatt - Mwitu Center Bld
Meru/Nanyuki Road, Meru Kenya
P.O. Box 1911 – 60200
Tel: 0711039702/0711039703
Fax: 064 - 3130709/

Nanyuki
Silver Plaza Nyeri/Nanyuki Road
P.O. Box 1615 – 60200
Tel: 0711039600/0711039602

Naivasha
Heritage House, Moi Road
P.O. Box 3119 - 20117 Naivasha
Tel: /0711039751
Fax: 050-2020467/020-2783000

Nairobi City Branch
Lornho House Mezzanine 2
Standard Street
P.O. Box 30390-00100 Nairobi
Tel: 0711039665/664/661/667/2783000

Thika
Zuri Centre, 4th Floor-Kenyatta Highway, Thika
P.O. Box 7048 - 01000, Thika
Tel:020-2783000/0711039722

Embu
Ganga Hse, 3rd Floor
Embu/ Meru Rd
P.O.Box 2607-60100
Embu Kenya
Tel: 0711039791/81/020-2783000/

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

Nanyuki
80A, Mutchi Rd, Nyeri – Narok Rd
P.O. Box 776 – 20117
Tel: 0711039062/0711039063
Fax: 064 - 3130709/

Nairobi City Branch
Lornho House Mezzanine 2
Standard Street
P.O. Box 30390-00100 Nairobi
Tel: 0711039665/664/661/667/2783000

Tanzania
Head Office:
The Heritage Insurance Co.T LTD
Oyster Bay Office Complex
Plot No.368, Msasani Road
Tel:0772225642/ 0711039722

Arusha Branch
The Heritage Insurance Co. T Ltd
St Floor Sykes Building
Goliondo Street
Tel: 255754570000
Fax: 255 272509759
Arusha

Employers Liability

ADVICE INSURE INVEST HEALTH
Regulated by the Insurance Regulatory Authority
Employers liability provides cover for legal liability (under common law) consequent upon death of or bodily injury to or illness of an employee which occurs during and in the course of employment and which results in a claim or claims.

Cover is available only if it is purchased together with WIBA.

Simply put, an employee once compensated under WIBA policy may feel inadequately compensated and he/she takes legal action against the employers. In such circumstances, the policy to respond is the EL policy.

Under common law, an employer is presumed to have a duty of care to the employees. Lack of it must be proved in a court of law for a claim to be admissible. The claimant must have prove of negligence on the part of the employer.

The policy also has limits of liability as follows:

- Any one person
- Any one event
- Any one period of insurance

The limits are agreed between the Insured and Insurer on a case by case basis and premium charged accordingly.

Notable Exclusions

- Benefits payable under WIBA policy
- Liability to employees of insured contractors
- Liability arising from agreements which would not have arisen in the absence of the agreement
- Liability for accidents/illnesses arising out of the policy territorial limit
- Political Violence and Terrorism exclusion
- All other exclusions as per the policy to be issued

FAQs

- Have already taken WIBA, why Employer's liability cover?

  Employers liability cover is in addition to WIBA and it cover negligence claims which are not covered under WIBA.

- Who is covered under Employers Liability Insurance?

  It covers all employees as covered under WIBA policy

- How is premium for Employers Liability computed? Is it not a duplication?

  Employers Liability premium is derived from WIBA premium depending on the limits requested for by the customer.

*Policy Terms and Conditions apply