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

HERITAGE INSURANCE - HEAD OFFICE NAIROBI
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Arusha

Fidelity Guarantee

Regulated by the Insurance Regulatory Authority
Fidelity Guarantee insurance is a policy designed to indemnify the employer for the loss of money or property sustained as a direct result of acts of fraud, theft or dishonesty by an employee in the course of employment. The Financial loss shall be sustained within the policy period and during the uninterrupted continuance of employment of such an employee and within six months after expiry or six months after termination of such employment whichever shall first happen.

**What is covered?**

The cover provided includes reimbursement for loss resulting from:

- dishonesty,
- fraud,
- loss of property,

Committed by an employee for improper personal financial gain.

Theft of property by computer fraud and the theft of funds from the insured’s transfer account at a financial institution are also indemnified.

**Important conditions**

_Reference:_ The policyholder is required to vet and obtain references for employees involved in the handling of cash and stocks at the point of recruitment

_External audit and control warranty:_ This conditions requires the insures to ensure that there’s in place internal audit at least once in every six months in addition to the usual external audits

**Exclusions**

- Any losses discovered later than the discovery period stated in the Policy.
- Any losses sustained by the Insured by any acts of fraud or dishonesty committed by any employee not defined in the Policy or an employee not on permanent terms of service.
- Any loss caused by an employee appointed with the Insured’s prior knowledge of any acts of theft, fraud or dishonesty committed by the employee before employment or appointment.
- Any losses caused by any commission agent, consignee, contractor or other agent or representative of the Insured.
- Any losses caused by the Insured, director, trustee, partner or any person acting on their behalf.
- Any unexplained losses.
- The excess amount applicable for each and every loss (Excess is the amount the Insured shall bear as the first part of each and every claim made under the Policy)
- Consequential loss of any kind.

**FAQs**

1. **Does the Financial Loss mean loss of money?**
   Yes, but it also includes loss of property sustained by the Insured following fraudulent or dishonest acts of employees.

2. **What is the discovery period?**
   Duration within which the Insured becomes aware of acts is assumed to be a loss covered.

3. **What is Fraud or Dishonesty?**
   Is the act of stealing, misappropriation, forgery, embezzlement or any other act on the part of the employee which results in direct financial loss to the insured employer.

4. **Does the policy allows reinstatement of cover?**
   Yes, since every claim paid hereunder reduces the amount of guarantee by the sum so paid, the same is reinstated by payment of additional premium.

5. **How is sum insured determined?**
   The sum insured under this policy is decided in aggregate, for the policy period. The sum insured is fixed on the basis of a few factors, including:
   - Maximum amount of money or stock that is handled by the employee
   - Number of the employees, their occupations

6. **Does the policy provide retroactive cover;**
   No. This is not available for FG cover.

*Policy Terms and Conditions Apply*