## Heritage Insurance Co.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: Fax2224725/020-2783000/0711039622/0711039627

**Naivasha**
- **Heritage House, Moi Road**
  - P.O. Box 1319 - 20117 Naivasha
  - Tel: /0711039681/0711039682
  - Fax: 050-2020467/020-2783000

**Nakuru**
- **Polo Centre, Tom Mboya Street**
  - Off Kenyatta Avenue, P.O. Box 7048 - 01000, Nakuru, Kenya
  - Fax: 0512213774
  - Tel: 0711039730/0711039731/020-2783000

**Embu**
- **Ganga Hse, 3rd Floor**
  - Ganga Hse, 3rd Floor, Embu/Meru Rd
  - P.O.Box 2607-60100 Embu Kenya
  - Tel: 0711039791/0711039792/020-2783000
  - Fax: 064 - 3130709/

**Nanyuki**
- **Silver Plaza Nyeri/Nanyuki Road**
  - P.O.Box 1615 – 10400, Nanyuki Kenya
  - Tel: 0711039600/0711039602

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

**Mombasa**
- **Town Office**
  - Lornho House Mezzanine 2
  - Standard Street
  - P.O. Box 30390-00100 Nairobi
  - Tel: 0711039665/66/667/666/2783000

**Thika**
- **Zuri Centre, 4th Floor-Kenyatta Highway**
  - Thika
  - P.O. Box 7048 - 01000, Thika
  - Tel: 020-2783000/0711039720/0711039722

**Embu**
- **Town Office**
  - Lornho House Mezzanine 2
  - Standard Street
  - P.O. Box 30390-00100 Nairobi
  - Tel: 0711039665/66/667/666/2783000

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- **Lornho House Mezzanine 2**
  - Standard Street
  - P.O. Box 30390-00100 Nairobi
  - Tel: 0711039665/66/667/666/2783000

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

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

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

**Embu**
- **Ganga Hse, 3rd Floor**
  - Ganga Hse, 3rd Floor, Embu/Meru Rd
  - P.O.Box 2607-60100 Embu.
  - Tel: 0711039791/278300092

**Tanzania**
- **Head Office:**
  - The Heritage Insurance Co.T LTD
  - Oyster Bay Office Complex
  - Plot No.368, Msasani Road
  - Tel:00722264204-09
  - E-mail:info@heritagetanzania.com
  - Dar es Salaam

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

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**Money Insurance**

**ADVICE  INSURE  INVEST  HEALTH**

Regulated by the Insurance Regulatory Authority
Money refers to cash and/or any other financial instrument that is easily convertible into cash. It’s prone to loss while in the business premises, when on transit or when in the custody of authorized employees. Money insurance indemnifies insured for the lost money and the resultant damage to the safes and strong room(s).

We do not offer this insurance in isolation i.e it must accompanied by other insurances e.g Fire, Burglary, All risks, WIBA etc

What is covered?

Covers money belonging to the Insured or for which the Insured is responsible while it is:

a)  In transit to and from the bank to the insured's premises or vice versa
b)  In the Insured’s premises during and/or after business hours in a locked safe/strong room
c)  In custody of authorized staff/directors
d)  Loss or damage to safes and strong rooms

NB: For risk evaluation and quotation purpose the estimated annual carry is required (EAC). This is the aggregate of all the transit activities as detailed above

Exclusions

- Policy excess (the amount in which the insurance company liability does not arise until the loss exceeds that stated amount)
- Any loss of money in which an employee of the Insured or member of the Insured’s family is directly or indirectly involved
- Unexplained losses and/or shortages due to errors or omissions
- Any consequential loss including depreciation in value
- Any damage or loss occurring as a result of use of any keys used for opening any safe or strong room unless the keys are obtained by force, violence, assault or threat
- Money in the custody or control of a professional carrier
- Loss due to clerical or accounting errors
- Loss of money left in unattended vehicle
- Computer general loss exclusion
- Political risks exclusion
- Terrorism exclusion
- IT risks exclusion
- Losses below the policy excess

FAQ

1. Does the cover extends to cover third party liability?
   No.
2. What are the basis of valuation?
   Reinstatement
3. Is loss Money through MPESA covered?
   No. We do not cover losses through electronic means
4. Is theft by employees covered?
   No. This is subject of another insurance policy called fidelity guarantee. However money policy can allow this provided the discovery period does not exceed 3 days.

*Policy Terms and Conditions Apply