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: 020-2783000/0711039000/073410100
Fax: 2727800

Mombasa
NSF Building, Nkrumah Road
P.O. Box 4362 - 20100 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
Fax 2031788/020-2783000

Naivasha
Heritage House, Moi Road
P.O. Box 1319 -20117 Naivasha
Tel: 0711039681/0711039682
Fax: 0711039600/0711039602

Nakuru
Polo Centre, Tom Mboya Street
Off Kenyatta Avenue,
P.O. Box 4362 - 20100, Nakuru, Kenya
Tel: 071039730/071039731/020-2783000

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. Box 1615 – 60200, Nanyuki Kenya
Fax: 062-31914 /:020-2783000/
Tel: 0711039600/0711039602

Thika
Zuri Centre, 4th Floor-
Kenyatta Highway, Thika
P.O. Box 7048 - 01000, Thika
Tel:020-27830000/
071039720/071039722

Nairobi City Branch
Lornho House Mezzanine 2
Standard Street
P.O.Box 30930-00100 Nairobi
Tel: 0711039665/664/661/667/2783000

Embu
Ganga Hse, 3rd Floor
Embu/Meru Rd
P.O.Box 2607-60100
Embu Kenya
Tel: 0711039591/0711039792/
020-2783000

Kisii
Royal Towers, 2nd Floor
Hospital Road, Kisii
P.O. Box 3066 - 40200 Kisii, Kenya.
Tel: 0711039800/81/
020-2783000/

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
Goliondo Street
Tel: 255754570000
Fax :255 272509759
Arusha

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
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Arusha

Office Plus Insurance

ADVICE INSURE INVEST HEALTH
Regulated by the Insurance Regulatory Authority
This is a policy designed to cover small offices in respect of loss or damage to the office contents including furniture, fixtures and fittings, injury to employees and legal liability to third parties arising from the insured's activities.

The policy comprises of several sections.

Section 1: Contents All Risks
Covers accidental loss, destruction or damage to office contents whilst contained in the office premises or while temporarily removed elsewhere.

Section 2: Public Liability
Covers against legal liability arising from bodily injury including death to third parties or damage to their property in connection with the insured's operations. Cover also includes all costs and expenses of litigation recovered by any claimant from the insurer.

Section 3: Money
Covers loss of money from the insured's premises including transit to and from bank subject to specified limits.

Section 4: Work Injury Benefits
The section indemnifies the insured against liability under the Work Injury Benefits Act resulting from injury, disease or death to employees whilst at work.

Section 5: Employers Liability
The section indemnifies the insured against legal liability under common law for damages and claimants costs and expenses of litigation following injury, disease or death to employees whilst at work.

Section 6: Loss of Profits
Cover is for loss of gross revenue or additional expenses reasonably incurred resulting from interruption on interference with the business following destruction of property insured.

Section 7: Glass Insurance
Covers against breakage of all fixed glasses in the insured premises.

General Exclusions
- Liability in respect of losses arising outside the territorial limits.
- War invasion, act of foreign enemy hostilities or war-like operations (whether war be declared or not) like civil war.
- Permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority.
- Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- Loss of or damage to any electrical machine or apparatus or any portion of the electrical installation arising from or occasioned over-running excessive pressure short circuiting arcing self-heating or leakage of electricity.

*Policy Terms and Conditions apply