

GENERAL INSURANCE COVERS

- ❖ Fire and Allied Perils
- ❖ Consequential loss/loss of profits/ Business inter
- ❖ Theft/Burglary Insurance
- ❖ Comprehensive Motor Vehicle, Motor Cycle Insurance
- ❖ Money Insurance
- ❖ Fidelity or theft by employees
- ❖ Public Liability/Third party liabilities
- ❖ Product Liability
- ❖ Employer's liability/Worker's compensation
- ❖ Customs Bonds and Other securities
- ❖ Transit Insurance of Goods in Transit
- ❖ Aviation including Operators & Owner's liability
- ❖ Professional negligence, for Doctors, Architects, Engineers, Lawyers, Auditors, Bankers, Pilots etc
- ❖ Marine Cargo for exports and imports
- ❖ Marine Hull & material for ship, boats and other vessels
- ❖ Engineering Insurance for boilers, machinery breakdown, plant & equipment etc
- ❖ Electronic Equipment for electronic office equipment
- ❖ All-Risks Insurance for Equipment and items used in the field or various locations
- ❖ Plate glass on buildings, temporary display, show rooms etc
- ❖ Stock Floater
- ❖ Bankers Blanket Insurance

EMPLOYEE BENEFITS

- ❖ Group Credit Life Assurance
- ❖ Group Pensions/Retirement schemes
- ❖ Group Life/Death-in-service Insurance including funeral expenses
- ❖ Group Medical Insurance (Out-patient & In-patient treatment)
- ❖ Worker's Compensation as per the Workers Compensation Act 2000
- ❖ Group personal accident (24 hrs worldwide Accident Cover) including funeral expenses

PRODUCTS FOR INDIVIDUALS & FAMILIES

- ❖ Individual life insurance i.e. Endowment, Whole Life and Term policies
- ❖ Personal Accident (24 hrs worldwide accident cover)
- ❖ Travel Insurance (Medical & Accident)
- ❖ Family Medical Insurance
- ❖ Personal Savings for retirement
- ❖ Personal Savings for future school fees
- ❖ Personal Savings for future wedding
- ❖ Personal savings for future investment
- ❖ Motor Insurance (Third party & comprehensive)
- ❖ Domestic Insurance to cover **Buildings, house contents, clothing, house workers and third party liabilities** etc
- ❖ Credit Life cover

RISK MANAGEMENT & CONSULTANCY SERVICES

- ❖ Risk Identification
- ❖ Risk Evaluation and control
- ❖ Risk Transfer
- ❖ Insurance premium finance(I.P.F)
- ❖ Staff/group pension schemes
- ❖ Staff/group medical schemes
- ❖ Staff/group life schemes
- ❖ Loan Insurance Schemes