



Our Services

Our Services/Products Offering

Class of Insurance	Scope of Cover	Details Required to make Quotations and place cover
Fire & Special Perils	<p>Covers your various properties (Office Buildings, Stores, Office equipment, Stock of Goods, raw materials, machinery and equipment, factory buildings, furniture, etc.) Against the risks of fire, earthquake, lightening, impact, storm, flood, explosions, riots, strikes, civil commotion and malicious damage.</p>	<p>Here you need to provide us with full list of the property to be covered, their locations and their values; excluding value of the land where cover for buildings is required.</p>
Fire Consequential Loss	<p>This policy covers your company business against loss of profits that may arise out of business interruption following fire damage to your business property. This policy must run concurrently with the fire material damage Policy described in above.</p>	<p>Here you state your projected annual gross profits and wages and standing charges i.e. water & electricity bills, security and loan interests.</p>

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Burglary	Covers your movable property (Office equipment, Furniture, Stock of Goods, Raw materials, Machinery and Equipment,) against the risk Burglary / Theft following actual forcible entry and/or exit to/from your business premises.	Give full list of the items, their location where they are contained and their Respective values (Declared value). We need to specify the first loss sum insured on which the policy usually based.
All Risks	Covers' your various Office Equipment, furniture, Machinery, Portable Items like Mobiles phones, Laptops, cameras etc. against unforeseeable accidental physical loss or damage.	Give full list of all the items to be covered, their description, model, serial numbers where applicable, their values and location.

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Goods In Transit / Marine Cover	<p>This policy Covers your specified consignment of goods whilst in transit by air / sea / road / rail and/or in land waters against all risks of physical loss damage. You need this cover when you are importing or exporting coffee, machinery, equipment and other specified materials required for office furnishing and use.</p>	<p>Here you describe the nature and value of goods to be covered, their origin & destination/ voyage. These details are normally or specified on the proforma invoices, bill of lading or airway bill.</p>
Fidelity Guarantee	<p>This policy covers your company business against pecuniary loss caused by fraud / dishonesty of the employees.</p>	<p>Here you need to set the limit of guarantee per occurrence depending on the exposure amount of money at risk.</p>

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<p>Motor Comprehensive</p>	<p>Covers your company vehicles and the staff against theft, accidental damage, fire and third party liabilities (bodily injury & property damage).</p>	<p>Give the details of particulars of the private personal cars belonging to your vehicles and their market values.</p>
<p>Public Liability</p>	<p>Covers your company against legal liability to the public and guests arising in course of your business activities. This policy has extensions to cover your legal liability arising out of say: food and drink poisoning, loss/damage to guests property, etc.</p>	<p>Here you state the Limit of liability to be covered. The limit depends on the risk nature of your business activities, the exposure to the public and product turnover.</p>

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House Owners / House Holders Policy	This policy covers your Personal House or company residential buildings and the house contents against the risk of fire, earthquake, lightening, impact, storm, flood, explosions, riots, strikes, civil commotion, malicious damage and theft.	We need the description of the building, location, value of the building and value of the contents to be covered.
Personal Accident	This policy provides compensation to the insured for death, disablement, medical expenses resulting from accidental bodily injury caused by violent, external and visible means.	Here we need to state the capital sum insured. This can be in multiples of the monthly earnings or a fixed lump sum. The cover can be arranged for an individual or a group.

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WIBA	<p>This is a statutory cover required of every employer to insure their workers against liability for injuries or disease arising out of and in course of their employment. The maximum compensation as set out in the Act is up-to eight (8) year's earnings.</p>	<p>Provide the list of all the workers by designation (including casual / temporary laborers) and their estimated monthly earnings.</p>
Machinery Breakdown	<p>This provides compensation to the insured for any unforeseen physical loss or damage to machinery declared by any cause not specifically excluded which necessitates repair or replacement when the machine is working, at rest, being dismantled, reinstated or reassembled for cleaning, inspection, maintenance, adjustment, overhaul, relocation, movement or repair. Cover includes accidents caused by negligence, lack of skill, insufficiency or entry of foreign bodies.</p>	<p>We require a list of all the machines, together with their types, serial numbers and value of each machine.</p>

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Loss of profits following machinery breakdown	This policy covers loss of profits and/or revenue or increased cost of working to maintain turnover following business interruption or interference as a result of breakdown.	We require to know the gross profits, wages or salaries and auditor's fees or any other cost or professional fees anticipated on the loss or damage caused by machinery event of machinery breakdown.
Deterioration of stocks	This policy covers loss or damage to stocks as a result of machinery	We need to know the total value of breakdown stocks which are at risk at any one time i.e. in the cold storage or work in progress, plus costs which may arise in disposing damaged stocks.

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<p>Computer/ Electronic Equipment</p>	<p>This provides indemnity against any loss or damage including losses arising from burglary, flood, earthquake, riot, strikes and civil commotion</p>	<p>We require a list of all electronic equipment with their values and the cost of the software installed in the computers.</p>
<p>Cash in Transit</p>	<p>This covers loss of money belonging to the insured or for which they are responsible in the situation specified and loss or damage to safes by burglars or robbers.</p>	<p>We require the amount of money that is banked daily and the amount of money that you keep in your premises during and after working hours.</p>

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Credit Life	<p>This cover is for loans/credit taken by an insured from financial institutions. In case of death/illness/disability, the insurance company pays the Bank the outstanding loan balances, hence the family does not need to sell property acquired in order to pay the loan.</p>	<p>We require full names of the borrower, loan amount, date of birth and name of the bank providing the loan in case of an individual. In case of a bank, we require total loans offered and loan balances on each account at the time of cover. Maximum and minimum loan amounts, age limits and rate of default.</p>
Octagon Last Respects Easy Cover	<p>This unique product is meant for families to give them peace of mind and the support they need to pull through the pain of sudden loss of a loved one.</p>	<p>We require full names and Identification documents of the principal member and dependents.</p>

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Group Life Cover	<p>This is an employees' benefit scheme. It will cover employees in case of death or disability while still in service. Unlike workers compensation, it covers all cases of death and disability not only occupational hazards. The proceeds from this policy are paid to dependants in case of death, and can be paid to employee for early retirement incase of disability.</p>	<p>We require total number of employees, names, positions in the company, dates of birth and respective monthly salaries.</p>
Professional Indemnity	<p>This cover indemnifies you against legal penalties incurred as a result of legal liabilities arising in the course of professional duties/work as a result of professional negligence.</p>	<p>We require names and qualifications of principals, partners/directors for professions such as doctors, accountants, architects, engineers, etc. and a choice of the limit of indemnity to insure. For security companies we just need their choice for the limit of indemnity to be insured.</p>

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Staff Medical Scheme	<p>This is also an employees' benefit scheme. It covers medical bills incurred by employees for hospitalization, outpatient, dental, optical and maternity expenses. Appointed hospitals, clinics send their bills to the Insurance Company for payment. Employees only present their medical cards and complete a form in the hospitals and then they are treated. It can cover employees and dependants as well</p>	<p>We require total number of employees and their dependant's names and date of birth.</p>