

Traders Comprehensive Insurance Policy

Your trade or business on which so much of your time and money have been spent to build up is constantly exposed to various kinds of risks. Some unfortunate occurrence might bring a huge financial burden to your business from all possible risks. However, you can take steps to help tide over such unexpected events.

Jubilee's Traders Comprehensive Insurance Policy (TCIP) is just the right kind of Policy to provide protection against these uncertainties.

A Complete Protector

Our Traders Comprehensive Insurance Policy (TCIP) gives complete protection to your business against a wide range of risks and perils. By opting for this single package Policy, you will be covered against almost all risks that you may normally encounter while carrying out your trade.

Who Can Buy This Policy

This policy is suitable for shops, retail agencies, wholesalers, dealers, salons, pubs and restaurants, cyber cafes, auto garages, fuel stations or any other business establishments who want to take comprehensive insurance protection under one package Policy, provided that the value of contents and/or stock does not exceed Kshs. 15,000,000.

Premises should have walls of reinforced concrete, concrete blocks, bricks or stone, with hard roof consisting of roof tiles, cement or metal sheets.

Banks, forex bureaux, jewellery shops and premises where manufacturing is carried out are excluded.

Exclusive Features

- Simple and Convenient package ideal for small and medium size traders
- Comprehensive insurance for peace of mind
- Single discounted premium for a variety of insurance covers
- No excess deduction in claims except earthquake claims
- Easy and flexible payment terms through Insurance Premium Financing, if required
- Easy and fast claims service

Benefits Available

This policy has 10 sections that provide comprehensive protection for your business, assets, and liability as well as for you the owner, your directors, partners and employees. These sections are:

Fire & Allied Perils (Section I)

This section covers your buildings, stocks, furniture, fixtures, fittings, interior decorations and other contents against fire, explosion, bursting/overflowing of water tanks, riots, strikes, malicious damage, earthquake, flood, cyclone, landslide.

Business Interruption (Section II)

This section provides compensation for interruption of your business as a direct result of operation of the perils covered under Section I above.

Burglary (Section III)

This section covers loss or damage to contents whilst contained in your insured premises by burglary.

Money (Section IV)

This section covers loss of money in premises or in safe due to burglary or in transit due to robbery, theft or any other misfortune not specifically excluded.

Goods In Transit (Section V)

This section covers goods owned by the Insured in respect of loss or damage in the course of transit caused by fire, collision and overturning of the conveying vehicle.

Plate Glass and/or Neon Signs (Section VI)

This section covers accidental breakage of fixed glass and or neon signs in the insured premises including cost of frames, lettering/printing/embossing etc.

Public Liability (Section VII)

This section covers you against legal liability to general public for accidental death, bodily injury or property damage.

Workmen's Compensation (Acts Limits) (Section VIII)

This section covers legal liability to your employees for any bodily injury or death arising out of and in the course of their employment under the Workmen's Compensation Act.

Employer's Liability (Common Law) (Section IX)

This section covers you against the legal liability in respect of any bodily injury to or death of employees at Common Law.

Group Personal Accident (Section X)

This section covers you and directors/partners of the insured business against accidental bodily injury leading to death or disability.

Easy Claim Process

In case of any incident leading to a claim under this Policy, please ensure your safety as well as that of your property and then inform your broker or our office who will guide you through the simple and quick claim settlement process.

Cover Options

You may choose any option below to suit your insurance needs:

Option 1: Fire; Business Interruption; Burglary; Money; Public Liability; Workmen's Compensation and Employer's Liability (Section I – IV and Section VII – IX)

Option 2: Option 1 plus Goods in Transit (Section I – V and Section VII – IX)

Option 3: Option 2 plus Plate Glass and/or Neon Sign and Group Personal Accident (Section I – X)

A Little Bit About Us

The Jubilee Insurance Company of Kenya Limited (JICK) is a wholly owned subsidiary of Jubilee Holdings Limited (Jubilee).

Jubilee was incorporated on 3rd August 1937, in a small office in Mombasa and is one of the pioneers in the establishment of a local composite insurance company. In 1984, and in keeping with our mission of contributing to the economic development of the region, Jubilee took the bold step of converting itself into a listed public company to broaden its ownership base locally, which now consists of over 5,900 shareholders.

Jubilee is an affiliate of the Aga Khan Development Network and is a leader in its field, with a solid emphasis on security for policyholders, information technology, committed, knowledgeable and professional staff, and a reputation for customer service. As a demonstration of our commitment to service excellence, Jubilee has implemented a quality management systems and is an ISO 9001: 2000 certified company.

Head Office

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Our Website

www.jubileeinsurance.com



Traders Comprehensive Insurance Policy



Jubilee Insurance

Relax, you've got a friend



The Jubilee Insurance Company of Kenya Limited

INCORPORATED IN KENYA. ESTABLISHED IN 1937