



COMPANY PROFILE



 **TIMBARI
INSURANCE
AGENCY LTD**
TAKING OVER YOUR RISK



Hannah W. Mbatia

DIRECTOR'S WORD

Just close your eyes and imagine how your life would be if you did not have to worry about anything at all.....no worries about someone breaking into your house and getting away with your precious household goods, or someone bumping into your car (why do cars have brakes anyway), or your car being stolen, realizing that you and your luggage were unfortunately not on the same flight, your office building up in flames or being diagnosed with a terminal illness..... Amazing, right?

The fact is that we worry about these things frequently yet worrying cannot change anything neither does it add value and it's toxic to our health.

At Timbari Insurance we believe that you deserve to live without worry and we are here to take over your risk.



TABLE OF CONTENTS

- 04 WHO WE ARE
- 05 OUR CUSTOMER PROMISE
- 06 PROPERTY INSURANCE
- 08 MARINE CARGO
- 09 MOTOR INSURANCE
- 10 EMPLOYEE RELATED INSURANCE
- 13 LIABILITY INSURANCE
- 14 OUR PARTNERS
- 15 OUR CLIENTS



WHO WE ARE

Timbari Insurance Agency Limited is a registered insurance agency authorized by the (I.R.A) Insurance Regulatory Authority to transact insurance business as an Insurance Agent. It is our business to understand your unique insurance needs and match those needs perfectly with the available solutions offered by our trusted and highly reputable insurance partners. We put your interests above our own, and above the interests of our insurance partners, because we believe that it is our ethical and legal duty to represent your best interest at all times. At Timbari insurance we take over your risk thus allowing you to be worry free. We are an Insurance agency that prides itself in our ability to deliver in all categories of insurance cover and compete aggressively to provide the best insurance packages available in the market place.

Vision

To be the most reliable insurance agency in the East African Region.

Mission

To help our policy holders manage and recover from unexpected losses.

Core Values

- Integrity.
- Trust.
- Honesty.
- Professionalism.
- Dependable / Reliable.

OUR CUSTOMER PROMISE



Exceptional Customer service.

Through quick response to clients' queries and emails, regular updates on clients' policy status through online clients' portal.



Continuous Customer Education and client advice.

We shall continuously convey simplified insurance information to our clients to enable them make sound decisions. We will offer free advice on claim process to ensure claims are paid promptly and with no disputes. We will educate and advice clients on insurance requirements by holding insurance clinics regularly.



Flexi-Payment plans.

We facilitate insurance premium financing for our clients who may want to stagger insurance premiums.



Free Risk Assessment.

We carry out free risk assessment at our clients' business premises to highlight any possible exposure areas and how to mitigate the identified risks.

OUR PRODUCTS

1. PROPERTY INSURANCE



i. Fire and Perils

Covers against Loss of or Damage to Property arising from:

- ◆ Fire.
- ◆ Lightning.
- ◆ Earthquake.
- ◆ Explosion.
- ◆ Riot & Strikes.
- ◆ Malicious Damage.
- ◆ Aircraft / Aerial Devices.
- ◆ Impact by any Motor Vehicle or Train.

ii. Domestic Package

Provides cover on:

- ◆ The building.
- ◆ The building and contents both inside and, or outside the house.
- ◆ House servants against death or injury whilst in the course of employment.
- ◆ Personal legal liability to third parties.



iii. Burglary Insurance

Covers against loss of or damage to property as a result of theft involving actual forcible entry or exit.

iv. Contractors All Risk.

This is offered to contractors for the period of the contract to provide protection against various risks arising in connection with the Execution of Contract Works as defined.

Such risks include: -

- ◆ Damage to contract works.
- ◆ Third party property damage.
- ◆ Third party bodily injuries.

The liability of the insurer attaches until the issuance of certificate of completion or taking over certificate on completion of construction and testing.



v. All Risk

This Policy covers portable and electronic items against loss or damage.

Among the valuables covered include:

- ◆ Television sets.
- ◆ Home-theatre systems.
- ◆ Laptops.
- ◆ Cameras.
- ◆ Fridges.
- ◆ Cookers
- ◆ Microwaves.
- ◆ Mobile phones etc.

vi. Money Insurance

Covers loss of money either:

- ◆ In transit between the insured premises and banks and other specified places as a result of robbery, theft or any other accidental cause or
- ◆ The insured money in premises, safe and in the custody of authorized employees and/or directors.





2. MARINE CARGO.

Our Marine Insurance covers the loss or damage to the Vessel or Cargo from the point of origin to the warehouse of the insured.

Why insure your marine Cargo with Timbari?

- We have affordable rates specially negotiated with reputable insurance companies for both open and non-open covers
- Clearing and forwarding services available at affordable rates.

3. MOTOR INSURANCE

- i. Motor Private
- ii. Motor Commercial
- iii. Motorcycles

Our Motor insurance provides cover to the insured vehicles for Comprehensive risks, Third Party property damage or injuries.

Our partnership with a large panel of insurance companies gives you access to specially negotiated rates for an enhanced cover that includes excess protector or excess waiver, courtesy car, political violence and terrorism and road rescue.



4. EMPLOYEE RELATED INSURANCE

i. Work Injury Benefits Acts (WIBA)

This is a policy designed to cover the employees of the Insured while on duty and engaged in the execution of the Insured's business & or any project undertaken by the Insured.

Benefits covered include: -

- ◆ Accidental Death
- ◆ Permanent Total Disability
- ◆ Temporary Total Disability
- ◆ Medical Expenses
- ◆ Funeral Expenses



ii. Group Personal Accident (GPA)

This provides compensation to employees in the event of death, injuries and disabilities caused by solely accidental, external and visible events.

iii. Last Expense / Funeral expenses

This is a stand-alone cover that is taken out for your employees and it will pay out an agreed lump sum amount in the event of death of an insured employee.

iv. Pension Plans

Pension plans are investment arrangements that allow an individual to allocate a part of their savings to accumulate over a period of time and provide them with a steady income after retirement.

These plans are facilitated by employers but individual pension plans are also readily available in the market.



v. Life Insurance

This is a policy that offers protection against financial loss that would result from the premature death of an insured person.

The named beneficiaries (one's dependents) will receive the proceeds and are thereby safeguarded from the financial impact of the death of the insured. This works as a perfect cushion ensuring your children's education is not affected by your absence. The death benefit is paid by the Life Insurance Company. This insurance can be taken by individuals and also by groups.



vi. Group Life Insurance

This is a type of life insurance taken by an employer on his employees and pays out an agreed amount to the beneficiary of the insured employee in the event of a death in service.

vii. Fidelity Guarantee

Designed to provide protection to an Employer against the risk of loss of money or property sustained as a direct result of acts of fraud, theft or dishonesty by an employee in the course of employment.

viii. Travel Insurance

Companies who have employees travelling to overseas company subsidiaries, branches or offices.

Provides cover on:

- ◆ Loss of passport.
- ◆ Travel delay or flight cancellation.
- ◆ Total loss of luggage.
- ◆ Loss of money.
- ◆ Medical expenses and assistance.
- ◆ Hospital allowance.
- ◆ Personal accident.
- ◆ Personal civil liability.
- ◆ Emergency evacuations





ix. Medical Insurance

We offer tailor made and affordable medical covers to meet the needs of Corporates, Groups, Individuals and Students. Our covers come in various limits to suit every one's budget.

a. Out-patient

This is medical care that does not require an overnight stay in hospital.

The cover pays for the cost of:

- ◆ Consultation.
- ◆ Laboratory.
- ◆ Pharmacy.
- ◆ Treatment.

b. In-patient

This is medical care that does requires hospitalization.

The cover pays for the cost of:

- ◆ Hospital bed charges.
- ◆ Pharmacy – prescription drugs.
- ◆ Laboratory.
- ◆ Surgical procedures.
- ◆ ICU expenses

c. Maternity

This covers:

- ◆ Delivery fees.
- ◆ Pre-natal care.
- ◆ Post-natal care.
- ◆ Ultrasound.

d. Dental

This covers the cost of treatments aimed at maintaining healthy teeth including:

- ◆ Fillings.
- ◆ X-rays.
- ◆ Extractions including surgical extraction.

e. Optical

Optical care includes:

- ◆ Eye Testing.
- ◆ Eye Glasses.

5. LIABILITY INSURANCE

i. Public Liability

This is designed to protect the insured against legal liabilities arising out of personal injuries or property damage suffered by third parties as a result of the insured's business activities.

iii. Professional Indemnity

Professional indemnity insurance offers protection to businesses and individuals for loss or damage arising from breach of professional duty by reason of any negligent act, negligent error or negligent omission. This cover is highly recommended to but not limited to the following professions: -

- a) Solicitors/ Lawyers
- b) Accountants /Auditors
- c) Architects and Surveyors
- d) Medical doctors
- e) Dentists
- f) Engineers

ii. Employers Liability

This policy offers protection to employers for their legal liability (Under common Law) for damages and claimant's costs of lawsuit expenses by an employee. Compensation is paid in the event of employees' death/injury as a result of negligence on the part of the employer.

iv. Directors' and Officers' Liability

Covers directors and officers for any wrongful acts committed in their capacity as directors and officer where:

- ◆ company is not permitted (either legally or by its articles of Association) to reimburse them.
- ◆ The company reimbursement section covers the Company only in respect of any reimbursement that it is required, or permitted by law to make to its directors and officers against whom a legal action has been sought.





OUR PARTNERS

Some of our reputable insurance partners include the following:



OUR CLIENTS





CONTACT US

TIMBARI INSURANCE AGENCY LIMITED

Syokimau Airport Road, Off Mombasa Road

P.O Box 76250-00508 Nairobi, Kenya.

Phone number: +254 203 577 470

+254 702 447 950

Email : info@timbari.co.ke

Website : www.timbari.co.ke