

# SME Policy

## 

10

3



#### Fire & Special Perils

Our fire material damage cover protects businesses from fire-related losses and allied perils. It compensates for damages caused by fire, explosion, earthquakes, impact, riots, water damage and more. Additional coverage includes bush fires, explosions, storms, aircraft impact and subterranean fires. The policy offers reimbursement or repair for insured events, making it essential for business continuity and property protection.

#### **Consequential Loss**

Consequential loss policy covers damage to facilities, equipment and financial aspects such as lost income. It pays staff wages during business interruptions, minimizes losses and covers various sectors like property owners, schools and professional firms.

#### **Electronic Equipment**

This policy is essentially an "Accident Insurance" on an "All Risks" basis and covers losses which arise suddenly and unforeseeably thereby materially affecting the item insured. Electronic data processing equipment such as computers, electrical and radiation equipment, communication facilities and other similar items may be covered under this policy.



### 

### <u>A</u>

#### All Risks

This policy is a comprehensive policy that protects against a wide range of risks that a large industry may face in its operations. It covers all risks not expressly excluded by the policy and acts in two stages; securing protection against material damage to insured assets and thereafter the loss of income or profit as set out in the policy. Get in touch with us for a free consultation and quote for your business and/or property.

### **Ř**\*

Burglary

This policy covers your property against loss or damage due to theft following forcible and violent entry into your premises.

#### **Money Insurance**

Our money insurance policy protects your organisation against risk of physical loss and/or damage to money whilst in transit to and from the premises and while it is in the premises during and after working hours.

### X

#### Plate Glass

This policy covers the risk of breakage of any of the glass specified in the policy. The glass is covered up to the value of the glass at the time of the occurrence or your estimated value stated in the schedule, whichever is less.



### 

#### **Fidelity Guarantee**

This policy cover is for indemnifying you for any loss caused by forgery, embezzlement, larceny or fraudulent conversion of money and or stock in trade committed by an employee belonging to or held by you in trust.



#### Goods in Transit (Own Goods)

Goods in transit refer to inventory in transit between seller and buyer. Options include open cover for estimated annual transits or specific cover for declared transits. The policy covers loss or damage by various means during road or rail transport, including temporary housing. Compensation includes coverage for fire, theft, accidents, and more.



#### **Public Liability**

We offer public liability cover to protect business owners/shareholders from financial losses due to damage or injuries to third parties on their premises or during business operations. The cover includes payment for damages, legal defense fees and settlement charges. Exclusions are intentional damage/injury and losses from contractual obligations. The policy defends against legal liability for death, bodily injury, or property damage to third parties.



#### 



### Work Injury Benefits Act

Compliance with the Work Injury Benefit Act Insurance is mandatory for all employers to cover employees for work-related injuries, death and disablement. It compensates without proving negligence. Benefits include death, temporary total/partial disablement, medical expenses and funeral expenses.

#### **Employers Liability**

Employers are responsible for employee health and safety at work, but incidents can still occur which, without insurance protection, can prove to be prohibitively expensive. Employers' liability cover protects against these costs. It covers legal liability for employee injury or illness due to employer negligence. Benefits include medical expenses coverage and disability pay for income loss due to injuries.



Email info@cannon.co.ke

Website www.cannon.co.ke

### **BRANCH NETWORK**

#### **Head Office**

Gateway Park, Block D, Mombasa Road P.O. Box 30216 - 00100 Nairobi Tel: +254 20 396 6000 +254 723 342 150 / +254 738 342 150

#### Mombasa

Cannon Building, Moi Avenue - Mombasa P.O. Box 88216 - 80100 Mombasa Tel: +254 728 606 562 / +254 738 225 165

#### **Assessment Centre**

Libra House, Mombasa Road Tel: +254 772 855 146 / +254 774 396 600

#### Nairobi

Eco-Bank Towers, First floor Muindi Mbingu Street P.O. Box 30216 - 00100 Nairobi Tel: +254 701 640 007 / +254 728 606 560

#### Kisumu

Mega City Mall, Ground Floor Nairobi - Kisumu Highway Tel: +254 701 640 014