




Cannon
LIFE | GENERAL | ASSET

Product Catalogue



About Cannon



Cannon Group has been operating in the Kenyan market from 1967, having started as a branch of UK-based International Life Insurance. It then changed its name to Cannon Assurance (Kenya) Limited in 1974.

- In 2015, Cannon was acquired by a South African based financial services group, Momentum Metropolitan Holdings (MMH) which was expanding its footprint in the region.
- Metropolitan Life Kenya, a subsidiary of MMH, successfully merged with Cannon Assurance at the beginning of 2015 resulting in the birth of Metropolitan Cannon.
- In 2022, the local shareholders of Metropolitan Cannon stepped forward to acquire MMH's interest, and thus Cannon group became locally owned.

Vision Statement

To be the leading provider of superior financial solutions that fulfill the needs of our communities.

Mission Statement

To offer innovative and accessible financial solutions through partnerships that deliver value and exceed stakeholder expectations.

Our Values



Integrity

As a company we strive to work with integrity to ensure trust is transmitted as an outcome of our service offering, which is our aspired competitive advantage.



Innovation

In our dealings with our clients, we always seek to deliver superior solutions by continuously innovating with our consumer in mind and their needs at heart.



Empathy

As team members and team players, we strive to understand each other in order to create connections that bind us to our mission and our committed service to our customers.



Diligence

In our manner and disposition, we work to differentiate our product and service by being detail oriented and passionately consumer centric.

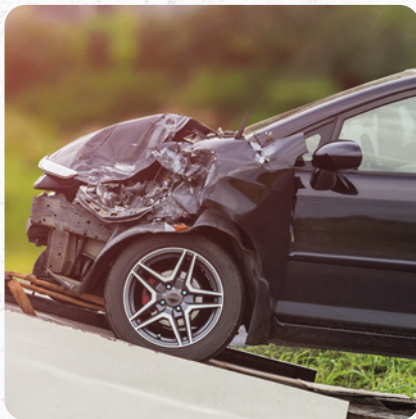
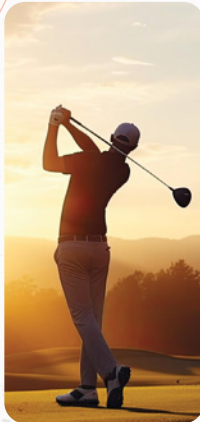


Collaboration

As we engage with others, we constantly seek to break down silos and create bridges of partnership with our stakeholders and our customers so as to deliver superior value.



Personal Solutions



Auto Insurance

Auto insurance stands as a crucial necessity. Delve into Cannon General Insurance for tailored services backed by nearly 60 years of industry experience. Request a prompt and a complimentary quotation to discover our array of services



Homeowners/ Renters (Domestic) Package

Cannon General Insurance provides comprehensive domestic package insurance coverage designed to protect residential buildings, contents, domestic staff and personal effects, ensuring peace of mind. For a complimentary quote, please get in touch with us.



Personal Accident

Accidents, by their nature, are unforeseeable events. However, possessing insurance such as Cannon General Insurance's personal accident cover guarantees prompt access to necessary medical care. Swift and quality emergency treatment plays a pivotal role in expediting the recovery process. This cost-effective coverage caters to a range of accidents, including slips, falls or vehicular incidents, offering vital financial assistance in times of need.



Golfers Comprehensive Policy

The policy covers golfers for equipment protection, personal effects, liability, accident coverage and "Hole-in-One" benefits.



Corporate Solutions

SME Solutions

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Fire Material Damage

The Cannon General Insurance Fire Material Damage cover protects businesses from fire-related losses and related risks. It pays 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 covered events, making it essential for business continuity and property protection.



Industrial All Risk

This policy covers a wide range of risks for industries; securing assets and income. It compensates for property damage and loss of profit. Features include coverage for buildings, machinery, stocks and transit damages, with benefits like protection against water damage, machinery breakdown and business interruption.



Consequential Loss

Our consequential loss policy covers damage to facilities, equipment and lost income. It pays staff wages during interruptions, minimizes losses and covers various businesses, including property owners, schools and professional firms.



Group Accident

Employers can provide Group Accident Cover for staff. Benefits include full-time coverage, 24-hour protection, and tailored occupational accident cover. Features include Death, Permanent Total Disablement, Temporary Total Disablement, Medical Expenses and Funeral Expenses. The policy covers accidents at work, home, travel or recreation, with benefits based on factors like Capital Sum, Annual Earnings and Weekly Benefits.



Work Injury Benefits

Work Injury Benefit Act cover is mandatory for all employers to cover employees for work-related injuries, death and disablement. Benefits include death, temporary total/partial disablement, medical expenses and funeral expenses.



Marine Cargo

This cover is essential for businesses importing or exporting goods by sea or air. It protects against loss or damage during transit and covers various risks like theft, damage and contamination. The policy is activated when goods leave the warehouse and ends upon delivery or after sixty days post unloading. Compensation is provided for physical loss or damage caused by a range of perils such as theft, leakage, rusting and fire.



Marine Hull

Insurance for vessels like ships, boats and yachts includes "Hull" insurance that protects against damages and liabilities. It covers the ship's body, machinery, materials and crew provisions, providing benefits for maritime perils, additional perils and vessels under construction.



Goods in Transit

Goods in transit refers 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.



Employer's Liability

Employers are responsible for employee health and safety at work, but incidents can still occur. Work-related issues can lead to financial costs through litigation. Employer's 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.





Burglary

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



Plate Glass Insurance

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



Machinery Breakdown

Covers the specified machinery against any unforeseen and sudden physical loss or damage from causes such as defects in casting and material, faulty design, faults at workshop or in erection, bad workmanship, lack of skill, carelessness, shortage of water in boilers, physical explosion or tearing apart on account of centrifugal force, short circuit, storm or from any cause not specifically excluded.



Machinery Loss Of Profit

This provides cover for the actual loss of gross profit sustained as a result of a business interruption caused by an accident indemnifiable under machinery insurance.



Electronic Equipment

This policy 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.



Public Liability

Cannon General Insurance offers 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.



Directors' and Officers' Liability

Our D&O policy shields you and your Company from legal liabilities as you serve as a Company director or officer. It covers management errors, lawsuits from investors/shareholders/creditors, and employee actions against supervisors/managers. Features include covering legal costs as they arise, expenses for regulatory investigations, and defense costs for successful criminal prosecution acquittals



Professional Indemnity

This policy cover is for indemnifying the insured for all claims for professional negligence by third parties from any claim or claims made against the Insured during the period of Insurance. Also covered are costs and expenses incurred in the defence or settlement of any claim.



Fidelity Guarantee

This policy cover is for indemnifying the Insured for any loss caused by forgery, embezzlement, larceny or fraudulent conversion of money and or stock in trade belonging to or held by the insured in trust committed by an employee. The occupation or name of the employee is specified in the Schedule as is the amount of Guarantee.



Contractors Plant And Machinery

This policy is issued to Contractors or Sub-Contractors to cover their plant and machinery used for construction/erection purposes and will indemnify losses to such machinery whilst at the location indicated on the Schedule or the geographical area mentioned arising out of any unforeseen and sudden physical loss or damage.



Life Business



Group Funeral Cover

Our funeral cover provides a lump sum benefit for funeral expenses upon the death of covered persons. The policy covers main life insured, spouse, children and parents. It offers peace of mind by covering funeral costs and allows flexibility in spending. Employer-sponsored memberships are compulsory for eligible employees and dependents. Membership includes spouses, minor children, and full-time student children up to age 24. The funeral benefit is paid within 48 hours.



Group Life Assurance

The policy offers benefits to a group based on annual earnings or a level benefit, paid as a lump sum, with most cover provided without evidence of health. Insured individuals do not have individual contracts with the insurer; premiums are typically paid by the employer/sponsor on a yearly renewable term basis. The policy provides coverage for an employee's death from all causes i.e. natural, accidental and occupation, as well as additional benefits like permanent disability and critical illness. It helps alleviate the financial strain on dependents through employer assistance.



Group Credit Life/mortgage

The policy is for lending institutions, where the institution is the proposer and individual borrowers join in by signing application forms. Benefits are paid to the lending institution, covering mortgage loans, personal loans, installment finance, overdraft facilities and credit card usage. It covers death and permanent disability and Cannon will offset the outstanding loan balance.



Combined Solution Cover

This policy combines Group Life, Group Personal Accident and WIBA covers, ensuring compliance with the WIBA act and covering death liability from various causes with ratings based on schedule or market rates.



Keyman Insurance

Keyman insurance is crucial for business protection, providing financial stability if a key employee faces death, disability or critical illness. It benefits the company by covering temporary staff costs and repaying debts, aiding in business planning. Keyman refers to key roles like executives and revenue generators. The main types are profit protection, corporate loan protection and ownership protection.

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