

Section E – Workmen’s Compensation

In the event of any domestic servant sustaining during the currency of the policy bodily injury by accident or disease arising out of and in the cause of employment by the insured, the insured will subject to the terms and exceptions of the policy pay compensation and claimants costs and expenses in respect of such injury and will in addition pay all costs and expenses incurred with its written consent.

Section F – Occupiers and Personal Liability

Any liability that the insured may be made liable as occupier of the premises. It also covers the insured’s personal liability.

3.Asset All Risk Insurance

Assets All Risk Insurance is a policy with an extensive scope of cover, with the objective to insure all of a company’s assets. This type of corporate business insurance is designed to insure all business assets in one policy document, specifically tailored to the needs of the client.

4.Domestic Servant

A comprehensive package policy designed for Employer of domestic servant or maid. This policy provides the Employer with financial compensation for accidental bodily injury or death to the maid. In addition, it pays for repatriation expenses, hospitalization and surgical expenses and also weekly benefits.

5.Business Combined Insurance

Business Combined Insurance lets you tailor your policy to meet all the risks associated with running your business – from the processes you use and the premises where you work to the goods you buy, sell or store. This type of policy is ideal for a manufacturer, distributor or wholesaler who has a large amount of stock to insure.



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Fire & Allied Perils



TANZANIA

You Are in Safe Hands



Introduction

A Fire policy (Basic Cover) covers loss or damage to property caused by fire, lightning, explosion, earthquake, bush fire, riot and strike, floods, and related perils. The risk may involve commercial buildings, industries, private dwelling premises, goods in trade, domestic or business property.

The Fire & perils is an extension of the basic cover and will extend to include the following additional covers: -

- Riot & Strike
- malicious damage
- Explosion
- Special Perils (water perils of flood, blocked drains etc.)
- Earthquake
- Bush Fire etc.

Important information required in assessing a fire risk will include: -

- The value of property (Buildings, contents like furniture, stocks etc)
- The nature of business / occupancy of the building
- The nature of construction.
- Location of the premises
- State of housekeeping
- Fire Fighting appliances available.

We recommended our clients obtain a professional valuation of properties such as buildings, plant & or machinery to ensure that they are adequately covered.

Other items that can be insured under this policy include;

- Loss of rent following a fire
- Loss of contents of underground tanks following an earthquake and earthquake cover for the swimming pool.

Major Exclusions

This policy does not cover:

- Damage occasioned by war, civil war, strike, riot, civil commotion, and terrorism.
- Loss or damaged caused by ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste or the radioactive toxic explosive of any explosive nuclear.
- Property Excluded: bullion or precious stones, jewelry, precious metals, antique, work of art, manuscripts, plans, drawings, securities, important documents of any kind, stamps, coins, money, cheque, all vehicles, trees, decoration of gardens and lawns, etc.
- Loss of or damage to electrical appliances and equipment arising from or occasioned by over-running, excessive pressure, short circuiting, inherent vice.
- The burning of property by the order of any public authority.



OTHER FIRE PRODUCTS

1.Fire Loss of Profit Insurance.

Fire Standard & Special Perils Policy covers only the material damage financial loss caused to your property covered under the Policy by Fire or by any of the Special Perils covered under the Policy like Flood, Storm or by Riot, Strike & Malicious Damage.

2.Domestic Package

Cover your home and the contents you so love with the APA Domestic Package.

Section A – Buildings

Damage to the private dwelling house or flat including domestic buildings, landlord fixtures and fittings, walls gates and fences all on the same premises.

Section B- Contents

Contents of the residence being a private dwelling house or private flat consisting of furniture, household goods and personal effects for every description the property of the insured or any member of his family normally residing with him and fixtures and fittings the insured's own or for which he is legally responsible not being landlords' fixtures and fittings.

Section C- All Risks

Indemnifies the insured against loss of or damage to the portable items such as Mobile phones, tablets, cameras etc.

Section D – Owners Liability

Any Liability that the insured may be made liable as owner (not occupier) of the premises.