

DISCLAIMER

The above details are illustrative and not exhaustive. Full details are as per respective policy wordings.

MAYFAIR SERVICE STANDARDS

Mayfair insurance takes pride in its customer center service and approach.

Team mayfair is always geared to assist you to analyze and assess your risk so that it can be priced optimally. The key component of our service is claim servicing which is fully transparent and pro customer. We take special steps to achieve very quick and reasonable claims service delivery.



You are in safe hands

Please request your broker/Contact

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You are in safe hands

Miscellaneous Insurance Products



TANZANIA

You Are in Safe Hands



Public & Employers liability insurance

Introduction

Insurance provides security against sudden, accidental and fortuitous risks/events adversely affecting your assets, businesses and lifestyle by eliminating or minimizing their financial impact.

Insurance remains of the most effective and globally accepted mechanism by which you pay a known, affordable, consideration known as premium to cover unbearable and unknown quantum of financial risks.

Apart from the more well-known and popular Motor and Fire insurance, there are many more insurance products to choose from. Some of them are enumerated hereunder: -

1) BURGLARY AND HOUSEBREAKING INSURANCE

With the ever-changing social conditions and value systems, Burglary and house Breaking are quite common which can have debilitating impact on one's business and house hold.

Burglary and House Breaking insurance covers any loss or damage caused to Insured assets by acts of Burglary or House Breaking by visible, accidental and external means. Damage to the premises also is covered to a limited extent.

This cover is available for both business risks like shops, warehouses, industrial premises and personal risk like households.

2) MONEY INSURANCE

This cover provides financial protection against loss of your money/cash due to robbery, hold up during transit of cash between Insured premises or whilst on the insured premises during and after business hours. Loss to the safe can also be covered.

3) FIDELITY GUARANTEE (FG)

This cover compensates you against financial/pecuniary losses suffered by you due to infidelity, fraud, dishonesty, misappropriation of funds or goods caused by your employees in course of their official responsibilities.

4) LIABILITY INSURANCE

As a business owner or as an individual one is exposed to a number risks emanating from claims from third parties due to negligence, error or omissions causing damages to them. The Third parties may be the Client, customer or ordinary visitors visiting your premises or using your products, Liability covers provide protection against legal liability imposed by courts under law of torts.



Some of the liability covers available are as under

A) GENERAL PUBLIC LIABILITY

This cover provides indemnity against legal liability imposed on you by a competent court due to legal suit filed against you by visitor/customer to your premises for bodily injury and / or financial losses suffered by them.

B) PROFESSIONAL INDEMNITY INSURANCE

This insurance provides protection against legal liability fastened on you due to any loss suffered by your Client/ Principal as a result of error/ omission/negligence on your part in rendering of professional services.

Cover on Professionals exposed to such risks are Lawyers/ Attorneys, Accountants, Architects, Engineers, Medical Professionals and so on.

C) DIRECTOR'S & OFFICER'S LIABILITY

This cover provides compensation against Legal liability imposed on Directors/ Officers of Company due to claims lodged by customers/ shareholders and even employees for financial losses suffered. A specialized cover, this is arranged from international market.

D) EMPLOYER'S LIABILITY

This cover grants protections to Employers against Legal Liability imposed by courts for compensation to Employees due to any injury or damage caused to them during and in the course of their employment due to proven negligence on the part of employer. This insurance provides protection over and beyond Workmen's Compensation Act in case an employee sues the employer in a court of Law.

E) PRODUCT LIABILITY INSURANCE

This insurance provides financial protection against Legal Liability against claims for personal injury or property damage caused by products sold or supplied through your business. Legal costs are also covered as part of Sum Insured.