



The ultimate insurance package for your medical business.



Business Guard Clinicare



As a medical establishment your patients, assets and reputation are exposed to a number of risks outside of your control. We at AIG understand these risks and have designed this product to protect you against a wide range of unexpected events.

Business Guard Clinicare protects you by providing cover for your physical assets and income as well as your liability towards patients, visitors and employees. Today's medical facilities often require highly sophisticated and costly equipment. With that in mind we have included benefits that are most relevant to the way you operate your facility such as electronic equipment.

It is a fact that any medical facility can suffer from damaging events such as fire and floods.

Even the smallest event that interrupts your operation can be damaging to your reputation and the well being of your patients. We believe that it is not just about replacement or repairing lost or damaged items. It is about sustaining the care and attention that your facility provides and getting it back to where it was.

If you have a claim – just call us and we will do the rest, even assist with replacements and temporary premises. We will help get you back to business quickly with our extensive network of providers.

Key Product Covers

Simple

- One policy
- One proposal
- One premium

Affordable

Designed and priced specifically for your industry

Comprehensive

A full range of insurance covers to meet your specific business needs

World Class Service

Enjoy the level of service offered in over 160 countries and jurisdictions

Your Assets

'Property all risks' protects your physical assets, such as contents, fixtures and medical equipment against the widest range of risks.

Business Guard Clinicare also automatically extends to cover your portable equipment whether medical or laptops and cellular phones. In addition it offers electronic equipment coverage that protects your investment in high-end sophisticated machines.

Your Profits

Quickly getting your operations back on track after an unfortunate event is essential for any medical practice. Our business continuity cover does just that. We will pay your lost profits and additional costs needed to rebuild your facility so you can attend to your patients.

Your Liability

Public liability cover protects you against legal liability due to accidental injury to your patients, visitors and other third parties.

You are also covered for your liability following accidental loss or damage to property of your patients, neighbours, landlord and other third parties.

Your Employees

Work Injury Benefits Insurance (WIBA) to your employees who suffer from injury or disease during employment, in accordance with the Labour Law applicable to your business.

Business Guard Clinicare provides additional protection by including employer's liability coverage.

Coverage at a Glance

	Your Assets	Sum Insured/Limit	Applicable Rates(Per mille)
1.1	Property all risks a) Buildings b) Contents, furniture, fixtures & decorations c) Medical equipment below Kshs 500,000/=		1.25 1.25 1.25
1.2	Money a) On the premises when closed or unattended i) Not contained in a locked safe or strong room ii) In a locked safe or strong room b) In the premises when open and attended c) While in transit to and from the bank d) Loss or damage to safe or strong room		10 10 10 10 5
1.3	Breakage of fixed glass or signage		3
1.4	Fire protection costs		1.25
1.5	Debris removal		1.25
1.6	Portable equipment(All Risks) Covers portable and mobile business equipment, notebook computers, mobile phones and cameras worldwide		12.5
2.0	Your Profits	Sum Insured/Limit	
2.1	Business interruption (Gross profit)		1.25
2.2	Increased cost of working		1.25
3.0	Your Liability	Limit (per event)	
3.1	Public Liability		1.5
4.0	Your Employees	Limit (per event)	
4.1	Workmens compensation (Less than 10 employees, Maximun annual salaries Kshs 5M)		8.5
4.2	Employers Liability (Less than 10 employees, Maximun annual salaries Kshs 5M)		1
4.3	Non Occupational Personal Accident (Limits to be provided) a) Death b) Permanent Total disability c) Permanent Total disability d) Medical expenses		1 3 1 1
5.0	Your Equipment	Limit (per event)	
5.1	Electronic and medical equipment above Kshs 500,000/=		7.5
6.0	Your Travel Insurance(Cover limits to be agreed with A&H)	Sum Insured/Limit	
	Deductibles Per Section		
	Section 1: Section 2: First three days Section 3: Section 4: Section 5:		

Excluded Business Categories

1) Warehousing

2) Manufacturing

The information and descriptions contained herein are not complete descriptions of the products and services, but are for general informational purposes only. Please refer to the actual policy wording, which contains reductions, limitations, exclusions and termination provisions. If there is any conflict between the contents of this document and the policy wording, the policy wording will govern. These products and services are underwritten by American Home Assurance Company, a member company of AIG Inc. Certain names, words, titles, phrases, logos, icons, graphics or designs may constitute trade names, registered or unregistered trademarks of AIG Inc. used under license by AIG Inc.

AIG is a world leading property-casualty and general insurance organization serving more than 45 million clients in over 160 countries and jurisdictions. With a 90-year history, one of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength, AIG enables its commercial and personal insurance clients alike to manage virtually any risk with confidence.

AIG is the marketing name for the worldwide property, casualty and general insurance operations of AIG Inc. For additional information, please visit our website at www.aig.com.

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Other Important Matters

Complaints

In the event you may have a complaint regarding us, your policy or your Agent/Broker, please contact AIG through the contacts shown above or send an E-mail to customercare-ke@aiginsurance.com. You may also make complaints to the following offices:

Chief Executive Officer

Insurance Regulatory Authority (IRA)

Location: Zep Re Place Off Mara Road – Upper Hill

Address: P.O. Box 43505-00100, Nairobi

T +254 (0) 20 4996 000

M +254 727 563 110

F +254 (0) 20 2710 126

E-Mail: Commins@ira.go.ke

Website: <http://www.ira.go.ke>

Executive Director

The Public Complaints Standing Committee
(Ombudsman)

Location: Shell & BP House, 6th Floor

Harambee Avenue

P.O. Box 20414-00200, Nairobi

T +254 (0) 20 2303 000

M+254 710 936 000,+254 735 530 888

F +254 (0) 20 2302 666

Website: www.ombudsman.go.ke

ii. Documentation

Post sales documents e.g. Policy Document, Endorsements etc will be sent to the client within 14 working days.

iii. Privacy

We maintain a record of your personal profile and we are committed to ensuring the Privacy of the personal information provided to us.

iv. Rights to Cancellation of Cover

We may cancel a policy where permitted by the Insurance Contract of this policy. E.g. If the client breaches the duty of disclosure or acts fraudulently or breaches the terms and conditions of the product.

