

Heritage

Insurance Company

A member of  LIBERTY

Heritage Insurance Co.LTD Head office and branches

HERITAGE INSURANCE- HEAD OFFICE NAIROBI

Liberty House
Processional Way
P.O Box 30390-00100 Nairobi Kenya
Tel: 020-2783000/0711039000/0734101000
Fax: 2727800

Mombasa

NSSF Building, Nkrumah Road
P. O. Box 84886 - 80100
Mombasa, Kenya
Tel: Fax2224725/;020-2783000/
0711039622/0711039627

Eldoret

Imperial Court, Eldoret Town
Waiganjo Street/Uganda Road
P. O. Box 6120 - 30100 Eldoret
Tel: 0711039751
Fax 2031788/020-2783000

Naivasha

Heritage House, Moi Road
P. O. Box 1319 -20117 Naivasha
Tel: /0711039681/0711039682
Fax: 050-2020467/020-2783000

Nakuru

Polo Centre, Tom Mboya Street
Off Kenyatta Avenue,
P.O. Box 4362 - 20100,
Nakuru, Kenya
Fax: 0512213774
Tel: 0711039730/0711039731/
020-2783000

Meru

Nakumatt - Mwitum Center Bld
Meru/Nanyuki Road, Meru Kenya
P O Box 1911 - 60200
Tel: 0711039702/0711039703
Fax: 064 - 3130709/

Nanyuki

Silver Plaza Nyeri/Nanyuki Road
P. Box 1615 - 10400, Nanyuki Kenya
Fax: 062-31914 /;020-2783000/
Tel: 0711039600/0711039602

Thika

Zuri Centre, 4th Floor-
Kenyatta Highway, Thika
P.O. Box 7048 - 01000, Thika
Tel:020-27830000/
0711039720/0711039722

Town Office

Lornho House Mezzanine 2
Standard Street
P. O Box 30390-00100 Nairobi
Tel: 0711039665/664/661/667/
2783000

Kisii

Royal Towers, 2nd Floor
Hospital Road, Kisii
P.O. Box 3066 - 40200 Kisii, Kenya.
Tel: 0711039780/81/
020-2783000/

Kisumu

Tuffoam Mall.1st Floor,
Jomo Kenyatta Highway,
P.O.Box 1062-40100.Kisumu
Tel: /0711039800/01
020-2783000

Embu

Ganga Hse,3rd Floor
Embu/Meru Rd
P.O.Box 2607-60100
Embu Kenya
Tel: 0711039791/0711039792/
020-2783000

Embu

Ganga Hse,3rd Floor
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Embu.
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Tanzania

Head Office:
The Heritage Insurance Co.T LTD
Oyster Bay Office Complex
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Dar es Salaam

Arusha Branch

The Heritage Insurance Co. T Ltd
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Tel: 255754570000
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Arusha



Group Personal Accident

ADVICE INSURE INVEST HEALTH

Regulated by the Insurance Regulatory Authority

The policy covers insured Persons on sustaining bodily injury caused solely and directly by accidental violent external and visible means where injury result in death or disablement.

The policy is arranged by a group of people with a common interest cover based on salary/wages or on capital benefit.

The benefits covered are:

1. Death
2. Permanent Total Disablement:
Loss giving rise to physical separation or complete and irrecoverable loss of use of both hands or feet or of one hand and one foot or the loss of sight in both eyes or loss of one hand and one foot together with loss of sight in one eye.
3. Temporary total disablement:
Disablement that totally prevents the Insured Person from attending in any way to his/her normal occupation. The benefit is limited to the actual weekly earnings up to a maximum of 104 weeks.
4. Accidental Medical Expenses:
Medical expenses incurred, expended and authorized by a qualified medical practitioner resulting from an accident. Up to the limit specified in the policy schedules.

Exclusions

- Suicide or attempted suicide, willfully self-inflicted injury, mental disease or venereal disease
- Existing physical defect or infirmity
- Pregnancy childbirth miscarriage or abortion.
- Effects of intoxicating liquor and/or drugs except where drugs are prescribed by a Medical Practitioner or such

qualified person

- While in or upon or entering or descending or falling from an aircraft in which the Insured person is traveling as a pilot or member of the crew or for the purpose of undertaking any trade or technical operation
- Engaged in steeple chasing hunting, polo playing racing (other than on foot), winter sports, mountaineering or climbing motor cycling whether as driver or passenger, sub-aqua pursuits water skiing or parachuting
- Using circular saws or woodworking machinery but excluding the portable tools applied by hand and used solely by the Insured person for private purposes without reward
- Above the age of 65 years of age unless the same is sought and granted by the Company.
- Political risks exclusion,
- Terrorism exclusion
- War and nuclear exclusion

FAQs

1. Does the cover extends to cover outside the domicile country?

Yes, Policy covers world-wide in its scope for the purposes of travel for a period not exceeding six weeks.

2. Under permanent total disablement benefit can one be paid for partial loss?

Yes, for partial loss a lower percentage of compensation is payable based on the continental benefit scale provided in the policy wordings.

3. Is the cover 24 hour and does it cover duty and pleasure?

The policy is a 24 hour cover and covers while on duty and on pleasure.

*Policy Terms and Conditions Apply