

# 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 - Mwituu 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  
Meru/Nanyuki Rd  
P.O.Box 2607-60100  
Embu.  
Tel: 0711039791/2783000092

### Tanzania

Head Office:  
The Heritage Insurance Co.T LTD  
Oyster Bay Office Complex  
Plot No.368, Msasani Road  
Tel:007222664204-09  
E-mail:info@heritagetanzania.com  
Dar es Salaam

### Arusha Branch

The Heritage Insurance Co. T Ltd  
St Floor Sykes Building  
Goliondoi Street  
Tel: 255754570000  
Fax :255 272509759  
Arusha



# Work Injury Benefit Act

ADVICE INSURE INVEST HEALTH

Regulated by the Insurance Regulatory Authority

---

This insurance provides Indemnity to the employer against legal liability under the Work Injury Benefits Act, 2007 and subsequent amendments if an employee in the Insured's immediate service sustain bodily injury by accident or disease arising out of and in the course of employment by the Insured in the Business. The policy is arranged by the employer on behalf of their employees. The rates are based on the occupation and the estimated annual earnings of each employee.

### Benefits

- Death: 96 Months earnings
- Permanent Total Disability: 96 months earnings (determined by applying percentages as set out in the First Schedule of Work Injury Benefits Act, 2007)
- Temporary Total Disability: Actual Weekly earnings a maximum of 52 week
- Medical Expenses: Kshs.100,000/= per person
- Funeral Expenses: Kshs 30,000/= per person

### Exclusion

#### Liabilities not covered under Work Injury Benefits Act of 2007.

- Accidental death or injury occurring outside the normal working hours of the employee
- Accident or disease sustained outside the geographical Area by any employee whose contract of service is not made in Kenya and not subject to the laws of Kenya
- Accident or disease sustained by any employee who is below the age of sixteen years

- Injury caused or contributed by deliberate and wilful misconduct of the employee
- Liability arising out of any court proceedings
- Pre-existing medical conditions unless the same had been declared.
- Any business or occupation other than that described in the Schedule

### Limits of Liability

- Any one person - 10 million
- Any one event - 25 million
- Any one period of insurance - 50 million

The limits can be enhanced at a premium depending on a customer's request

### FAQs

#### 1. Is WIBA policy mandatory for any business?

No, it is an ACT with defined benefits which the business may decide to insure or retain the risk.

#### 2. Can my employees help pay for workers' compensation insurance?

No. Workers' compensation insurance is part of the business cost.

#### 3. Does policy extends to cover 24 hour cover?

Upon the Insured paying an extra premiums the WIBA benefits are extended to cover duty and pleasure and on 24 hour basis

\*Policy Terms and Conditions Apply