

# Heritage

Insurance Company

A member of  LIBERTY

## The Heritage Insurance Company (K) 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  
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### Mombasa

NSSF Building, Nkrumah Road  
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Tel: Fax2224725/;020-2783000/  
0711039622/0711039627

### Eldoret

Imperial Court, Eldoret Town  
Waiganjo Street/Uganda Road  
P. O. Box 6120 - 30100 Eldoret  
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### 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  
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Fax: 064 - 3130709/

### Nanyuki

Silver Plaza Nyeri/Nanyuki Road  
P. Box 1615 - 10400, Nanyuki Kenya  
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### Thika

Zuri Centre, 4th Floor-  
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P.O. Box 7048 - 01000, Thika  
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0711039720/0711039722

### Nairobi City Branch

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  
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### Kisumu

Tuffoam Mall.1st Floor,  
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020-2783000

### Embu

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

### Tanzania

Head Office:  
The Heritage Insurance Co.T LTD  
Oyster Bay Office Complex  
Plot No.368, Msasani Road  
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Dar es Salaam

### Arusha Branch

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



# Fire Consequential Loss Insurance

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This policy provides you with coverage for loss of profits, standing charges, wages or salaries on payroll basis and increase in cost of working due to business interruption as a result of fire and/or other extended perils. The policy is only issued together with a Fire and Perils policy and not in isolation.

### **What does the policy cover?**

The policy covers losses incurred due to business interruption following the occurrence of;

- Fire
- Lightning
- Standard Explosion / Implosion
- Malicious Damage
- Riot and Strikes
- Impact Damage
- Bush Fire
- Earthquake
- Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation
- Bursting and/or overflowing of Water Tanks, Apparatus and Pipes



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The policy covers the following;

- Gross Profit
- Wages and Salaries
- Increased cost of working
- Audit fees

### **What is not covered?**

This policy does not admit any claim unless there's a corresponding material damage claim under a fire policy.

### **What's required to issue the cover?**

- Completed proposal form
- Copy of insured ID (for individuals) or Certificate of Incorporation (for corporates)
- Copy of PIN certificate

\*Policy Terms and Conditions Apply

