

ALLIANCE AFRICA GENERAL INSURANCE LIMITED.

KEY FACT DOCUMENTS

Accidents.

Property Insurance for Cash, cheques

Preamble

Cash, bank notes, brand drafts, currency notes, cheques, current postage stamps, postal orders, money orders, revenue stamps and air time cards are all included. It protects the insured against risks associated with transporting cash from one location to another.

What's covered.

- Cash in transit. The goods or property of the insured or for which the insured is legally responsible caused by theft or attempted theft.
- Fidelity. It protects the insured against risks associated with transporting cash.

Cash in Transit

What's covered	What's not covered	What's optional
<p>Cash In Transit is an All Risks policy covering money, up to the insured's given limits, including;</p> <ul style="list-style-type: none"> • In transit to or from bank • In insured's premises outside safe/strong during office hours • In the insured's premises in locked safe/strong room after office hours • In the insured's residence or partner • In the hands of authorized official e.g salesmen, directors, messengers • Loss or damage to safe 	<ul style="list-style-type: none"> • Shortage due to error and omissions • Loss of money from safe following use a key unless such keys are obtained by force or threat of violence • Loss arising from unattended vehicles • Loss or damage due to floods, cyclone, earthquake and other convulsions of nature • Loss/damage due to war and its related perils • Loss/damage resulting from riots, strikes and civil commotion • Loss arising from terrorist activities • Consequential loss 	<p>Choose optional add-ons at an additional cost to create cover that suits you.</p> <ul style="list-style-type: none"> • Political Violence and Terrorism: Cover against political violence and terrorism

Fidelity guarantee insurance

What's covered	What's not covered	What's optional
<p>The Policy covers the loss sustained by the employer by reason of any act of forgery and/or fraud and/or dishonesty of monies and/or goods of the employer on the part of the employee Insured, committed on or after the date of commencement of the Policy</p>	<ul style="list-style-type: none"> • Any losses, expenses or costs incurred outside the geographical area • Loss after a change in occupation • Unexplained shortages/losses • War and related risks • Terrorism • Loss of interest 	<p>Choose optional add-ons at an additional cost to create cover that suits you.</p> <ul style="list-style-type: none"> • Political Violence and Terrorism: Cover against political violence and terrorism

<p>during uninterrupted service with the employer.</p> <p>The loss should be detected during the continuance of the Policy or within 12 calendar months of the expiry of the Policy and in the case of death, dismissal or retirement of the employee within 12 calendar months of such death or dismissal or retirement whichever is earlier.</p> <p>The cover may be required in respect of a single employee or a group of employees. There are three types of Policies normally issued by the Insurer for this clause of business namely “Individual Policy”, “Collective Policy” and “The Blanket Policy”.</p> <p>The blanket policy: covers all guaranteed employees Collective policy: covers named and unnamed individuals Individual policy: Covers one person and responds to theft or fraud by the person within the policy period and terms of employment.</p>	<ul style="list-style-type: none"> ●Consequential loss of any kind ●Political risks ●Any employee from the time the insured becomes aware that such employee has committed any fraud or dishonesty ●Cover non-employees like sub-contractors, auditors, solicitors unless specifically included from inception 	
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