



General | Life | Health Insurance

Product Catalogue



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Table of Contents

SmartPeople Insurance Brokers Ltd.....	4
Personal Lines.....	4
Motor Insurance.....	4
Home Insurance - Domestic Package.....	4
Travel Insurance.....	5
Personal Accident Insurance.....	5
Individual Pension.....	6
Investment Plans.....	6
Individual Life Insurance.....	7
Individual Health Insurance.....	7
Corporate and SME Lines.....	8
Motor Insurance.....	8
All Risk Insurance.....	9
Fidelity Guarantee.....	9
Electronic equipment.....	9
Money Insurance, Bonds and Credit Insurance.....	9
Marine Insurance.....	10
Fire Industrial.....	10
Burglary.....	11
Liability Insurance.....	11
Group Personal accident.....	12
Corporate Medical.....	12
WIBA (Work Injury Benefit Act).....	13
Engineering.....	14
Group Life Insurance.....	15
Corporate pension plan.....	16
Special Classes.....	17

SmartPeople Insurance Brokers Ltd

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Personal Lines

Motor Insurance

Safeguard your vehicle against unforeseen risks such as third-party claims in respect of death, injury or property damage; own car damage, theft, fire and other allied perils. Coverage includes comprehensive and third party covers tailored to meet your needs. Covers include:

- Private car insurance - Comprehensive
- Private car insurance - Third Party Only
- Motorcycle Insurance

Home Insurance Domestic Package

Protect your home against Fire, Burglary and natural calamities which might cause huge financial losses to your family and business.





Travel Insurance

Travel worldwide without worry by protecting yourself against luggage loss, personal accidents and delayed flight extra charges. Sign with us today 100% online 24/7.

Personal Accident Insurance

Take a cover to ensure that there is compensation in the event of injuries, disability or death caused solely by, accidental, external and visible events.



Individual Pension

Accumulate funds for your retirement years as you take advantage of tax incentives by establishing an Individual Pension Plan with us.



Investment Plans

We provide savings and investment plans that offer you an opportunity to save, invest, and accumulate funds for your future.

Available Options Include:

- Money market funds
- Unit trusts
- Annuities
- Fixed income fund
- Educational policy your future.





Individual Life Insurance

Take an ordinary life insurance cover to ensure that in the event of death, critical illness, terminal illness, temporary or permanent disability, your loved ones will continue to enjoy quality life.

Available Options Include:

- Term life assurance
- Whole life assurance
- Endowment policies



SmartPeople
Smart Insurance. Trusted Protection.



Individual Health Insurance

Take medical insurance cover to protect yourself and your loved ones.

Available Options Include:

- Individual medical cover
- Family medical cover
- Seniors medical cover
- Critical illness cover.

Corporate and SME Lines

Our tailormade insurance solutions will accelerate business growth by giving you peace of mind. Safeguard your business while maximizing your potential with the following products:

Motor Insurance

Take insurance to cover loss or damage to your business/commercial vehicle(s); including legal liability to third parties.

Covers Include:

- Motor Commercial - Own goods
- Motor Commercial - General cartage
- Fleet Insurance
- Motor Commercial - Third parties
- Public Service Vehicles Covers
- Chauffeur driven/Uber

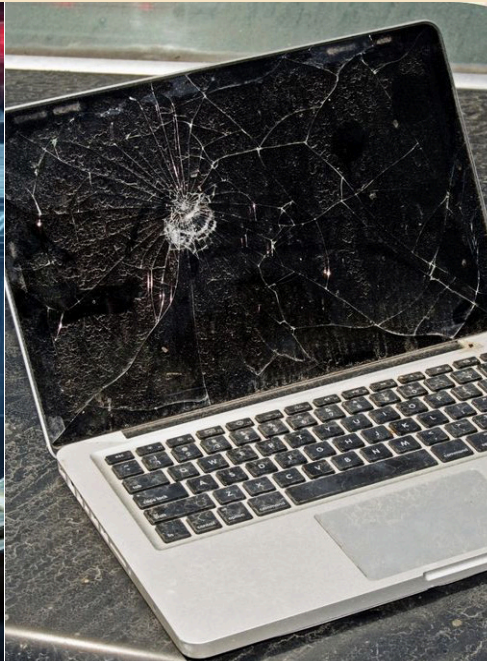
All Risk Insurance

Take an all-risks insurance to cover for a wide range of perils, except the ones specifically excluded from the policy. An all-risks insurance may cover property damage; theft and burglary; fire damage; damage by floods, earthquakes and storms; and loss of business income.



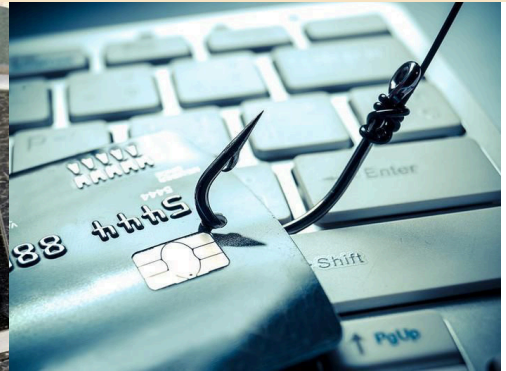
Fidelity Guarantee

Get maximum protection against loss of money or goods from business premises, through dishonest/fraudulent acts of employees. With this cover you are guaranteed business continuity.



Electronic Equipment

This policy covers sudden and unforeseen physical damage including breakdown to the electronic equipment covered under the policy due to any reason not specifically excluded.



Money Insurance, Bonds & Credit Insurance

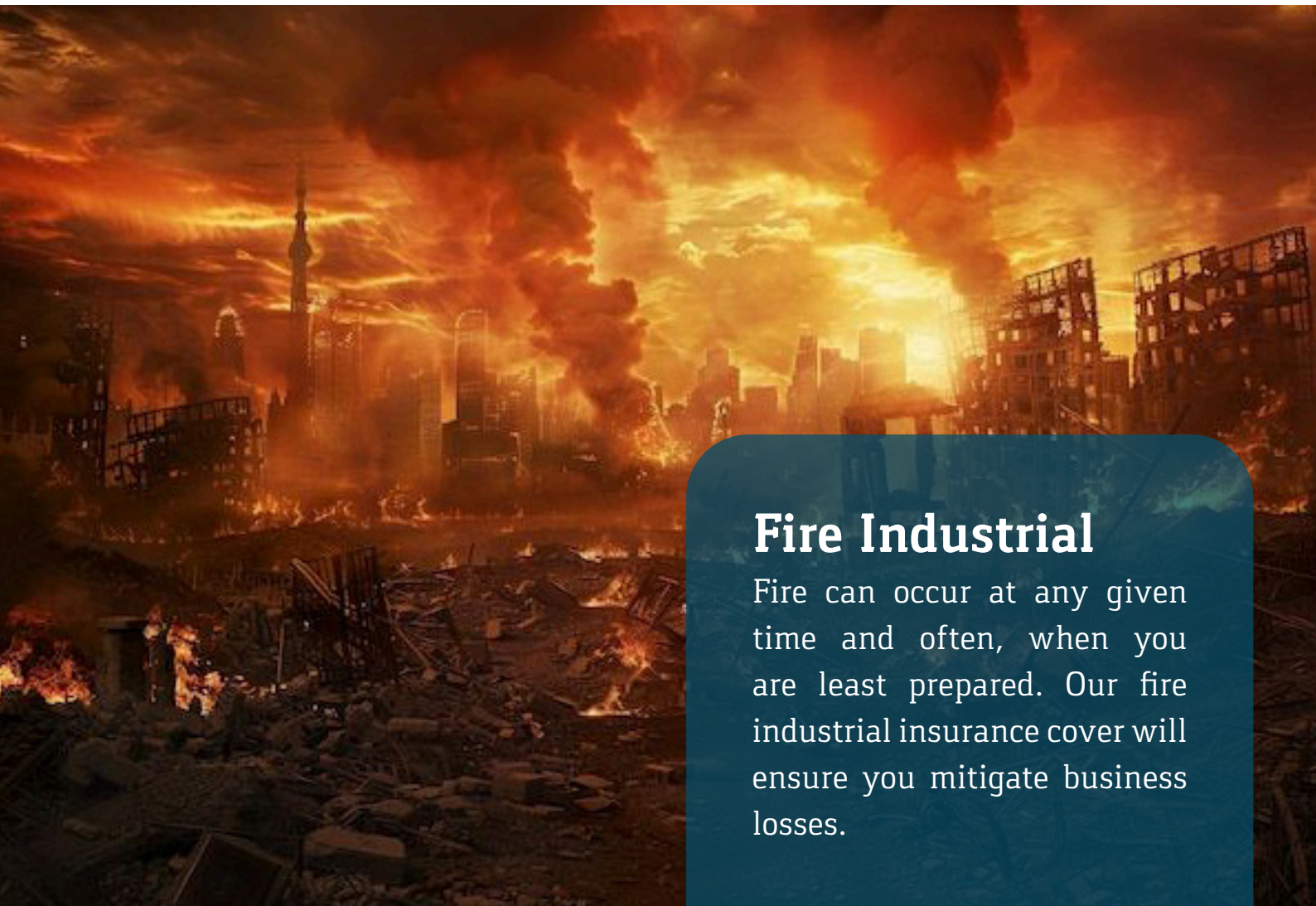
Money insurance policy covers the loss of money in transit between the bank and the office or between offices. Loss due to theft and attack is covered and can be extended to cover the loss of money in a safe, in the counter and money with directors. Our bonds products include performance bonds, bid bonds, fidelity guarantee, and customs bonds. Credit insurance protects your businesses against the risk of non-payment from customers.

Marine Insurance

This covers goods/cargo, freight and other interests against loss or damage whilst being transported by sea, air or Inland means. Our comprehensive coverage guarantees you success in your business.

Classes Include:

- Goods in Transit
- Carriers' liability



Fire Industrial

Fire can occur at any given time and often, when you are least prepared. Our fire industrial insurance cover will ensure you mitigate business losses.



Burglary

If you are worried about damage or loss to your valuables as a result of forceful or violent breaking and entering to your property, we got you covered. Take our burglary policy and have a peace of mind.



Liability Insurance

Liability Insurance cover is critical for businesses and corporate entities who may be held liable for injuries to third parties and/or damage to third-party property for which they are legally liable. This also covers professional malpractice.

Classes Include:

- Public liability
- Product liability
- Director and officers' liability
- Employers' liability
- Professional indemnity
- Hospital malpractice



Group Personal Accident

This coverage provides compensation in the event of bodily injury sustained by the insured 24 hours worldwide. Best suited for corporates and SMEs.



Corporate Medical

Our coverage is designed for businesses, corporates, and groups from 3 employees and above. This comprehensive plan ensures that every member of your staff receives the health support they need to thrive, from routine check-ups to specialized treatments.





WIBA(Work Injury Benefit Act)

Protect your employees whilst on duty and engaged in the execution of your business &/or any project undertaken by your organization, against accidental bodily injury, disablement or death.



Engineering

This policy covers a wide range of engineering related risks related to industrial machinery. We offer covers on various classes of engineering insurances as follows:

- Contractor All Risks
- Contractors Plant and Machinery
- Electronic Equipment
- Machinery/Equipment Breakdown
- Machinery Breakdown and Loss of profit
- Boiler policy

Group Life Insurance

Our coverage compensates the assured due to loss of income occasioned by death or disability.

Benefits include:

- Group Life Cover- This is payable in the event of death of the member as a multiple of Salary or as a fixed amount
- Last expense cover - This is paid to assist with basic funeral expenses. It is payable within 48 hours upon lodging claim
- Critical Illness Cover - The cover is worth 30pc of the selected death benefit payable in the event of the Member contracting a disease or requiring treatment qualifying as Critical Illness
- Permanent and Total disability - This is payable in the event that one becomes permanently disabled by accident or illness such that the member is never likely to engage in his occupation again



Corporate Pension Plan

We offer employers an opportunity to save for their employees' retirement saving plans to accumulate funds payable once they attain retirement age.

Special Classes



Agriculture Insurance is a specialized type of insurance designed to protect farmers, ranchers, and agricultural businesses against losses related to crop production, livestock, and other agricultural activities. Includes Crop Insurance, Livestock Insurance, Index Based Livestock Insurance.



Aviation Insurance provides coverage for aircraft and their operations, offering protection for owners, operators, and passengers against various risks associated with flying. Includes Aircraft Hull Insurance; Passenger Liability Insurance and Aviation Business Insurance.



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