



# **FIRST NATIONAL BANK ZAMBIA LIMITED**

## **SHORT TERM INSURANCE SERVICE**

### **INSURANCE TERMS**

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## EXECUTIVE SUMMARY

Minet Zambia an insurance broker has a Memorandum of Understanding with First National Bank Zambia Limited to distribute on behalf of identified insurance providers Short-Term Insurance through a Service Model.

Minet Zambia has entered into agreement with the following insurance providers under this Service Model;

1. Professional Insurance Corporation Zambia
2. Madison General Insurance
3. Hollard Insurance
4. ZSIC General Insurance
5. General Alliance Zambia

Below are the agreed terms with the highlighted insurers for the **off the shelf products** to be distributed through the First National Bank Zambia Limited (the "Bank").

Specialized risks will be handled by Minet Zambia on referral from the bank on a case by case basis in view of detailed risk assessments that might be required.

## **BASIS OF COVER AND CONFIRMED TERMS FOR INSURERS**

## LIST OF POLICIES IN THE MODEL

1. FIRE AND ALLIED PERILS
2. HOUSEOWNERS
3. ELECTRONIC EQUIPMENT
4. PLANT ALL RISK
5. ALL RISK POLICY
6. OFFICE COMPREHENSIVE
7. HOUSEHOLDERS
8. PRIVATE MOTOR
9. MOTOR COMMERCIAL
- 10.MOTOR SPECTIAL TYPE
- 11.BUS COMMERCIAL

## Insurance providers and applicable covers

### 1. FIRE AND ALLIED PERILS

PROFESSIONAL INSURANCE	MADISON GENERAL INSURANCE	HOLLARD INSURANCE	ZSIC GENERAL	GENERAL ALLIANCE
<p><b>Cover</b></p> <p>Fire, lightning, explosion, impact, earthquake, flood, storm, malicious damage, riot and strike, fermentation, Subsidence and landslide, natural heating and 100% additional and special perils.</p> <p><b>EXTENSIONS</b></p> <p>Automatic Addition Clause</p> <p>Bush Fire</p> <p>Annex clause</p> <p>Claim preparation Costs – 20% of Sum Insured</p> <p>Debris Removal Costs – 20% of Sum insured</p> <p>Designation of Property Clause</p>	<p><b>Cover</b></p> <p>Fire, lightning, explosion, impact, earthquake, flood, storm, malicious damage, riot and strike, fermentation, Subsidence and landslide, natural heating and 100% additional and special perils.</p> <p><b>EXTENSIONS</b></p> <p>Automatic Addition Clause –<b>Not granted</b></p> <p>Annex clause</p> <p>Bush Fire –<b>Not Granted</b></p> <p>Claim preparation Costs – 5% of Claim</p> <p>Debris Removal Costs – 5% of claim</p>	<p><b>Cover</b></p> <p>Fire, lightning, explosion, impact, earthquake, flood, storm, malicious damage, riot and strike, fermentation, Subsidence and landslide, natural heating and 100% additional and special perils.</p> <p><b>EXTENSIONS</b></p> <p>Automatic Addition Clause</p> <p>Annex clause</p> <p>Bush Fire</p> <p>Claim preparation Costs – 20% of Sum Insured</p> <p>Debris Removal Costs – 20% of Claim</p> <p>Designation of Property Clause</p>	<p><b>Cover</b></p> <p>Fire, lightning, explosion, impact, earthquake, flood, storm, malicious damage, riot and strike, fermentation, Subsidence and landslide, natural heating and 100% additional and special perils.</p> <p><b>EXTENSIONS</b></p> <p>Automatic Addition Clause</p> <p>Annex clause</p> <p>Bush Fire</p> <p>Claim preparation Costs – 20% of Sum Insured</p> <p>Debris Removal Costs – 20% of Sum insured</p> <p>Designation of Property</p>	<p><b>Cover</b></p> <p>Fire, lightning, explosion, impact, earthquake, flood, storm, malicious damage, riot and strike, fermentation, Subsidence and landslide, natural heating and 100% additional and special perils.</p> <p><b>EXTENSIONS</b></p> <p>Automatic Addition Clause</p> <p>Annex clause</p> <p>Bush Fire</p> <p>Claim preparation Costs – 20% of Sum Insured</p> <p>Debris Removal Costs – 20% of Sum insured</p> <p>Designation of Property</p>

<p>Electrical deletion Clause</p> <p>Expediting expenses clause – Limited to 10% of the sum insured</p> <p>Fire Brigade Charges – <i>ZMW10,000.00</i> per event</p> <p>Professional Fees – 10% of Sim insured</p> <p>Riot, Strike and civil commotion -Non political</p> <p>Average clause deletion -Subject to valuation report for the buildings only and not granted for other items</p> <p><b>Minimum premium Payable – <i>ZMW450.00</i> Levy exclusive</b></p> <p><b>Excess Structure</b></p> <p>10% of each and every claim minimum <i>ZMW 500.00</i></p>	<p>Designation of Property Clause</p> <p>Electrical deletion Clause –<b><i>Not granted</i></b></p> <p>Expediting expenses clause –<b><i>Not granted</i></b></p> <p>Fire Brigade Charges – <i>ZMW20,000.00</i></p> <p>Professional Fees – 5% of claim</p> <p>Riot, Strike and civil commotion – Non political</p> <p>Average clause deletion</p> <p>Riot, Strike and civil commotion – Non political</p> <p><b>Minimum premium Payable – <i>ZMW500.00</i> Levy exclusive</b></p> <p><b>Excess Structure</b></p> <p>10% of each and every claim <i>minimum ZMW 1,000.00</i></p>	<p>Electrical deletion Clause</p> <p>Expediting expenses clause – <i>ZMW100,000</i></p> <p>Fire Brigade Charges – <i>ZMW20,000.00</i></p> <p>Professional Fees – <i>ZMW50,000.00</i></p> <p>Riot, Strike and civil commotion –Non political</p> <p>Average clause deletion</p> <p><b>Minimum premium Payable – <i>ZMW450.00</i> Levy exclusive</b></p> <p><b>Excess Structure</b></p> <p>10% of each and every claim minimum <i>ZMW 500.00</i></p>	<p>Clause</p> <p>Electrical deletion Clause</p> <p>Expediting expenses clause – <i>ZMW100,000</i></p> <p>Fire Brigade Charges – <i>ZMW20,000.00</i></p> <p>Professional Fees – <i>ZMW50,000.00</i></p> <p>Riot, Strike and civil commotion –Non political</p> <p>Average clause deletion</p> <p><b>Minimum premium Payable – <i>ZMW450.00</i> Levy exclusive</b></p> <p><b>Excess Structure</b></p> <p>10% of each and every claim minimum <i>ZMW 500.00</i></p>	<p>Clause</p> <p>Electrical deletion Clause</p> <p>Expediting expenses clause – <i>ZMW100,000</i></p> <p>Fire Brigade Charges – <i>ZMW20,000.00</i></p> <p>Professional Fees – <i>ZMW50,000.00</i></p> <p>Riot, Strike and civil commotion –Non political</p> <p>Average clause deletion</p> <p><b>Minimum premium Payable – <i>ZMW450.00</i> Levy exclusive</b></p> <p><b>Excess Structure</b></p> <p>10% of each and every claim minimum <i>ZMW 500.00</i></p>
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## 2. HOUSEOWNERS

PROFESSIONAL INSURANCE	MADISON GENERAL INSURANCE	HOLLARD INSURANCE	ZSIC GENERAL	GENERAL ALLIANC
<p><b>Cover</b></p> <p>Fire, lightning, explosion, housebreaking, impact with the buildings, earthquake, riot &amp; strike, malicious damage, theft or any attempt thereat, storm, tempest, flood, aircraft and other aerial devises, burting or overflowing of water apparatus or pipes, and breakage of fixed sanitary ware etc</p> <p><b>EXTENSIONS</b></p> <p>Debris removal - 20% of Sum Insured</p> <p>Altertanative accommodation -Up to 3 months</p> <p>Fire Brigade clause-Limited to ZMW10,000 per event.</p>	<p><b>Cover</b></p> <p>Fire, lightning, explosion, housebreaking, impact with the buildings, earthquake, riot &amp; strike, malicious damage, theft or any attempt thereat, storm, tempest, flood, aircraft and other aerial devises, burting or overflowing of water apparatus or pipes, and breakage of fixed sanitary ware etc</p> <p><b>EXTENSIONS</b></p> <p>Debris removal - 5% of Claim</p> <p>Altertanative accommodation -Up to 3 months- ZMW3,500/month</p> <p>Fire Brigade clause <b>Not granted</b></p> <p>Architects, quantity surveyors and consulting engineers Fees -5% of the</p>	<p><b>Cover</b></p> <p>Fire, lightning, explosion, housebreaking, impact with the buildings, earthquake, riot &amp; strike, malicious damage, theft or any attempt thereat, storm, tempest, flood, aircraft and other aerial devises, burting or overflowing of water apparatus or pipes, and breakage of fixed sanitary ware etc</p> <p><b>EXTENSIONS</b></p> <p>Debris removal - 20% of Sum Insured</p> <p>Altertanative accommodation - Up to 3 months</p> <p>Fire Brigade clause</p> <p>Architects, quantity surveyors</p>	<p><b>Cover</b></p> <p>Fire, lightning, explosion, housebreaking, impact with the buildings, earthquake, riot &amp; strike, malicious damage, theft or any attempt thereat, storm, tempest, flood, aircraft and other aerial devises, burting or overflowing of water apparatus or pipes, and breakage of fixed sanitary ware etc</p> <p><b>EXTENSIONS</b></p> <p>Debris removal - 20% of Sum Insured</p> <p>Altertanative accommodation -Up to 3 months</p> <p>Fire Brigade clause</p> <p>Architects, quantity surveyors</p>	<p><b>Cover</b></p> <p>Fire, lightning, explosion, housebreaking, impact with the buildings, earthquake, riot &amp; strike, malicious damage, theft or any attempt thereat, storm, tempest, flood, aircraft and other aerial devises, burting or overflowing of water apparatus or pipes, and breakage of fixed sanitary ware etc</p> <p><b>EXTENSIONS</b></p> <p>Debris removal - 20% of Sum Insured</p> <p>Altertanative accommodation -Up to 3 months</p> <p>Fire Brigade clause</p>



Architects, quantity surveyors and consulting engineers Fees – <i>ZMW50,000.00</i> Or 10% of the sum insured  Expediting expenses – 10% of the sum insured  Unocupancy – 60 days  Professional fees – 10% of the sum insured.  Electrical Clause deletion  Claims preparation costs – 20% of Sum Insured  Designation Clause  Alterations and repairs clause  Public Authorities Clause – Limited to 5% of the sum insured  Annexes Clause  Day one Reinstatment clause – Subject to payment of additional premium  Automatic Addition and deletion Clause – subject to declaration within 30 days and payment of additional premium	claim  Expediting expenses – <b>Not Granted</b>  Unocupancy – 30 days  Professional fees – <b>Not granted</b>  Electrical Clause deletion- <b>Not granted</b>  Claims preparation costs – <b>Not granted</b>  Designation Clause - <b>Not granted</b>  Alterations and repairs clause - <b>Not granted</b>  Public Authorities Clause – <b>Not granted</b>  Day one Reinstatment clause - <b>Not granted</b>  Automatic Addition and deletion Clause – <b>Not granted</b>  Riot, Strike and civil commotion – Non-political	and consulting engineers Fees – <i>ZMW50,000.00</i>  Expediting expenses – <i>ZMW100,000.00</i>  Unocupancy – 60 days  Professional fees – <i>ZMW100,000.00</i>  Electrical Clause deletion  Claims preparation costs – 20% of Sum Insured  Designation Clause  Alterations and repairs clause  Public Authorities Clause  Annexes Clause  Day one Reinstatment clause  Automatic Addition and deletion Clause –  Riot, Strike and civil commotion –Non-political	and consulting engineers Fees – <i>ZMW50,000.00</i>  Expediting expenses – <i>ZMW100,000.00</i>  Unocupancy – 60 days  Professional fees – <i>ZMW100,000.00</i>  Electrical Clause deletion  Claims preparation costs – 20% of Sum Insured  Designation Clause  Alterations and repairs clause  Public Authorities Clause  Annexes Clause  Day one Reinstatment clause  Automatic Addition and deletion Clause –  Riot, Strike and civil commotion -Non-political	Architects, quantity surveyors and consulting engineers Fees – <i>ZMW50,000.00</i>  Expediting expenses – <i>ZMW100,000.00</i>  Unocupancy – 60 days  Professional fees – <i>ZMW100,000.00</i>  Electrical Clause deletion  Claims preparation costs – 20% of Sum Insured  Designation Clause  Alterations and repairs clause  Public Authorities Clause  Annexes Clause  Day one Reinstatment clause  Automatic Addition and deletion Clause –  Riot, Strike and civil commotion -Non-political
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<p>Riot, Strike and civil commotion - Non-political</p> <p><b>Minimum premiums – ZMW450.00</b> Levy exclusive</p> <p><b>Excess</b></p> <p>10% on each and every claim with minimum of <i>ZMW1,500.00</i> on commercial property</p>	<p><b>Minimum premiums – ZMW450.00</b> Levy exclusive</p> <p><b>Excess</b></p> <p>10% on each and every claim with minimum of <i>ZMW1,000.00</i> on commercial property</p>	<p><b>Minimum premiums – ZMW450.00</b> Levy exclusive</p> <p><b>Excess</b></p> <p>10% on each and every claim with minimum of <i>ZMW500.00</i> on commercial property</p>	<p><b>Minimum premiums – ZMW450.00</b> Levy exclusive</p> <p><b>Excess</b></p> <p>10% on each and every claim with minimum of <i>ZMW500.00</i> on commercial property</p>	<p><b>Minimum premiums – ZMW450.00</b> Levy exclusive</p> <p><b>Excess</b></p> <p>10% on each and every claim with minimum of <i>ZMW500.00</i> on commercial property</p>
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### 3. ELECTRONIC EQUIPMENT

PROFESSIONAL INSURANCE	MADISON GENERAL INSURANCE	HOLLARD INSURANCE	ZSIC GENERAL	GENERAL ALLIANCE
<p><b>Cover</b></p> <p>Accidental loss or damage to insured electronic and ancillary equipment resulting from any cause not specifically excluded.</p> <p><b>EXTENSIONS</b></p> <p>Temporary removal -Limited to 10% of the sum insured</p> <p>Theft – following forcible entry and exit</p> <p>Riot and Strike – non-political</p> <p>Automatic addition -subject to declaration within 30 days and payment of additional premium</p> <p>Unqualified theft -Limited to 10% of the sum insured</p> <p>Indirect lightening and power surges clause -subject to installation of surge</p>	<p><b>Cover</b></p> <p>Accidental loss or damage to insured electronic and ancillary equipment resulting from any cause not specifically excluded.</p> <p><b>EXTENSIONS</b></p> <p>Temporary removal</p> <p>Transit Risks</p> <p>Theft – following forcible entry and exit</p> <p>Riot and Strike – non-political</p> <p>Unqualified theft - ZMW10,000.00 Excess 15% minimum ZMW5000</p> <p>Indirect lightening and power surges clause -Subject to installation of approved protection gadgets (But excluding ZESCO loadshedding and</p>	<p><b>Cover</b></p> <p>Accidental loss or damage to insured electronic and ancillary equipment resulting from any cause not specifically excluded.</p> <p><b>EXTENSIONS</b></p> <p>Temporary removal</p> <p>Transit Risks</p> <p>Theft – following forcible entry and exit</p> <p>Riot and Strike – non-political</p> <p>Automatic addition</p> <p>Unqualified theft</p> <p>Indirect lightening and</p>	<p><b>Cover</b></p> <p>Accidental loss or damage to insured electronic and ancillary equipment resulting from any cause not specifically excluded.</p> <p><b>EXTENSIONS</b></p> <p>Temporary removal</p> <p>Transit Risks</p> <p>Theft – following forcible entry and exit</p> <p>Riot and Strike – non-political</p> <p>Automatic addition</p> <p>Unqualified theft</p> <p>Indirect lightening and</p>	<p><b>Cover</b></p> <p>Accidental loss or damage to insured electronic and ancillary equipment resulting from any cause not specifically excluded.</p> <p><b>EXTENSIONS</b></p> <p>Temporary removal</p> <p>Transit Risks</p> <p>Theft – following forcible entry and exit</p> <p>Riot and Strike – non-political</p> <p>Automatic addition</p> <p>Unqualified theft</p> <p>Indirect lightening and</p>

<p>protectors</p> <p>Malicious damage –excluding the insured or any relations to the insured</p> <p>Theft by security guards – Provided that they are not employed by the insured and subject subrogation rights from the security firm</p> <p><b>Excess</b></p> <p>10% minimum ZMW500 each and every claim</p>	<p>faults)</p> <p>Malicious damage</p> <p><b>Excess</b></p> <p>10% minimum ZMW500 each and every claim</p>	<p>power surges clause</p> <p>Malicious damage</p> <p>Theft by security guards</p> <p><b>Excess</b></p> <p>10% minimum ZMW500 each and every claim</p>	<p>power surges clause</p> <p>Malicious damage</p> <p>Theft by security guards</p> <p><b>Excess</b></p> <p>10% minimum ZMW500 each and every claim</p>	<p>power surges clause</p> <p>Malicious damage</p> <p>Theft by security guards</p> <p>Warranted that the equipment is plugged on voltage protector</p> <p><b>Excess</b></p> <p>10% minimum ZMW500 each and every claim</p>
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#### 4. PLANT ALL RISK

PROFESSIONAL INSURANCE	MADISON GENERAL INSURANCE	HOLLARD INSURANCE	ZSIC GENERAL	GENERAL ALLIANCE
<p><b>Cover</b></p> <p>Sudden and unforeseen physical loss or damage to insured Property from any cause not specifically excluded under the Policy whilst the insured item is at work or at rest or being dismantled for the purpose of cleaning or overhauling or subsequent re-erection and legal liability to third parties as a too of trade.</p> <p><b>EXTENSIONS</b></p> <p>Automatic additions/deletions -subject to to declaration within 30 days and payment of additional premium.</p> <p>Repair or replacement</p> <p>Riot, Strike and civil commotion -Non- Political</p> <p>Third party liability -Limited to 20% of the sum insured</p> <p>Transit risks -Limited to 20% of sum</p>	<p><b>Cover</b></p> <p>Sudden and unforeseen physical loss or damage to insured Property from any cause not specifically excluded under the Policy whilst the insured item is at work or at rest or being dismantled for the purpose of cleaning or overhauling or subsequent re-erection and legal liability to third parties as a too of trade.</p> <p><b>EXTENSIONS</b></p> <p>Design capacity</p> <p>Repair or replacement</p> <p>Riot, Strike and civil commotion - Non- Political</p> <p>Third party liability</p> <p>Transit risks</p> <p>Mobile plant</p>	<p><b>Cover</b></p> <p>Sudden and unforeseen physical loss or damage to insured Property from any cause not specifically excluded under the Policy whilst the insured item is at work or at rest or being dismantled for the purpose of cleaning or overhauling or subsequent re-erection and legal liability to third parties as a too of trade.</p> <p><b>EXTENSIONS</b></p> <p>Automatic additions/deletions</p> <p>Design capacity</p> <p>Repair or replacement</p> <p>Riot, Strike and civil commotion -Non- Political</p> <p>Third party liability - ZMW500,000.00</p> <p>Transit risks</p>	<p><b>Cover</b></p> <p>Sudden and unforeseen physical loss or damage to insured Property from any cause not specifically excluded under the Policy whilst the insured item is at work or at rest or being dismantled for the purpose of cleaning or overhauling or subsequent re-erection and legal liability to third parties as a too of trade.</p> <p><b>EXTENSIONS</b></p> <p>Automatic additions/deletions</p> <p>Design capacity</p> <p>Repair or replacement</p> <p>Riot, Strike and civil commotion -Non- Political</p> <p>Third party liability</p> <p>Transit risks</p>	<p><b>Cover</b></p> <p>Sudden an unforeseen physical loss or damage to insured Property from any cause not specifically excluded under the Policy whilst the insured item is at work or at rest or being dismantled for the purpose of cleaning or overhauling or subsequent re-erection and legal liability to third parties as a too of trade.</p> <p><b>EXTENSIONS</b></p> <p>Automatic additions/deletions</p> <p>Design capacity</p> <p>Repair or replacement</p> <p>Riot, Strike and civil commotion -Non- Political</p> <p>Third party liability</p>

insured  Mobile plant  Overtime, night work  Full replacement value or sum insured whichever is less  Underground operations extensions  Alternative hire of plant – 5 days time excess and limited to K750/per for 15 days.   <b>Excess Structure</b>  <b>Mining Equipment</b> 10% of each and every claim minimum ZMW3000.00 15% of each and every claim minimum ZMW5000.00 in respect of Rock fall & underground claims  <b>Non-Mining Equipment</b>  10% of each claim minimum ZMW750.00	Alternative hire of plant- Included in the Third-party limit  Temporary repair and loss minimization costs – ZMW5000.00   <b>Excess Structure</b>  <b>Mining Equipment</b> 10% of each and every claim minimum ZMW500.00  15% of each and every claim minimum ZMW1000.00 in respect of Rock fall & underground claims  <b>Non-Mining Equipment</b> 10% of each claim minimum ZMW2,5000.00 <b>Warranties</b>  Maintenance warranty	Temporary removal  Mobile plant  Overtime, night work  Full replacement value or sum insured whichever is less  Underground operations extensions  Alternative hire of plant  Temporary repair and loss minimization costs   <b>Excess Structure</b>  <b>Mining Equipment</b> 10% of each and every claim minimum ZMW –500.00 15% of each and every claim minimum ZMW1000.00 in respect of Rock fall & underground claims  <b>Non-Mining Equipment</b> 10% of each claim minimum ZMW500.00	Temporary removal  Mobile plant  Overtime, night work  Full replacement value or sum insured whichever is less  Underground operations extensions  Alternative hire of plant  Temporary repair and loss minimization costs   <b>Excess Structure</b>  <b>Mining Equipment</b> 10% of each and every claim minimum ZMW500.00 15% of each and every claim minimum ZMW1000.00 in respect of Rock fall & underground claims  <b>Non-Mining Equipment</b> 10% of each claim minimum ZMW500.00	Transit risks  Temporary removal  Mobile plant  Overtime, night work  Full replacement value or sum insured whichever is less  Underground operations extensions  Alternative hire of plant  Temporary repair and loss minimization costs <b>Excess Structure</b>  <b>Mining Equipment</b> 10% of each and every claim minimum ZMW500.00 15% of each and every claim minimum ZMW1000.00 in respect of Rock fall & underground claims  <b>Non-Mining Equipment</b> 10% of each claim minimum ZMW500.00
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## 5. ALL RISKS POLICY

PROFESSIONAL INSURANCE	MADISON GENERAL INSURANCE	HOLLARD INSURANCE	ZSIC GENERAL	GENERAL ALLIANCE
<p><b>Cover</b></p> <p>All risks except those specifically excluded by the policy</p> <p><b>EXTENSIONS</b></p> <p>Riot &amp; civil commotion</p> <p>Worldwide cover</p> <p>Unqualified theft -Limited to 20% of sum insured. Power surges and indirect lightning strikes-subject to installation of surge protectors</p> <p>Automatic addition clause-subject to declaration within 30 days and payment of additional premium</p> <p>Theft by security guards -Provided that they are not employed by the insured and subject to subrogation rights from the security company</p> <p>Fall from heights -20% minimum ZMW1000 each and every claim <b>xcess:</b> 10% Minimum ZMW500.00</p>	<p><b>Cover</b></p> <p>All risks except those specifically excluded by the policy</p> <p><b>EXTENSIONS</b></p> <p>Riot &amp; civil commotion -Non-political</p> <p>Worldwide cover</p> <p>Power surges and indirect lightning strikes -Subject to installation of protection gadgets <b>(but excluding ZESCO loadshedding and faults)</b></p> <p>Fall from heights</p> <p><b>Excess:</b> 10% Minimum ZMW500.00</p>	<p><b>Cover</b></p> <p>All risks except those specifically excluded by the policy</p> <p><b>EXTENSIONS</b></p> <p>Riot &amp; civil commotion</p> <p>Worldwide cover</p> <p>Unqualified theft</p> <p>Power surges and indirect lightning strikes</p> <p>Automatic addition clause</p> <p>Theft by security guards</p> <p>Fall from heights</p>	<p><b>Cover</b></p> <p>All risks except those specifically excluded by the policy</p> <p><b>EXTENSIONS</b></p> <p>Riot &amp; civil commotion</p> <p>Worldwide cover</p> <p>Unqualified theft</p> <p>Power surges and indirect lightning strikes</p> <p>Automatic addition clause</p> <p>Theft by security guards</p> <p>Fall from heights</p>	<p><b>Cover</b></p> <p>All risks except those specifically excluded by the policy</p> <p><b>EXTENSIONS</b></p> <p>Riot &amp; civil commotion</p> <p>Worldwide cover</p> <p>Unqualified theft</p> <p>Power surges and indirect lightning strikes</p> <p>Automatic addition clause</p> <p>Theft by security guards</p> <p>Fall from heights</p>

	<b>Warranties</b>	<b>Excess:</b> 10% Minimum ZMW500.00	<b>Excess:</b> 10% Minimum ZMW500.00	<b>Excess:</b> 10% Minimum ZMW500.00
	Maintenance warranty	20% Minimum		
	Over-voltage and lightning devices	ZMW1,000.00 for falling from heights		



## 6. OFFICE COMPREHENSIVE

PROFESSIONAL INSURANCE	MADISON GENERAL INSURANCE	HOLLARD INSURANCE	ZSIC GENERAL	GENERAL ALLIANCE
<p><b>Cover</b></p> <p><b>Section A (Office Furniture)</b></p> <p>Fire, Lightning, explosion, thunderbolt, subterranean fire, storm, tempest, hurricane,</p> <p>flood, rain, aircraft and other aerial devices or articles dropped there from, Riot, civil</p> <p>commotion (non-political), strike, labour disturbances, locked out workers or malicious</p> <p>persons. Theft or any attempt thereat, bursting, leakages or overflowing of boilers,</p> <p>water pipes tanks, etc.</p> <p><b>Section B (Specified Items)</b></p> <p>All Risks except those specifically excluded</p>	<p><b>Cover</b></p> <p><b>Section A (Office Furniture)</b></p> <p>Fire, Lightning, explosion, thunderbolt, subterranean fire, storm, tempest, hurricane,</p> <p>flood, rain, aircraft and other aerial devices or articles dropped there from, Riot, civil</p> <p>commotion (non-political), strike, labour disturbances, locked out workers or malicious</p> <p>persons. Theft or any attempt thereat, bursting, leakages or overflowing of boilers,</p> <p>water pipes tanks, etc.</p> <p><b>Section B (Specified Items)</b></p> <p>All Risks except those specifically excluded</p>	<p><b>Cover</b></p> <p><b>Section A (Office Furniture)</b></p> <p>Fire, Lightning, explosion, thunderbolt, subterranean fire, storm, tempest, hurricane,</p> <p>flood, rain, aircraft and other aerial devices or articles dropped there from, Riot, civil</p> <p>commotion (non-political), strike, labour disturbances, locked out workers or malicious</p> <p>persons. Theft or any attempt thereat, bursting, leakages or overflowing of boilers,</p> <p>water pipes tanks, etc.</p> <p><b>Section B (Specified Items)</b></p> <p>All Risks except those specifically excluded</p>	<p><b>Cover</b></p> <p><b>Section A (Office Furniture)</b></p> <p>Fire, Lightning, explosion, thunderbolt, subterranean fire, storm, tempest, hurricane,</p> <p>flood, rain, aircraft and other aerial devices or articles dropped there from, Riot, civil</p> <p>commotion (non-political), strike, labour disturbances, locked out workers or malicious</p> <p>persons. Theft or any attempt thereat, bursting, leakages or overflowing of boilers, water pipes tanks, etc.</p> <p><b>Section B (Specified Items)</b></p> <p>All Risks except those specifically excluded</p>	<p><b>Cover</b></p> <p><b>Section A (Office Furniture)</b></p> <p>Fire, Lightning, explosion, thunderbolt, subterranean fire, storm, tempest, hurricane,</p> <p>flood, rain, aircraft and other aerial devices or articles dropped there from, Riot, civil</p> <p>commotion (non-political), strike, labour disturbances, locked out workers or malicious</p> <p>persons. Theft or any attempt thereat, bursting, leakages or overflowing of boilers,</p> <p>water pipes tanks, etc.</p> <p><b>Section B (Specified Items)</b></p> <p>All Risks except those specifically excluded</p>

EXTENSIONS	EXTENSIONS	EXTENSIONS	EXTENSIONS	EXTENSIONS
Automatic addition clause-subject to declaration within 30 days and payment of additional premium	Temporary Removal-Service /Repair only	Automatic addition clause	Automatic addition clause	Automatic addition clause
Temporary Removal -Limited 20% of the sum insured	Malicious Damage	Temporary Removal	Temporary Removal	Temporary Removal
Malicious Damage - excluding the insured any relat	Theft by security guards - ZMW10,000.00 -Excess 20% Minimum ZMW2,500.00	Malicious Damage	Malicious Damage	Malicious Damage
Theft by security guards -Provided they are not employed by the insured or their relation	Unqualified theft - ZMW10,000.00 - Excess 20% minimum ZMW2,500.00	Theft by security guards	Theft by security guards	Theft by security guards
Unqualified theft - Limited to 20% of the sum insured	Indirect lightening strikes and power surge -Subject to installation of approved protection gadgets (but <b>excluding ZESCO loadshedding and faults</b> )	Unqualified theft	Unqualified theft	Unqualified theft
Indirect lightening strikes and power surge - Surge protectors warranty to be adhered to .	<b>Warranties</b>	Indirect lightening strikes and power surge	Indirect lightening strikes and power surge	Indirect lightening strikes and power surge
	Maintenance warranty Over voltage lighning devices			

## 7. HOUSEHOLDERS

PROFESSIONAL INSURANCE	MADISON GENERAL INSURANCE	HOLLARD INSURANCE	ZSIC GENERAL	GENERAL ALLIANCE
<p><b>Cover</b></p> <p>Fire, lightning, explosion, earthquake, riot, civil commotion, strike, theft or any attempt threat, storm, tempest, flood, bursting or overflowing of pipes or apparatus, accidental damage etc. and All risk loss or damage unless specifically excluded.</p>	<p><b>Cover</b></p> <p>Fire, lightning, explosion, earthquake, riot, civil commotion, strike, theft or any attempt threat, storm, tempest, flood, bursting or overflowing of pipes or apparatus, accidental damage etc. and All risk loss or damage unless specifically excluded.</p>	<p><b>Cover</b></p> <p>Fire, lightning, explosion, earthquake, riot, civil commotion, strike, theft or any attempt thereat, storm, tempest, flood, bursting or overflowing of pipes or apparatus, accidental damage etc. and All risk loss or damage unless specifically excluded.</p>	<p><b>Cover</b></p> <p>Fire, lightning, explosion, earthquake, riot, civil commotion, strike, theft or any attempt threat, storm, tempest, flood, bursting or overflowing of pipes or apparatus, accidental damage etc. and All risk loss or damage unless specifically excluded.</p>	<p><b>Cover</b></p> <p>Fire, lightning, explosion, earthquake, riot, civil commotion, strike, theft or any attempt threat, storm, tempest, flood, bursting or overflowing of pipes or apparatus, accidental damage etc. and All risk loss or damage unless specifically excluded.</p>
<p><b>EXTENTIONS</b></p> <p>Worldwide cover on All Risks items – subject to submission of the detailed schedule of the insured items</p> <p>Transit risks cover contingent upon permanent change of residence</p> <p>Unqualified thefts – Limited to 10% of the sum insured.</p> <p>Theft by security guards – provided they</p>	<p><b>EXTENSIONS</b></p> <p>Worldwide cover on All Risks items</p> <p>Transit risks cover contingent upon permanent change of residence</p> <p>Property designed to stay in the open – Up to ZMW10,000.00</p> <p>Personal money – Up to ZMW2,500.00</p>	<p><b>EXTENSIONS</b></p> <p>Worldwide cover on All Risks items</p> <p>Transit risks cover contingent upon permanent change of residence</p> <p>Unqualified thefts</p> <p>Theft by security guards</p>	<p><b>EXTENSIONS</b></p> <p>Worldwide cover on All Risks items</p> <p>Transit risks cover contingent upon permanent change of residence</p> <p>Unqualified thefts</p> <p>Theft by security guards</p>	<p><b>EXTENSIONS</b></p> <p>Worldwide cover on All Risks items</p> <p>Transit risks cover contingent upon permanent change of residence</p> <p>Unqualified thefts</p> <p>Theft by security guards</p>

<p>are not employed by the insured or and subject to subrogation from the the security company.</p> <p>Use of skeleton keys / duplicate keys</p> <p>Property designed to stay in the open</p> <p>Cover away from private residence for items covered on All risks basis O–subject to submission of the detailed schedule of the insured items</p> <p><b>Excesses:</b> 10% Minimum ZMW250 for each and every claim</p>	<p>Deep freezer contents – ZMW2,500.00 Excluding loss caused by escape of refridgegrants</p> <p>Liability to Insured’s domestic workers – ZMW5000.00</p> <p>Cover away from private residence for items covered on All risks basis</p> <p><b>Excesses:</b> 10% Minimum ZMW1000 for each and every claim</p>	<p>Use of skeleton keys / duplicate keys</p> <p>Property designed to stay in the open</p> <p>Personal money –Up to ZMW3,000.00</p> <p>Deep freezer contents</p> <p>Liability to Insured’s domestic workers – ZMW5000.00</p> <p>Cover away from private residence for items covered on All risks basis</p> <p><b>Excesses:</b> 10% Minimum ZMW250 for each and every claim</p>	<p>Use of skeleton keys / duplicate keys</p> <p>Property designed to stay in the open</p> <p>Personal money –Up to ZMW3,000.00</p> <p>Deep freezer contents</p> <p>Liability to Insured’s domestic workers – ZMW5000.00</p> <p>Cover away from private residence for items covered on All risks basis</p> <p><b>Excesses:</b> 10% Minimum ZMW250 for each and every claim</p>	<p>Use of skeleton keys / duplicate keys</p> <p>Property designed to stay in the open</p> <p>Personal money –Up to ZMW3,000.00</p> <p>Deep freezer contents- upto ZMW5000</p> <p>Liability to Insured’s domestic workers – ZMW5000.00</p> <p>Cover away from private residence for items covered on All risks basis</p> <p><b>Excesses:</b> 10% Minimum ZMW250 for each and every claim</p>
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## 8. PRIVATE MOTOR

PROFESSIONAL INSURANCE	MADISON GENERAL INSURANCE	HOLLARD INSURANCE	ZSIC GENERAL	GENERAL ALLIANCE
<p><b>Cover</b></p> <p>Loss of or damage including non-political riot and strike to insured vehicle and its accessories and spare parts whilst thereon belonging to the insured or for which they are responsible and legal liability to third parties, for bodily injury and property damage</p>	<p><b>Cover</b></p> <p>Loss of or damage including non-political riot and strike to insured vehicle and its accessories and spare parts whilst thereon belonging to the insured or for which they are responsible and legal liability to third parties, for bodily injury and property damage</p>	<p><b>Cover</b></p> <p>Loss of or damage including non-political riot and strike to insured vehicle and its accessories and spare parts whilst thereon belonging to the insured or for which they are responsible and legal liability to third parties, for bodily injury and property damage</p>	<p><b>Cover</b></p> <p>Loss of or damage including non-political riot and strike to insured vehicle and its accessories and spare parts whilst thereon belonging to the insured or for which they are responsible and legal liability to third parties, for bodily injury and property damage</p>	<p><b>Cover</b></p> <p>Loss of or damage including non-political riot and strike to insured vehicle and its accessories and spare parts whilst thereon belonging to the insured or for which they are responsible and legal liability to third parties, for bodily injury and property damage</p>
<p><b>EXTENSIONS</b></p> <p>Passenger liability –Included in the combined limit</p> <p>Strike, riot and civil commotion–Non-political</p> <p>Personal accident cover – ZMW50,000.00</p> <p>Indemnity whilst vehicle is in the custody of a motor trader</p>	<p><b>EXTENSIONS</b></p> <p>Passenger liability –Excluding fee paying passengers</p> <p>Liability for passengers acts of negligence</p> <p>Strike, riot and civil commotion –Non political</p> <p>Windscreen/window glass damage</p>	<p><b>EXTENSIONS</b></p> <p>Passenger liability</p> <p>Liability for passengers acts of negligence</p> <p>Strike, riot and civil commotion</p> <p>Indemnity whilst vehicle is in the custody of a motor trader</p>	<p><b>EXTENSIONS</b></p> <p>Passenger liability</p> <p>Liability for passengers acts of negligence</p> <p>Strike, riot and civil commotion</p> <p>Indemnity whilst vehicle is in the custody of a motor trader</p>	<p><b>EXTENSIONS</b></p> <p>Passenger liability</p> <p>Liability for passengers acts of negligence</p> <p>Strike, riot and civil commotion</p> <p>Indemnity whilst vehicle is in the custody of a motor trader</p>

<p>Windscreen/window glass damage</p> <p>Undeclared radio/cassette/musical systems - Limited to ZMW3000.00</p> <p>Use by a motor trader -Indemnity</p> <p>Personal effects - ZMW5000 or USD 500 -excluding items that can be covered under an all risks policy i.e laptops, cell phones, cameras, projectors etc</p> <p>Nil excess on liability claims -10% minimum ZMW500.00</p> <p>Nil excess on windscreen/auto glass - 10% contribution</p> <p>Emergency repairs -Limited to ZMW10,000.00 and subject to authorisation by PICZ</p> <p>Foreign Use – <i>COMESA and SADC countries free</i> for first 30 days</p> <p>Third Party first aid costs -Limited ZMW5000.00</p> <p>Towing charges Limited to ZMW5000.00 and authorisation by PICZ</p> <p>Unauthorized repair – ZMW10,000.00 and subject to inspection by PICZ</p> <p>Replacement of locks and keys -Limited</p>	<p>Undeclared radio/cassette/musical systems - ZMW3,500.00</p> <p>Personal effects - ZMW5000 or USD 500</p> <p>Nil excess on liability claims -Injury only</p> <p>Emergency repairs -upto ZMW1,500.00</p> <p>Third Party first aid costs- ZMW2,500.00</p> <p>Towing charges -As per policy</p> <p>Unauthorized repair -Upto ZMW5000.00 subject to photos and inspection</p> <p>Replacement of locks and keys- indemnity</p> <p>Medical expenses following an accident - ZMW2,500</p> <p>Third Party Loss of use - Limited to 20 days,5 days after full documentation -Limited to ZMW500.00 per day</p> <p>Alternative transport - Limited to 20 days,5 days after full</p>	<p>Windscreen/window glass damage</p> <p>Undeclared radio/cassette/musical systems -15%</p> <p>Use by a motor trader</p> <p>Personal effects - ZMW5000 or USD500</p> <p>Nil excess on liability claims</p> <p>Nil excess on windscreen/auto glass</p> <p>Emergency repairs</p> <p>Foreign Use – <i>COMESA and SADC countries free</i></p> <p>Third Party first aid costs</p> <p>Towing charges - ZMW1,500,000 with same town and ZMW3,000.00 outside town. All amounts beyond these limits to be referred to the insurer</p> <p>Unauthorized repair - ZMW2,500.00</p> <p>Replacement of locks and</p>	<p>Windscreen/window glass damage</p> <p>Undeclared radio/cassette/musical systems</p> <p>Use by a motor trader</p> <p>Personal effects - ZMW5000 or USD500</p> <p>Nil excess on liability claims</p> <p>Nil excess on windscreen/auto glass</p> <p>Emergency repairs</p> <p>Foreign Use – <i>COMESA and SADC countries free</i></p> <p>Third Party first aid costs</p> <p>Towing charges</p> <p>Unauthorized repair</p> <p>Replacement of locks and keys</p> <p>Medical expenses following an accident</p>	<p>Windscreen/window glass damage</p> <p>Undeclared radio/cassette/musical systems</p> <p>Use by a motor trader</p> <p>Personal effects - ZMW5000 or USD500</p> <p>Nil excess on liability claims</p> <p>Nil excess on windscreen/auto glass</p> <p>Emergency repairs – Upto ZMW2,500.00</p> <p>Foreign Use – <i>COMESA and SADC countries free</i></p> <p>Third Party first aid costs</p> <p>Towing charges</p> <p>Unauthorized repair</p> <p>Replacement of locks and keys</p> <p>Medical expenses following an accident -Upto ZMW2,500.00</p>
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<p>to ZMW3,000.00</p> <p>Medical expenses following an accident – Limited to ZMW5000.00/event</p> <p>Third Party Loss of use – Limited to 30 days,5 days after full documentation at ZMW500.00 per day</p> <p>Alternative transport – Limited to 30 days,5 days after full documentation at ZMW500.00 per day</p> <p>Vehicles under tow</p> <p>Unauthorised use/movement</p> <p>Automatic addition clause –subject to declaration with 30days and payment of additional premium</p> <p><b>Minimum premium Kwacha –</b> ZMW450.00 levy Exclusive or <b>Dollar –</b> USD45.00 levy Exclusive</p> <p><b>Cancellation Notice</b></p> <p>90 days</p> <p><b>Territorial Limits</b></p> <p>COMESA and SADC Countries</p>	<p>documentation- Limited to ZMW1000.00 per day</p> <p>Vehicles under tow –Third party liability</p> <p>Unauthorised use/movement – Excess 20% minimum ZMW7,500.00</p> <p>Automatic addition clause</p> <p><b>Minimum premium Kwacha –</b> ZMW450.00 levy Exclusive or <b>Dollar –</b> USD 45.00 levy Exclusive</p> <p><b>Cancellation Notice</b></p> <p>As per polic</p>	<p>keys –15% of sum insured</p> <p>Medical expenses following an accident –ZMW5000.00</p> <p>Alternative transport – Limited to 20 days,5 days after full documentation ZMW650,000.00 per day</p> <p>Vehicles under tow</p> <p>Unauthorised use/movement</p> <p>Automatic addition clause</p> <p><b>Minimum premium Kwacha –</b> ZMW450.00 levy Exclusive or <b>Dollar –</b> USD45.00 levy Exclusive</p> <p><b>Cancellation Notice</b></p> <p>90 days</p> <p><b>Territorial Limits</b></p> <p>COMESA and SADC Countries</p>	<p>Third Party Loss of use – Limited to 20 days,5 days after full documentation</p> <p>Alternative transport – Limited to 20 days,5 days after full documentation</p> <p>Vehicles under tow</p> <p>Unauthorised use/movement</p> <p>Automatic addition clause</p> <p><b>Minimum premium Kwacha –</b> ZMW450.00 levy Exclusive or <b>Dollar –</b> USD 45.00 levy Exclusive</p> <p><b>Cancellation Notice</b></p> <p>90 days</p> <p><b>Territorial Limits</b></p> <p>COMESA and SADC Countries</p>	<p>Third Party Loss of use – Limited to 20 days,5 days after full documentation at ZMW500 per day</p> <p>Alternative transport – Limited to 20 days,5 days after full documentation at ZMW750.00 per day</p> <p>Vehicles under tow</p> <p>Unauthorised use/movement</p> <p>Automatic addition clause</p> <p><b>Minimum premium Kwacha –</b> ZMW450.00 levy Exclusive or <b>Dollar –</b> USD 45.00 levy Exclusive</p> <p><b>Cancellation Notice</b></p> <p>90 days</p> <p><b>Territorial Limits</b></p> <p>COMESA and SADC Countries</p>
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<p><b>Excess Structure</b></p> <p>10% of each and every claim minimum ZMW500.00 in respect of own damage claims</p> <p>Nil excess on windscreen claims</p> <p>Theft – 10% of each and every claim minimum ZMW1,000.00 or USD100</p> <p>Radio and accessories – 5% of each and every claim minimum ZMW150.00 or USD15</p> <p>Third Party property damage – 10% Minimum ZMW500.00 Or USD250 of each and every claim</p> <p>Hire of alternative vehicles – 5 days time excess following full documentation of claim</p>	<p><b>Excess Structure</b></p> <p>10% of each and every claim minimum ZMW1000.00/USD 100 in respect of own damage claims</p> <p>Nil excess on windscreen claims – 20% contribution</p> <p>Theft – 15% of each and every claim minimum ZMW1,000.00 or USD100</p> <p>20% minimum ZMW2000.00 each and every claim for young and inexperienced drivers</p> <p>Radio and accessories – 10% of each and every claim minimum ZMW500.00 or USD50</p> <p>Third Party property damage – 10% Minimum ZMW500.00 Or USD50 of each and every claim</p> <p>Hire of alternative vehicles – 5 days time excess following full documentation of claim</p>	<p><b>Excess Structure</b></p> <p>10% of each and every claim minimum ZMW500.00 in respect of own damage claims</p> <p>Nil excess on windscreen claims</p> <p>Theft – 10% of each and every claim minimum ZMW1,000.00 or USD100</p> <p>Radio and accessories – 5% of each and every claim minimum ZMW150.00 or USD15</p> <p>Third Party property damage – 10% Minimum ZMW500.00 Or USD250 of each and every claim</p> <p>Hire of alternative vehicles – 5 days time excess following full documentation of claim</p>	<p><b>Excess Structure</b></p> <p>10% of each and every claim minimum ZMW500.00 in respect of own damage claims</p> <p>Nil excess on windscreen claims</p> <p>Theft – 10% of each and every claim minimum ZMW1,000.00 or USD100</p> <p>Radio and accessories – 5% of each and every claim minimum ZMW150.00 or USD15</p> <p>Third Party property damage – 10% Minimum ZMW500.00 Or USD250 of each and every claim</p> <p>Hire of alternative vehicles – 5 days time excess following full documentation of claim</p>	<p><b>Excess Structure</b></p> <p>10% of each and every claim minimum ZMW500.00 in respect of own damage claims</p> <p>Nil excess on windscreen claims</p> <p>Theft – 10% of each and every claim minimum ZMW1,000.00 or USD100</p> <p>Radio and accessories – 5% of each and every claim minimum ZMW150.00 or USD15</p> <p>Third Party property damage – 10% Minimum ZMW500.00 Or USD250 of each and every claim</p> <p>Hire of alternative vehicles – 5 days time excess following full documentation of claim</p>
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## 9.COMMERCIAL MOTOR

PROFESSIONAL INSURANCE	MADISON GENERAL INSURANCE	HOLLARD INSURANCE	ZSIC GENERAL	GENERAL ALLIANCE
<p><b>Cover</b></p> <p>Loss of or damage including non-political riot and strike to insured vehicle and its accessories and spare parts whilst thereon belonging to the insured or for which they are responsible and legal liability to third parties, for bodily injury and property damage</p> <p><b>EXTENSIONS</b></p> <p>Passenger liability -Included in combined TPL</p> <p>Strike, riot and civil commotion - Non political</p> <p>Personal accident cover - ZMW50,000.00</p> <p>Indemnity whilst vehicle is in the custody of a motor trader</p> <p>Windscreen/window glass damage</p>	<p><b>Cover</b></p> <p>Loss of or damage including non-political riot and strike to insured vehicle and its accessories and spare parts whilst thereon belonging to the insured or for which they are responsible and legal liability to third parties, for bodily injury and property damage</p> <p><b>EXTENSIONS</b></p> <p>Passenger liability -Excluding fee paying passengers</p> <p>Liability for passengers acts of negligence</p> <p>Strike, riot and civil commotion - Non-political</p> <p>Windscreen/window glass damage</p> <p>Undeclared radio/cassette/musical systems - up to ZMW3,500.00</p>	<p><b>Cover</b></p> <p>Loss of or damage including non-political riot and strike to insured vehicle and its accessories and spare parts whilst thereon belonging to the insured or for which they are responsible and legal liability to third parties, for bodily injury and property damage</p> <p><b>EXTENSIONS</b></p> <p>Passenger liability</p> <p>Liability for passengers acts of negligence</p> <p>Strike, riot and civil commotion</p> <p>Indemnity whilst vehicle is in the custody of a motor trader</p> <p>Windscreen/window glass damage</p> <p>Undeclared</p>	<p><b>Cover</b></p> <p>Loss of or damage including non-political riot and strike to insured vehicle and its accessories and spare parts whilst thereon belonging to the insured or for which they are responsible and legal liability to third parties, for bodily injury and property damage</p> <p><b>EXTENSIONS</b></p> <p>Passenger liability</p> <p>Liability for passengers acts of negligence</p> <p>Strike, riot and civil commotion</p> <p>Indemnity whilst vehicle is in the custody of a motor trader</p> <p>Windscreen/window glass damage</p>	<p><b>Cover</b></p> <p>Loss of or damage including non-political riot and strike to insured vehicle and its accessories and spare parts whilst thereon belonging to the insured or for which they are responsible and legal liability to third parties, for bodily injury and property damage</p> <p><b>EXTENSIONS</b></p> <p>Cover - As per basis of cover</p> <p>Section A and B - As per the basis of cover</p> <p><b>ADDED BENEFITS</b></p> <p>Passenger liability</p> <p>Liability for passengers acts of negligence</p> <p>Strike, riot and civil</p>

Undeclared radio/cassette/musical systems	Personal effects -ZMW5000 or USD500	radio/cassette/musical systems - 15% of sum insured	Undeclared radio/cassette/musical systems	commotion
Use by a motor trader	Nil excess on liability claims -Injury only	Use by a motor trader		Indemnity whilst vehicle is in the custody of a motor trader
Personal effects - ZMW5000 or USD 500 excluding items that be insured on an all risk policy	Emergency repairs -Up to ZMW2000.00	Personal effects -ZMW5000 or USD 500	Use by a motor trader	Windscreen/window glass damage
Nil excess on liability claims -10% minimum ZMW500.00	Third Party first aid costs - ZMW2500.00	Nil excess on liability claims	Personal effects -ZMW5000 or USD 500	Undeclared radio/cassette/musical systems
Nil excess on windscreen/auto glass -10% contribution	Towing charges-ZMW750 within radius of 25km and ZMW3,000.00 beyond 25km	Nil excess on windscreen/auto glass	Nil excess on windscreen/auto glass	Use by a motor trader
Emergency repairs -Limited to ZMW10,000.00	Replacement of locks and keys - Indemnity	Emergency repairs	Emergency repairs	Personal effects -ZMW5000 or USD500
Foreign Use – <i>COMESA and SADC countries free</i>	Medical expenses following an accident -ZMW2,500.00	Foreign Use – <i>COMESA and SADC countries free</i>	Foreign Use – <i>COMESA and SADC countries free</i>	Nil excess on liability claims
Third Party first aid costs-Limited to ZMW5000.00	Third Party Loss of use - Limited to 20 days,5 days after full documentation – ZMW2,500. Per day	Third Party first aid costs	Third Party first aid costs	Nil excess on windscreen/auto glass
Towing charges-Limited to ZMW5000.00 subject to authorisation by PICZ	Vehicles under tow – <b>Third party liabilities only</b>	Towing charges -ZMW1500.00 and ZMW3000.00 outside town. Payments beyond these limits to be referd to the insurer	Towing charges	Emergency repairs
Unauthorized repair -Limited to K10,000.00 subject to inspection by PICZ	<b>Minimum premium</b> - ZMW 1000.00 levy Exclusive or <b>Dollar</b> – USD100.00 levy Exclusive	Unauthorized repair - ZMW2,500.00	Unauthorized repair	Foreign Use – <i>COMESA and SADC countries free</i>
Replacement of locks and keys - Limited to ZMW3000.00	<b>Cancellation Notice</b>	Replacement of locks and keys - 15% of sum insured	Replacement of locks and keys	Third Party first aid costs
		Medical expenses following an accident -ZMW5000.00	Medical expenses following an accident	Towing charges
		Alternative transport - Limited to	Third Party Loss of use – Limited to 20 days,5 days after full documentation	Unauthorized repair
				Replacement of locks and

<p>Medical expenses following an accident Limited to ZMW5000.00</p> <p>Third Party Loss of use – Limited to 30 days, 5 days after full documentation at ZMW500.00 per day</p> <p>Alternative transport – Limited to 30 days, 5 days after full documentation at ZMW500.00 per day</p> <p>Vehicles under tow</p> <p>Unauthorised use/movement</p> <p>Automatic addition clause – subject to declaration within 30 days and payment of additional premium</p> <p><b>Minimum premium Kwacha</b> – ZMW450.00 levy Exclusive or <b>Dollar</b> – USD45.00 levy Exclusive</p> <p><b>Cancellation Notice</b></p> <p><b>Territorial Limits</b></p> <p>COMESA and SADC Countries</p>	<p>As per policy</p>	<p>20 days,5 days after full documentation ZMW650.00 per day</p> <p>Vehicles under tow</p> <p>Unauthorised use/movement</p> <p>Automatic addition clause</p> <p><b>Minimum premium Kwacha</b> – ZMW450.00 levy Exclusive or <b>Dollar</b> – USD45.00 levy Exclusive</p> <p><b>Cancellation Notice</b></p> <p>90 days</p> <p><b>Territorial Limits</b></p> <p>COMESA and SADC Countries</p>	<p>Alternative transport – Limited to 20 days,5 days after full documentation</p> <p>Vehicles under tow</p> <p>Unauthorised use/movement</p> <p>Automatic addition clause</p> <p><b>Minimum premium Kwacha</b> – ZMW450.00 levy Exclusive or <b>Dollar</b> – USD45.00 levy Exclusive</p> <p><b>Cancellation Notice</b></p> <p>90 days</p> <p><b>Territorial Limits</b></p> <p>COMESA and SADC Countries</p>	<p>keys</p> <p>Medical expenses following an accident</p> <p>Third Party Loss of use – Limited to 20 days,5 days after full documentation at ZMW500.00</p> <p>Alternative transport – Limited to 20 days,5 days after full documentation at ZMW1000.00 per day</p> <p>Vehicles under tow</p> <p>Unauthorised use/movement</p> <p>Automatic addition clause</p> <p><b>Minimum premium Kwacha</b> – ZMW450.00 levy Exclusive or <b>Dollar</b> – USD45.00 levy Exclusive</p> <p><b>Cancellation Notice</b></p> <p>90 days</p> <p><b>Territorial Limits</b></p> <p>COMESA and SADC Countries</p>
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<p><b>Excess Structure</b></p> <p>10% of each and every claim minimum ZMW500.00 in respect of own damage claims</p> <p>Nil excess on windscreen claims</p> <p>Theft – 10% of each and every claim minimum ZMW1,000.00 or USD100</p> <p>Radio and accessories – 5% of each and every claim minimum ZMW150.00 or USD15</p> <p>Third Party property damage – 10% Minimum ZMW500.00 or USD 250 of each and every claim</p> <p>Hire of alternative vehicles – 5 days time excess following full documentation of claim</p> <p><b>Cancellation Notice</b></p> <p>90 days</p> <p><b>Territorial Limits</b></p> <p>COMESA and SADC Countries</p>	<p><b>Excess Structure</b></p> <p>10% of each and every claim minimum ZMW1,500.00 in respect of own damage claims</p> <p>Nil excess on windscreen claims –Exess to apply</p> <p>Theft – 10% of each and every claim minimum ZMW1,500.00 or USD100</p> <p>Radio and accessories – 5% of each and every claim minimum ZMW500.00 or USD50</p> <p>Third Party property damage – 10% Minimum ZMW500.00 or USD50 of each and every claim 20% minimum ZMW2000.00 for young and inexperienced drivers</p> <p>Hire of alternative vehicles – 5 days time excess following full documentation of claim</p> <p><b>Cancellation Notice</b></p> <p>90 days -As per policy</p>	<p><b>Excess Structure</b></p> <p>10% of each and every claim minimum ZMW500.00 in respect of own damage claims</p> <p>Nil excess on windscreen claims</p> <p>Theft – 10% of each and every claim minimum ZMW1,000.00 or USD100</p> <p>Radio and accessories – 5% of each and every claim minimum ZMW150.00 or USD15</p> <p>Third Party property damage – 10% Minimum ZMW500.00 Or USD 250 of each and every claim</p> <p>Hire of alternative vehicles – 5 days time excess following full documentation of claim</p> <p><b>Cancellation Notice</b></p> <p>90 days</p> <p><b>Territorial Limits</b></p> <p>COMESA and SADC Countries</p>	<p><b>Excess Structure</b></p> <p>10% of each and every claim minimum ZMW500.00 in respect of own damage claims</p> <p>Nil excess on windscreen claims</p> <p>Theft – 10% of each and every claim minimum ZMW1,000.00 or USD100</p> <p>Radio and accessories – 5% of each and every claim minimum ZMW150.00 orUSD15</p> <p>Third Party property damage – 10% Minimum ZMW500.00 or USD250 of each and every claim</p> <p>Hire of alternative vehicles – 5 days time excess following full documentation of claim</p> <p><b>Cancellation Notice</b></p> <p>90 days</p> <p><b>Territorial Limits</b></p> <p>COMESA and SADC Countries</p>	<p><b>Excess Structure</b></p> <p>5% of each and every claim minimum ZMW1000.00 in respect of own damage claims</p> <p>Nil excess on windscreen claims</p> <p>Theft – 10% of each and every claim minimum ZMW1,000.00 or USD100</p> <p>Radio and accessories – 5% of each and every claim minimum ZMW150.00 orUSD15</p> <p>Third Party property damage – 10% Minimum ZMW500.00 or USD250 of each and every claim</p> <p>Hire of alternative vehicles – 5 days time excess following full documentation of claim</p> <p><b>Cancellation Notice</b></p> <p>90 days</p> <p><b>Territorial Limits</b></p> <p>COMESA and SADC Countries</p>
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## 10. MOTOR SPECIAL

PROFESSIONAL INSURANCE	MADISON GENERAL INSURANCE	HOLLARD INSURANCE	ZSIC GENERAL	GENERAL ALLIANCE
<p><b>Cover</b></p> <p>Loss of or damage including non-political riot and strike to insured vehicle and its accessories and spare parts whilst thereon belonging to the insured or for which they are responsible and legal liability to third parties, for bodily injury and property damage</p>	<p><b>Cover</b></p> <p>Loss of or damage including non-political riot and strike to insured vehicle and its accessories and spare parts whilst thereon belonging to the insured or for which they are responsible and legal liability to third parties, for bodily injury and property damage</p>	<p><b>Cover</b></p> <p>Loss of or damage including non-political riot and strike to insured vehicle and its accessories and spare parts whilst thereon belonging to the insured or for which they are responsible and legal liability to third parties, for bodily injury and property damage</p>	<p><b>Cover</b></p> <p>Loss of or damage including non-political riot and strike to insured vehicle and its accessories and spare parts whilst thereon belonging to the insured or for which they are responsible and legal liability to third parties, for bodily injury and property damage</p>	<p><b>Cover</b></p> <p>Loss of or damage including non-political riot and strike to insured vehicle and its accessories and spare parts whilst thereon belonging to the insured or for which they are responsible and legal liability to third parties, for bodily injury and property damage</p>
<p><b>EXTENSIONS</b></p> <p>Passenger liability</p> <p>Strike, riot and civil commotion -Non political</p> <p>Personal accident cover -ZMW50,000.00</p> <p>Indemnity whilst in the custody of a motor trader</p> <p>Windscreen/window glass damage</p> <p>Use by a motor trader</p>	<p><b>EXTENSIONS</b></p> <p>Strike, riot and civil commotion</p> <p>Personal effects -ZMW5000 or USD 500</p> <p>Nil excess on liability claims -Third party injuries only</p> <p>Third Party first aid costs- ZMW2,500.00</p> <p>Towing charges - ZMW750.00 Within and ZMW2,500.00 beyond</p>	<p><b>EXTENSIONS</b></p> <p>Passenger liability</p> <p>Liability for passengers acts of negligence</p> <p>Strike, riot and civil commotion</p> <p>Indemnity whilst in the custody of a motor trader</p> <p>Windscreen/window glass damage</p>	<p><b>EXTENSIONS</b></p> <p>Passenger liability</p> <p>Liability for passengers acts of negligence</p> <p>Strike, riot and civil commotion</p> <p>Indemnity whilst in the custody of a motor trader</p> <p>Windscreen/window glass damage</p> <p>Use by a motor trader</p>	<p><b>EXTENSIONS</b></p> <p>Passenger liability</p> <p>Liability for passengers acts of negligence</p> <p>Strike, riot and civil commotion</p> <p>Indemnity whilst in the custody of a motor trader</p> <p>Windscreen/window glass damage</p> <p>Use by a motor trader</p>

Personal effects -ZMW5000 or USD500  Nil excess on liability claims – 10% minimum ZMW500  Nil excess on windscreen/auto glass- ZMW105 contribution  Emergency repairs – Limited to ZMW10,000.00 subject to authorisation by PICZ  Foreign Use – COMESA and SADC countries for first 30 days  Third Party first aid costs-Limited to ZMW5000.-00  Towing charges Limited to ZMW3000.00  Unauthorized repair -Limited to ZMW10,000.00 subject to authorisation by PICZ  Replacement of locks and keys – Limited to ZMW3000.00  Medical expenses following an accident – Limited to ZMW5000.00  Third Party Loss of use – Limited to 20 days,5 days after full documentation  Alternative transport – Limited to 20 days,5 days after full documentation	25km  Replacement of locks and keys- Indemnity  Medical expenses following an accident -ZMW2,500.00  Third Party Loss of use – Limited to 20 days,5 days after full documentation -ZMW500 per day  Vehicles under tow -Third party party liabilities only	Use by a motor trader  Personal effects – ZMW2,500 or USD250  Nil excess on liability claims  Nil excess on windscreen/auto glass  Emergency repairs  Foreign Use – <i>COMESA and SADC countries free</i>  Third Party first aid costs- ZMW5,000.00  Towing charges – ZMW1,500.00 same town and ZMW3000.00 outside town. all amounts beypond these limits to be refered to the insurer.  Unauthorized repair – Limited to ZMW2,500.00  Replacement of locks and keys -15% of of the sum insured  Medical expenses following an accident -ZMW5000.00 per event	Use by a motor trader  Personal effects -ZMW5000 or USD500  Nil excess on liability claims  Nil excess on windscreen/auto glass  Emergency repairs  Foreign Use – <i>COMESA and SADC countries free</i>  Third Party first aid costs  Towing charges  Unauthorized repair  Replacement of locks and keys  Medical expenses following an accident  Third Party Loss of use – Limited to 20 days,5 days after full documentation  Alternative transport – Limited to 20 days,5 days after full documentation	Personal effects -ZMW5000 or USD500  Nil excess on liability claims  Nil excess on windscreen/auto glass  Emergency repairs  Foreign Use – <i>COMESA and SADC countries free</i>  Third Party first aid costs  Towing charges  Unauthorized repair  Replacement of locks and keys  Medical expenses following an accident  Third Party Loss of use – Limited to 20 days,5 days after full documentation  Alternative transport – Limited to 20 days,5 days after full documentation ZMW500.00 Per day  Vehicles under tow
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<p>Vehicles under tow</p> <p>Unauthorised use/movement</p> <p>Automatic addition clause -Subject to declarartion and payment of additional premium</p> <p><b>Minimum premium Kwacha – ZMW250.00 levy Exclusive or Dollar – USD25.00 levy Exclusive</b></p> <p><b>Cancellation Notice</b></p> <p>90 days</p> <p><b>Territorial Limits</b></p> <p>COMESA and SADC Countries</p>	<p><b>Minimum premium Kwacha – ZMW250.00 levy Exclusive or Dollar – USD25.00 levy Exclusive</b></p> <p><b>Cancellation Notice</b></p> <p>90 days -As per policy</p> <p><b>Excess Structure</b></p> <p>10% of each and every claim minimum ZMW1,500.00 in respect of own damage claims</p> <p>Theft – 15% of each and every claim minimum ZMW1000.00 in respect of theft claims</p> <p>20% minimu ZMW2,000.00 for young and inexperienced driver</p>	<p>Third Party Loss of use – Limited to 20 days,5 days after full documentation</p> <p>Alternative transport – Limited to 20 days,5 days after full documentation</p> <p>Vehicles under tow</p> <p>Unauthorised use/movement</p> <p>Automatic addition clause</p> <p><b>Minimum premium Kwacha – ZMW250.00 levy Exclusive or Dollar – USD25.00 levy Exclusive</b></p> <p><b>Cancellation Notice</b></p> <p>90 days</p> <p><b>Territorial Limits</b></p> <p>COMESA and SADC Countries</p>	<p>Vehicles under tow</p> <p>Unauthorised use/movement</p> <p>Automatic addition clause</p> <p><b>Minimum premium Kwacha – ZMW250.00 levy Exclusive or Dollar – USD25.00 levy Exclusive</b></p> <p><b>Cancellation Notice</b></p> <p>90 days</p> <p><b>Territorial Limits</b></p> <p>COMESA and SADC Countries</p>	<p>Unauthorised use/movement</p> <p>Automatic addition clause</p> <p><b>Minimum premium Kwacha – ZMW250.00 levy Exclusive or Dollar – USD25.00 levy Exclusive</b></p> <p><b>Cancellation Notice</b></p> <p>90 days</p> <p><b>Territorial Limits</b></p> <p>COMESA and SADC Countries</p>
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## 11. COMMERCIAL BUS

PROFESSIONAL INSURANCE	HOLLARD INSURANCE	ZSIC GENERAL	GENERAL ALLIANCE
<p><b>Cover</b></p> <p>Loss of or damage including riot and strike to insured vehicles and its accessories and spare parts whilst thereon belonging to the insured or for which they are responsible and legal liability to third parties, for bodily injury and property damage.</p> <p><b>EXTENSIONS</b></p> <p>Passenger liability</p> <p>Strike, riot and civil commotion</p> <p>Personal accident accident cover – ZMW50,000.00</p> <p>Indemnity whilst vehicle is in the custody of a motor trader</p> <p>Unspecified radio systems/cassette – Limited to ZMW3000.00</p> <p>Personal effects –ZMW5000.00 or USD 500.00 excluding items that are to be covered under the all risk policy ie. Laptops and cell phones</p>	<p><b>Cover</b></p> <p>Loss of or damage including riot and strike to insured vehicles and its accessories and spare parts whilst thereon belonging to the insured or for which they are responsible and legal liability to third parties, for bodily injury and property damage.</p> <p><b>EXTENSIONS</b></p> <p>Passenger liability -Included in ITPL</p> <p>Liability for passengers acts of negligence -Included in ITPL</p> <p>Strike, riot and civil commotion</p> <p>Indemnity whilst vehicle is in the custody of a motor trader</p> <p>Unspecified radio systems/cassette -15% of the sum insured</p> <p>Personal effects -Limited to ZMW10,000.00</p> <p>Nil excess on liability claims on</p>	<p><b>Cover</b></p> <p>Loss of or damage including riot and strike to insured vehicles and its accessories and spare parts whilst thereon belonging to the insured or for which they are responsible and legal liability to third parties, for bodily injury and property damage.</p> <p><b>EXTENSIONS</b></p> <p>Passenger liability</p> <p>Liability for passengers acts of negligence</p> <p>Strike, riot and civil commotion</p> <p>Indemnity whilst vehicle is in the custody of a motor trader</p> <p>Unspecified radio systems/cassette</p> <p>Personal effects</p> <p>Nil excess on liability claims on death/injury claims only.</p>	<p><b>Cover</b></p> <p>Loss of or damage including riot and strike to insured vehicles and its accessories and spare parts whilst thereon belonging to the insured or for which they are responsible and legal liability to third parties, for bodily injury and property damage.</p> <p><b>EXTNSIONS</b></p> <p>Passenger liability</p> <p>Liability for passengers acts of negligence</p> <p>Strike, riot and civil commotion</p> <p>Indemnity whilst vehicle is in the custody of a motor trader</p> <p>Unspecified radio systems/cassette</p> <p>Personal effects</p> <p>Nil excess on liability claims on death/injury claims only.</p>



<p>Nil excess on liability claims on death/injury claims only. – 10%minimum ZMW500</p> <p>Nil excess on windscreen /auto glass – 10% contribution</p> <p>Towing and recovery costs – Limited to ZMW5000.00 and subject to authorisation by picz</p> <p>Unauthorized repair – ZMW10,000.00 inspection</p> <p>Medical expenses – Limited to ZMW5000.00</p> <p>Third party Loss of use – ZMW500.00 per day limited to 30 days Alternative transport- ZMW1000.00 per day limited to 30 days after full documentation Vehicles under tow Unauthorized Movement/use</p> <p><b>Territorial Limits</b> All SADC and Comesa Countries (Free)</p> <p>Automatic addition clause – subject to delacARATION –subject to declaration with 30 days and payment of additional premium</p>	<p>death/injury claims only. Towing and recovery costs –Limited to 15% of the sum insured</p> <p>Unauthorized repair –ZMW75,000.00</p> <p>Medical expenses –ZMW20,000.00</p> <p>Foreign Use –All SADC and Comesa countries</p> <p>loss of use of use ZMW650.00 per day but limited to 21 days</p> <p>Unauthorized Movement/use</p> <p><b>Territorial Limits</b> All SADC and Comesa Countries (Free)</p>	<p>Towing and recovery costs Unauthorized repair</p> <p>Medical expenses</p> <p>Foreign Use</p> <p>Loss of Business</p> <p>Third party loss of use</p> <p>Unauthorized Movement/use</p> <p><b>Territorial Limits</b> All SADC and Comesa Countries (Free)</p>	<p>Towing and recovery costs Unauthorized repair</p> <p>Medical expenses</p> <p>Foreign Use</p> <p>Third party loss of use –ZMW500 per day limited to 20 days</p> <p>Unauthorized Movement/use</p> <p><b>Territorial Limits</b> All SADC and Comesa Countries (Free)</p>
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## PREMIUM PAYMENT TERMS

According to the Insurance Act No 27 of 1997 of the laws of Zambia, premiums must be paid to the insurer within 30 days of the effective date of the insurances.

### **Part IX – Clause 76 of the Act states as below on Premium Payment**

- (1) A contract of general insurance shall cease to operate if premium is not paid within 30 days after the due date of the premium, or within such other period as the contract may stipulate.
- (2) For the purpose of this section, a premium paid to a broker who arranged the contract should be deemed paid to the insurer

### **Payment options (through transaction account only)**

- (1) Single premium upfront
- (2) Monthly premiums up to a maximum of 11 months – through scheduled payments only