

# PIONEER GENERAL



Your Future, Our Commitment

## BIZNACARE

**Building Your Business.  
We've Got You Covered.**

### Protect Your SME with Pioneer General's BIZNACARE

Running a Small or Medium Enterprise (SME) comes with unique challenges and risks. Pioneer General's BIZNACARE is a multi-peril policy specifically designed for businesses with an annual turnover between Kshs. 300,000 and Kshs. 200 Million. It offers the flexibility to choose sections that perfectly suit your business's needs, ensuring comprehensive protection.

### Comprehensive Coverage

- **SECTION A: FIRE & PERILS (Mandatory)** This section covers your business premises and contents against loss from Fire, Lightning, Earthquake, Floods, Storm damage, Riots, Strikes & Civil commotion, and Malicious damage. It also includes losses from domestic appliance explosions, like gas cylinders.
- **SECTION B: FIRE CONSEQUENTIAL** Indemnifies you for expenses that continue to be incurred while your business recovers from an insured loss.
- **SECTION C: BURGLARY (Mandatory)** Covers losses from forcible entry into or exit from your insured building/premises. It's a requirement that the premises are guarded at all times.
- **SECTION D: ELECTRONIC ALL RISK** Protects your computers, laptops, photocopiers, scanners, and other electronic items against Fire, Theft, and Accidental damage.
- **SECTION E: PUBLIC LIABILITY** Covers legal liability claims from third parties arising from the use of your premise. This includes claims for accidental death, bodily injury, or accidental damage to property.

### CONTACT US



[www.pioneerassurance.co.ke](http://www.pioneerassurance.co.ke)



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- **SECTION F: MONEY** Covers loss of currency notes & coins in various scenarios:
  - In transit between your office and bank
  - In your office during working hours
  - In a locked safe/strong room outside business hours
  - With authorized staff, in a safe, or strong room
  - Value of safe and/or strong room
  - Rate: 1% per mil for all categories
  - Minimum Premium: Kshs. 3,054.00
- **SECTION G: FIDELITY GUARANTEE** Protects you against losses arising from the dishonesty of your employees.
  - Rate: 1% (charged on the desired Any One Event Limit)
  - Minimum Premium: Kshs. 10,085.00
- **SECTION H: WORK INJURY BENEFITS ACT (WIBA)** Covers your business against liabilities from bodily injuries or diseases sustained by employees arising out of and in the course of employment, as per the Work Injury Benefits Act 2007
- **SECTION I: LIABILITY** Provides cover against bodily injury by accident or disease to employees arising out of and in the course of their employment, directly related to negligence or breach of common law or statutory duty by the employer.
- **SECTION J: PERSONAL CARE COVER FOR DIRECTORS & SPOUSES** Offers compensation to Directors and/or their spouses for injuries or disability from violent, accidental, external, and visible events. Medical expenses for hospitalization following an accident can be paid directly to the facility or reimbursed upon receipt of original documents.

*Kindly refer to the policy document for the full list of exclusions*

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