



**INSURANCE PRODUCT
PORTFOLIO**



About Alvanos

Alvanos Multiple Insurance Company is a leading provider of insurance solutions in Zimbabwe, with a strong commitment to delivering excellence and innovation. At Alvanos is a place where we don't just offer insurance, we offer peace of mind.

Values

- **Integrity:** We conduct our business with honesty and transparency, building trust with every interaction.
- **Client Focus:** We prioritize understanding your unique needs and crafting personalized insurance plans.
- **Innovation:** We continuously seek new ways to protect you better, staying ahead of the curve in the ever-evolving insurance landscape.
- **Community:** We believe in giving back, actively supporting initiatives that strengthen Zimbabwe.

Client focus

At Alvanos, our client focus statement is simple: "*Your peace of mind is our priority.*" We are dedicated to providing tailored insurance solutions that give our clients the confidence and security they need to navigate life's uncertainties. Hence, we don't see clients, we see partners. We walk alongside you on life's journey, ensuring you have the security to pursue your dreams with unwavering confidence.

Our Mission

Our mission is to offer comprehensive insurance products and services that meet the diverse needs of our clients, helping them secure their future and protect what matters most.

Our Vision

Our vision is to be the leading insurance provider in Zimbabwe, recognized for our exceptional customer service, financial strength, and unwavering dedication to community.





Motor Insurance in Zimbabwe

Alvanos offers a range of motor insurance solutions for both private and commercial vehicle owners in Zimbabwe.

Comprehensive Motor Insurance

Our comprehensive motor insurance policies provide coverage for accidents, theft, and damage, ensuring that you can drive with confidence knowing you're protected against the unexpected.

Third-Party cover

Covers only the third party and is stipulated by law for all motor vehicles on the road to have. This cover of insurance is available for injury/death to other people or damage to other people's property resulting from an accident.





Get Affordable

MOTOR INSURANCE

FROM YOUR LOCAL AGENT





Personal insurance



Personal liability insurance, protects you financially if you're responsible for damages or injuries to others. This protection extends to household relatives, so if your child accidentally damages your neighbor's property, you may be covered. Personal Insurance include motor insurance, causality and property.



Employee insurance



It include such things as, Workers' Compensation Insurance: This insurance legally required in almost all states covers medical costs if an employee is injured or becomes ill on the job. It can protect you from additional legal costs and settlements.

Disability Insurance also falls under employee insurance: Short-term disability insurance covers up to 80% of your wages for 3–6 months. Long-term disability insurance covers up to 60% of your lost wages for an indefinite length of time. It's typically a costly policy for an employee, but provides coverage similar to workers' compensation no matter where you're injured.



Assets All Risk insurance



Your assets are the cornerstones of your financial security. Our Assets All Risk policy offers comprehensive protection for your property, from buildings and machinery to valuable equipment and contents. We cover a wide range of perils, ensuring you can rebuild or recover with minimal disruption.

Alvanos' Assets All Risk insurance is designed to provide comprehensive protection for your valuable assets, including buildings, machinery, and equipment, against a wide range of risks, such as fire, theft, natural disasters, and more. With our Assets All Risk coverage, you can have peace of mind knowing that your investments are well-protected.



Goods in Transit insurance

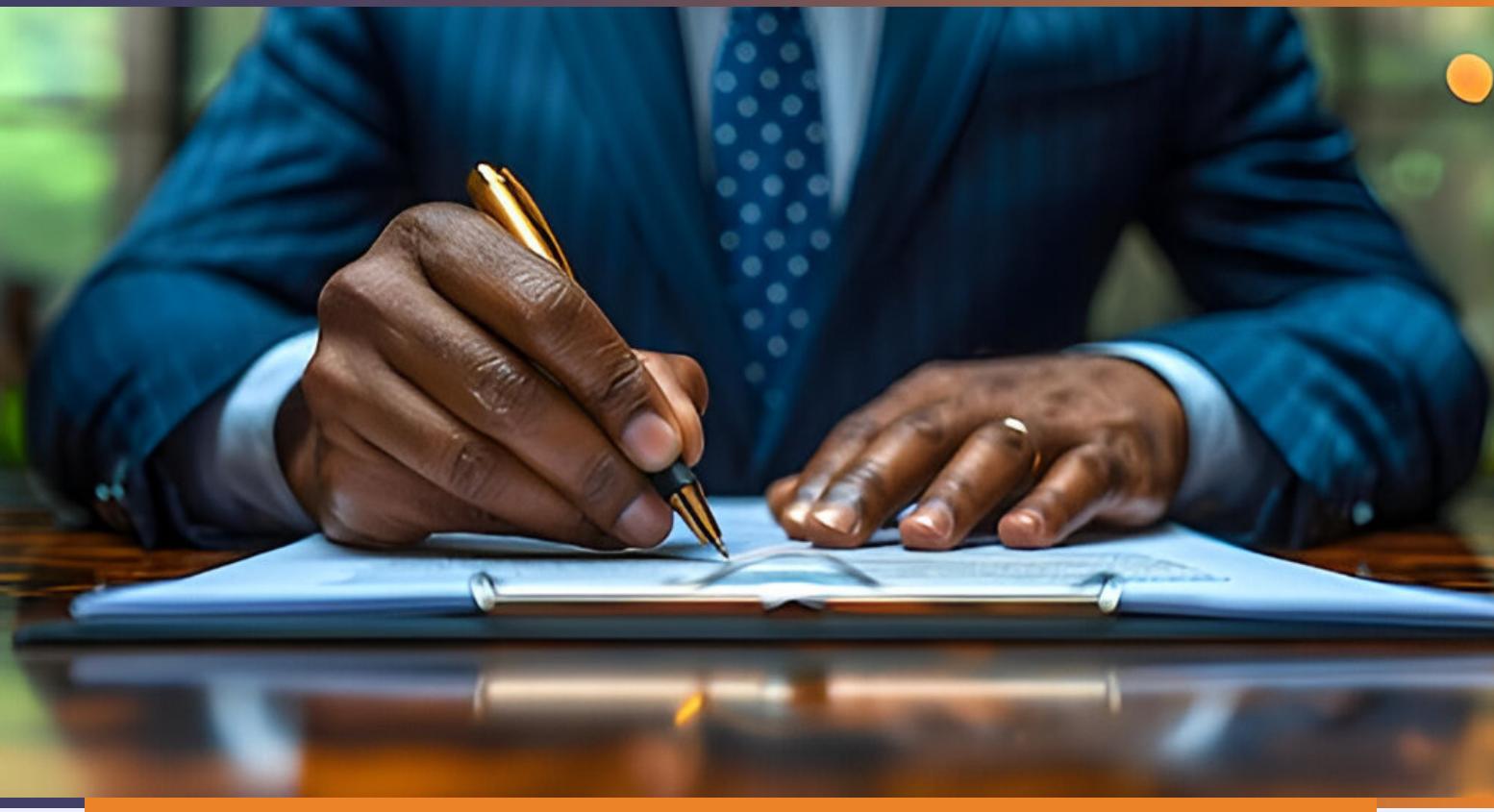


Our Goods in Transit insurance ensures the safety of your cargo during transportation, covering risks such as theft, damage, and loss. Whether you're moving goods locally or internationally, Alvanos' Goods in Transit insurance safeguards your freight and keeps your business operations running smoothly.

The world is your marketplace. Our Goods in Transit policy safeguards your merchandise during transportation, providing financial security against loss, damage, or theft while en-route to their destination. Whether it's a local delivery or an international shipment, Alvanos ensures your goods arrive safely.



Bonds and Guarantees **insurance**



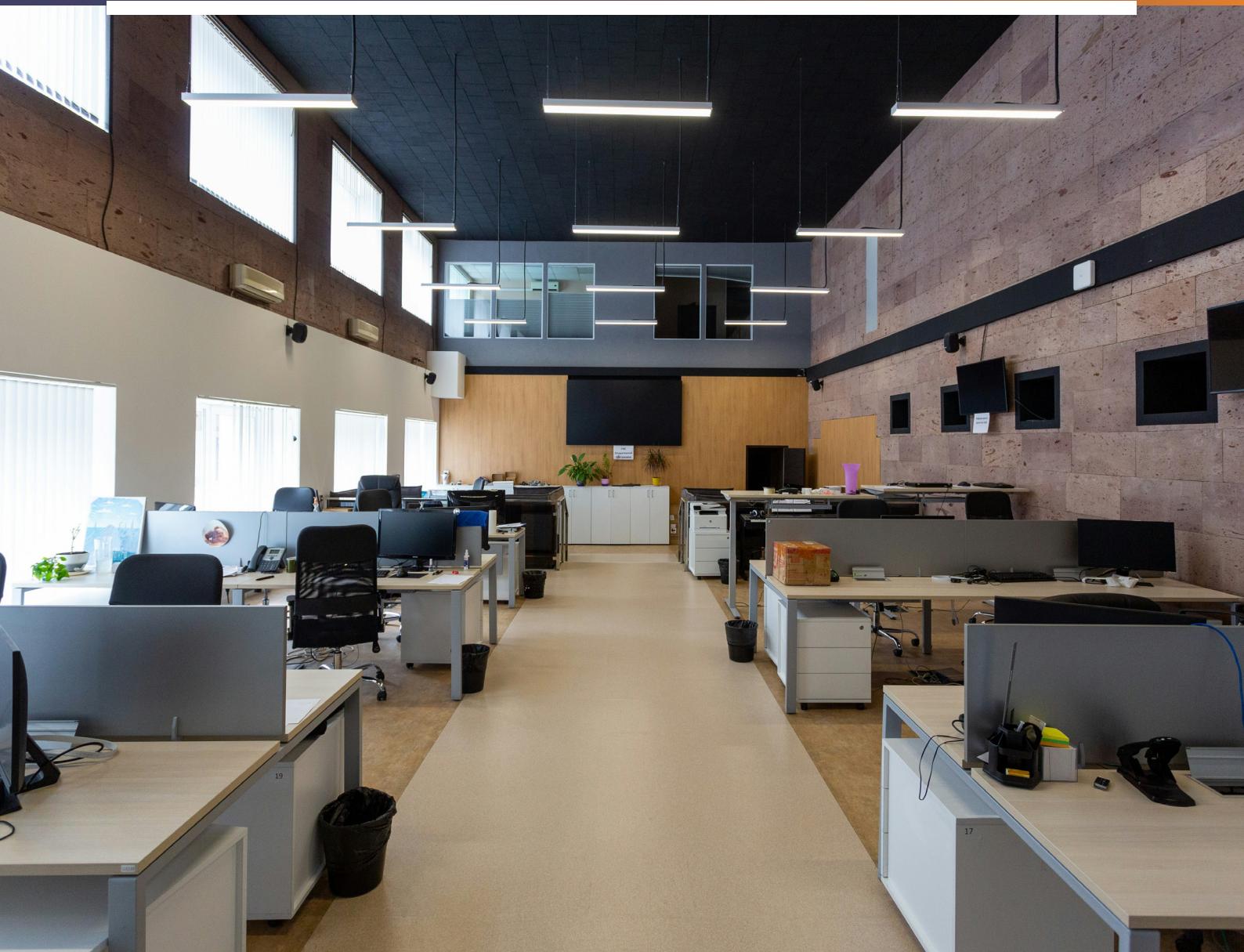
Alvanos offers bonds and guarantees that help businesses and individuals fulfill their contractual obligations and demonstrate financial credibility. Our bonds and guarantees include performance bonds, bid bonds, customs bonds, and more, providing assurance to your stakeholders and facilitating business growth. Remember financial obligations can be complex.

Our Bonds and Guarantees insurance minimize risk for businesses by providing financial backing for performance bonds, bid bonds, and other contractual guarantees. This allows you to secure valuable contracts with confidence.



MSMEs Credit Guarantee Scheme **insurance**

A Financial Guarantee is a type of promise given by a guarantor to take responsibility for the borrower in the case of default in payments to the Lender. We offers Financial Guarantees to back the debt of large corporations (the borrower) in payments to the Lending Institution. The guarantee is provided to the Lending Institution covering the risk of default emanating from the borrower and can be called upon if the borrower defaults. Financial guarantees are in many countries around the world, regarded as a policy instrument to support economic growth.





Travel insurance

The world awaits – explore with confidence. Our Travel Insurance safeguards your dream vacation against unexpected disruptions. We offer coverage for trip cancellation, medical emergencies, lost luggage, and more, ensuring a smooth and stress-free travel experience. Travel with confidence and peace of mind with Alvanos' Travel Insurance. Our comprehensive coverage protects you against unforeseen travel-related risks, including medical emergencies, trip cancellations, lost baggage, and more. Whether you're traveling for business or leisure, Alvanos' Travel Insurance ensures that you're prepared for the unexpected.





Crop insurance

Alvanos' Crop Insurance offers protection for farmers against the financial losses caused by crop failures or reduced yields resulting from natural disasters, pests, or diseases. Our Crop Insurance helps farmers mitigate risks, stabilize their income, and invest in the long-term growth of their agricultural businesses.

Our Crop Insurance program protects your agricultural investment against unforeseen weather events, pests, and diseases. We understand the challenges farmers face, and our customized crop insurance plans provide financial stability in even the most unpredictable seasons.





Why Choose Us ?

At Alvanos, we are committed to providing our clients with unparalleled service, innovative insurance solutions, and comprehensive protection for their personal and business needs. We take the time to understand your unique requirements and tailor our products and services accordingly. With our industry expertise, dedication to customer satisfaction, and passion for innovation, Alvanos is the ideal partner for all your insurance needs.

- **Tailored Solutions:** We don't believe in one-size-fits-all insurance. We work closely with you to create a personalized policy that addresses your specific needs and risk profile.
- **Unwavering Expertise:** Our team of seasoned professionals possesses extensive knowledge of the insurance industry, ensuring you receive expert guidance and support.
- **Unmatched Claims Service:** We prioritize prompt and efficient claims resolution, minimizing your stress and getting you back on track quickly.
- **Competitive Rates:** We offer exceptional value for your insurance dollar, ensuring you receive comprehensive protection without breaking the bank.
- **Commitment to Community:** We believe in giving back. Alvanos actively supports causes that strengthen our communities and empower individuals.



Contact Us.

To learn more about our products and services or to request a quote, please contact us at:

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