

# AUDMA INSURANCE AGENCY COMPANY PROFILE



AUDMA INSURANCE AGENCY





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## Director's Message

Just close your eyes and imagine how your life would be if you did not have to worry about anything at all, no worries about someone breaking into your house and getting away with your precious household goods, or someone bumping into your car or your car being stolen, realizing that you and your luggage were unfortunately not on the same flight, your office building up in flames or being diagnosed with a terminal illness, Amazing, right?

AUDREY MALOBA  
Managing Director

The fact is that we worry about these things frequently yet worrying cannot change anything neither does it add value and it's toxic to our health.

At Audma Insurance Agency we believe that you deserve to live without worry and we are here to take over your risk.





# Welcome to Audma Insurance Agency

**Audma Insurance Agency Limited** is a registered insurance agency authorized by the (I.R.A) Insurance Regulatory Authority to transact insurance business as an Insurance Agent under registration **IRA/05/41976/2022.**

It is our business to understand your unique insurance needs and match those needs perfectly with the available solutions offered by our trusted and highly reputable insurance partners.

We put your interests above our own, and above the interests of our insurance partners, because we believe that it is our ethical and legal duty to represent your best interest at all times.

At **Audma insurance Agency** we take over your risk thus allowing you to be worry free. We are an Insurance agency that prides itself in our ability to deliver in all categories of insurance cover and compete aggressively to provide the best insurance packages available in the market place.



# our **Vision**

We want to be the insurance agency of choice, dedicated to serving, and protecting families and businesses with the best insurance solutions.

# our **Mission**

We strive each day to act with integrity, educate and provide Insurance solutions that make financial freedom possible to the community we serve.



# MEET

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## Our Team



AUDREY MALOBA  
Managing Director



KENNETH M KIPRONO  
Chief Finance & Operations Officer

Relationship Manager

Business Development Manager

Administration Manager



# our **Values**



**RESPECT**



**INTEGRITY**



**TEAMWORK**



**PROFESSIONALISM**



**FUN & HUMOR**



**COMMITMENT**

# Our Insurance Covers

We are an Insurance agency that prides itself in our ability to deliver in all categories of insurance cover and compete aggressively to provide the best insurance packages available in the market place.

## Motor Vehicle Insurance

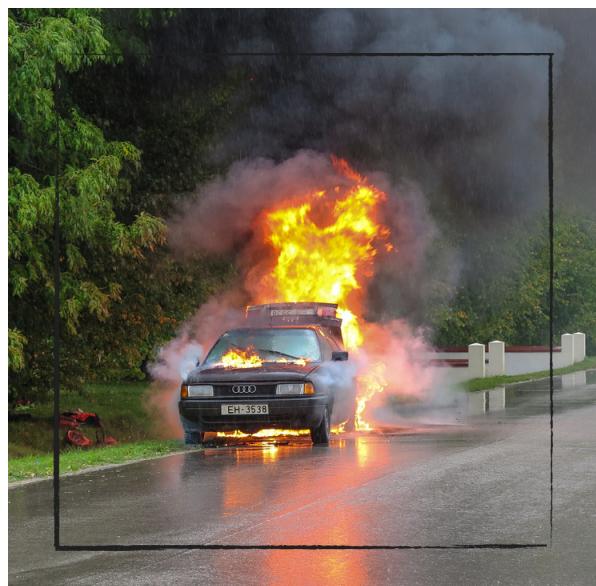
In the event of an accident, we will always be just a phone call away to guide you and act as your passionate advocate.



### What does car insurance cover?

- Third Party Only
- Third Party Fire & Theft
- Comprehensive

Our Motor insurance provides cover to the insured vehicles for Comprehensive risks, Third Party property damage or injuries. Our partnership with a large panel of insurance companies gives you access to specially negotiated rates for an enhanced cover that includes excess protector or excess waiver, courtesy car, political violence and terrorism and road rescue.



# Pension Consolidation



This means combining all (or most) of your pension pots into one. Over your career, you may work for many different employers, and so may build up quite a collection of different pension pots and/or pension schemes. You might also have personal pensions, especially if you'd spent time self-employed.



# Home Insurance

Your home is probably your largest financial investment. But not all home insurance policies are the same. In addition to insuring the physical structures and your possessions, you may have many questions about what's covered and what's not. For instance:

## What does home insurance cover?

Home Insurance also known as Domestic Package protects what is likely your most expensive assets. Your home insurance should therefore give you the confidence to enjoy your lifestyle without worrying about the risks of damage, loss or theft.

### Home insurance protects against the unwanted;

Fire, lightning, water damage, landslides, floods, earthquakes, impact from objects, riots, strikes and malicious damage.



Loss or damage to household contents.



Loss or damage to portable items such as jewelry, mobile phones, laptops etc.

Liability to compensate domestic servants.

Personal liabilities to third parties



# Travel Insurance



Whether it's a flop and drop holiday, cruise or golfing break, we have a travel insurance that's right for you.

As soon as you book your holiday, it's important to buy travel insurance immediately. This will help make sure that you and your family are protected before your trip starts.

The biggest fear people have when travelling is falling seriously ill in a place where they don't know the language, people or customs.

## What does Travel insurance cover?

Travel insurance provides you with a 24 Hour cover against the risk of facing unexpected expenses as a result of particular events or circumstances. It is also a requirement by some countries before issuing visa.

- Medical and emergency expenses
- Travel Delay / Flight Cancellation
- Loss of personal belongings or luggage
- Accidental Injuries
- Loss of money
- Loss of passport
- Personal Liabilities

# Cargo & Transit Insurance

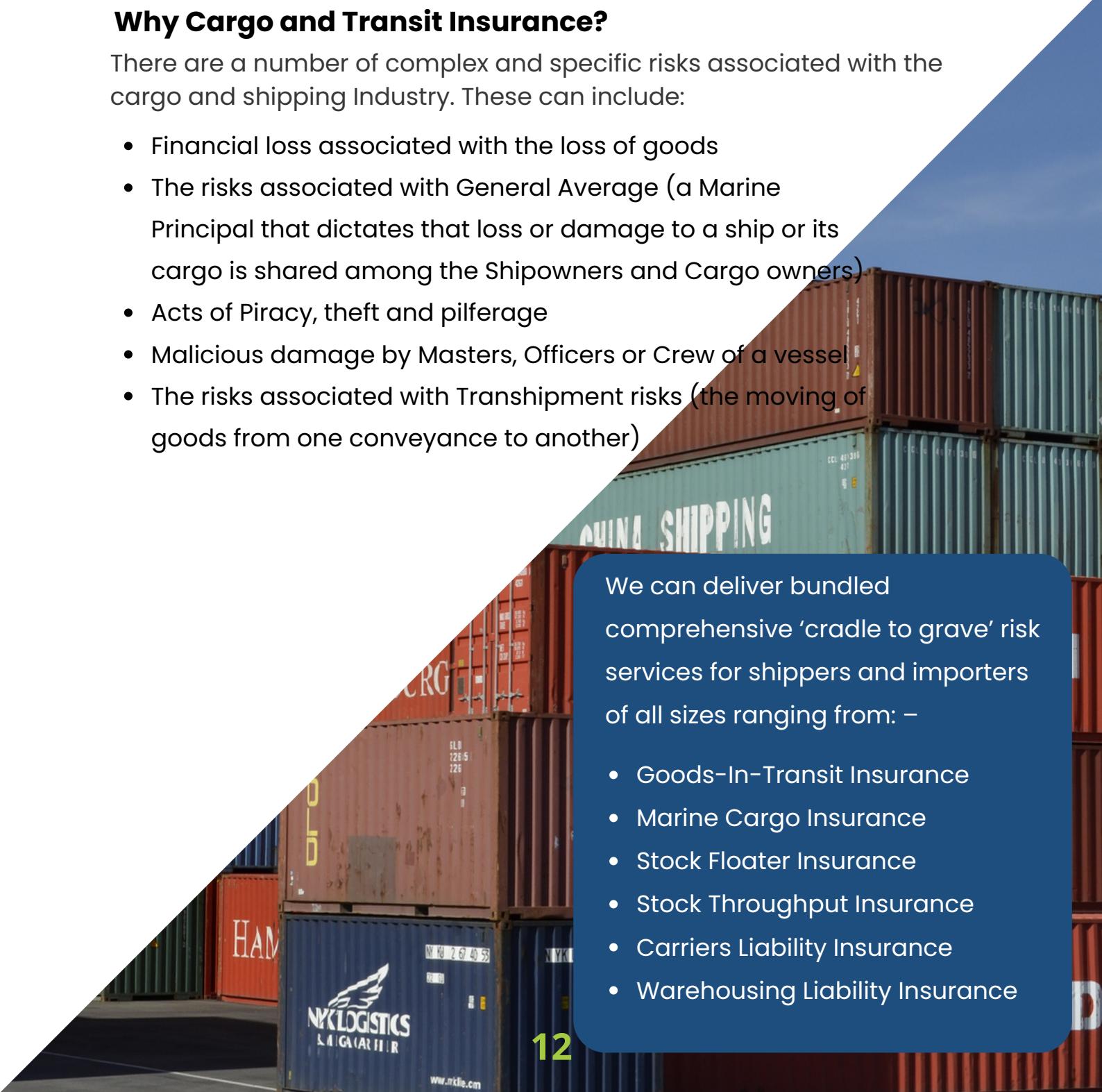
Today's supply chain is more complex than ever with shippers facing a host of risks unique to the 21st century. You therefore need expert advice from those who understand their business and arrange insurance professionally and not as an afterthought.

At Audma Insurance Agency, we are uniquely equipped to guide shippers with exceptional transport and logistics coverage that fits the way they do business and not with customary off-the-shelf solutions.

## Why Cargo and Transit Insurance?

There are a number of complex and specific risks associated with the cargo and shipping Industry. These can include:

- Financial loss associated with the loss of goods
- The risks associated with General Average (a Marine Principal that dictates that loss or damage to a ship or its cargo is shared among the Shipowners and Cargo owners)
- Acts of Piracy, theft and pilferage
- Malicious damage by Masters, Officers or Crew of a vessel
- The risks associated with Transhipment risks (the moving of goods from one conveyance to another)

A photograph showing a stack of shipping containers in a port yard. The containers are of various colors, including red, blue, and green. One container prominently displays the text "CHINA SHIPPING".

CHINA SHIPPING

We can deliver bundled comprehensive 'cradle to grave' risk services for shippers and importers of all sizes ranging from: –

- Goods-In-Transit Insurance
- Marine Cargo Insurance
- Stock Floater Insurance
- Stock Throughput Insurance
- Carriers Liability Insurance
- Warehousing Liability Insurance

# Golfers Insurance

All golfers, irrespective of their ability, run the risk of injuring another person or themselves when on the golf course. To avoid large hospital bills, costs of lawsuits and damages, get your golfer insurance today.



## What does golfers insurance cover?

Golfer's insurance is designed to give cover to golfers against the various contingencies happening on any golf course or club premises such as;

- Loss or damage to golfing equipment (Clubs, bags and caddie cars).
- Loss or damage to personal effects other than golfing equipment whilst in the clubhouse.
- Hole-in-one. Out of pocket
- Personal Injuries
- Liability to the public – Indemnity in respect of claims by the public for personal injury and damage to property.

# Personal Accident Insurance

Did you know that in case of an accident, your motor vehicle insurance does not cover your medical bills, disablement or even death? Serious injuries can mean a costly and lengthy recovery and additional medical expenses. And, if you were to pass away, your family may need funds from personal accident insurance to help with paying off loans, or to meet day to day living expenses.

## What does personal accident insurance cover?

Personal Accident Insurance provides compensation for death, permanent disability, temporary loss of income due to disability from an accident, medical expenses and funeral expenses arising from an injury as a result of an accident, whether motor or otherwise.

The term accident refers to any event resulting in bodily injury and/or death such as traffic accident, slipping on a slippery floor, assault by thugs, falling from a height, attack by a domestic animal like a dog, choking, snake bites, attack by a wild animal, attack by bees etc.

# **Funeral Expenses Insurance**

No one likes to think or talk about death and funerals. It hurts. The reality is that everything is becoming expensive including funerals! Many families face financial pressure in paying for the funeral when a family member dies, especially if this person is the bread winner. So why not put funeral costs to rest through an easy and affordable cover for you and your family



Funeral Expenses Insurance reimburses the cost of funeral expenses in the event of the death of a member thus;

- Minimizing the financial and emotional impact on surviving members of your family.
- Ensuring the surviving members of your family go through a smooth transition
- Providing you with peace of mind

The cover allows you to include all members of your nuclear family together with your parents and parents-in-law. It can be purchased as a stand-alone product or as part of another related product as a 'rider'.

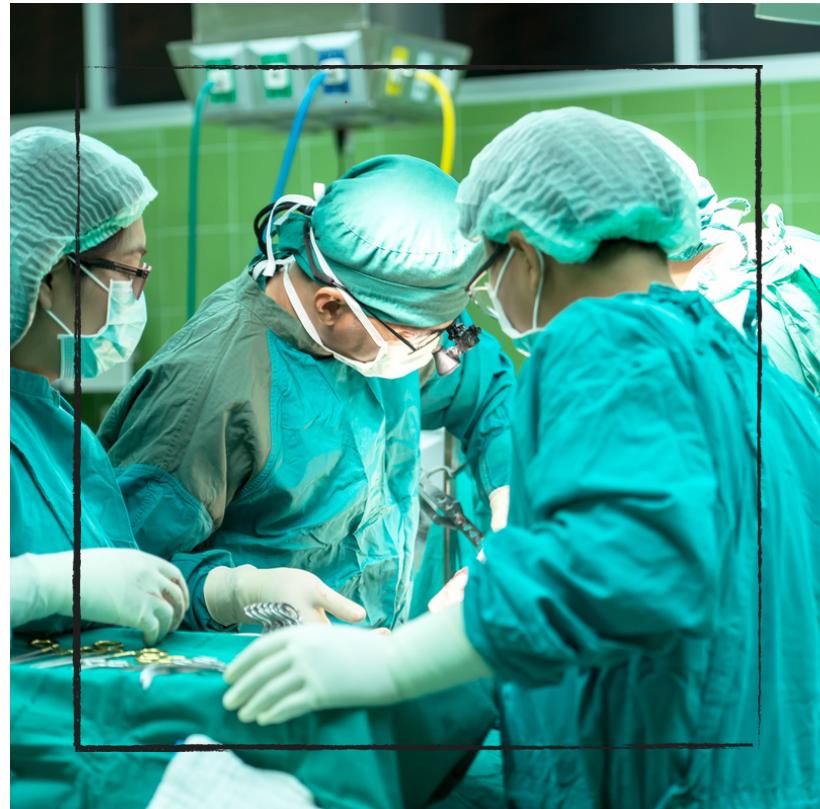
Upon demise of the insured, the policy pays the claim to the appointed beneficiary within 48 hours of receiving notification and relevant documentation.

# Medical Insurance

When it comes to our health we would all like the peace of mind that, should we fall ill, we have access to the greatest care as quickly as possible as our health is our most valuable asset.

However, managing medical expenses can be quite complex and expensive especially without the right medical insurance cover. Private medical insurance is designed to do just that.

Provide **Peace of Mind.**



At Audma Insurance Agency we understand no two persons or families have the same medical insurance needs and not all insurance plans are the same. If you feel like you're running in circles, it's time to speak to us. We will ask you some questions to get you on the right path and provide you with choices to make an informed decision.

## What does personal accident insurance cover?

An individual health insurance plan is for a person or family that needs to purchase insurance on their own, when insurance is not provided through an employer.

We take pride in offering comprehensive and flexible health insurance solutions that suit our client's specific needs with the following features:

- Inpatient Benefits
- Outpatient Benefits
- Maternity Benefits
- Dental Benefits
- Optical Benefits
- Last Expense Benefits
- Personal Accident



## Life Insurance

If you avoid thinking about life insurance, you're not alone. It can be an overwhelming and complex process, and really puts your life into perspective. But how will your family cope if you are seriously injured or deceased? Please, don't wait until it's too late.

### What does life insurance cover?

Life insurance pays out a sum of money either on the death of the insured person or after a set and/or agreed period of time. The policyholder pays the premium and the insurer promises to pay a designated beneficiary a sum of money upon the occurrence of an insured event.

### Individual Life insurance policies normally comprise the following: –

- Protection policies – designed to provide a benefit in the happening of the insured event.
- Investment policies – policies where the main objective is to facilitate the growth of capital or the money paid in as premium.

### How much life insurance do you need?

There are a number of factors to consider in determining how much life insurance could be appropriate for you including:

- Who depends on you for their wellbeing?
- How much do you earn yearly? One rule of thumb is to think in terms of insurance coverage representing 4 to 5 times your annual earnings, after taxes.
- What debts do you have? If they can be paid off with life insurance proceeds, it can take a burden off your family.
- How close you are to retirement? Generally, the closer you are to retirement the less life insurance you might need.

# Property Insurance

While every property is different, all types of property can be susceptible to instances of damage, loss and theft. Should something unfortunate occur and your property is left unprotected, it could leave you exposed to significant financial burden.

At Audma Insurance Agency, we understand the exposures and can help you structure and arrange different insurance solutions that can be tailored to best meet your specific risk exposures



## Who needs property insurance?

Regardless of the type of business you run, you'll need insurance to protect the value of your business property from loss due to theft, fire or other perils. Property insurance is a practical solution for anyone who manages a business that owns assets, employs people and could be seriously affected by disaster or breakdowns.

Property insurance protects your business or organization against losses involving your business' property including;

- Your company building
- Furniture and equipment
- Inventory
- Computers
- Outdoor fences and signage
- On site equipment

We take pride in offering comprehensive and flexible health insurance solutions that suit our client's specific needs with the following features:

- Fire & Special Perils Insurance
- Industrial All Risks Insurance
- Asset All Risks Insurance
- All Risks Insurance
- Plate Glass Insurance

# Liability Insurance

Liability insurances (also called third-party insurance) are designed for corporate entities to protect them against legal costs and loss from claims of alleged negligence, errors or omissions in the performance or provision of their services i.e. payment is not typically made to the insured, but rather to someone suffering loss who is not a party to the insurance contract.

The insurer becomes responsible for defending the suits. The business owner doesn't have to worry about spending their own assets to go out, find an attorney, pay the attorney, and deal with any settlement that may be made.

**Liability policies fall into the following classes:**

- Public Liability
- Product Liability
- Professional Liability
- Trustees Liability
- Directors and Officers Liability



## Our Clients

Some of the Clients that trust Audma Insurance Agency





## CONTACT US

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