



### All Risks Takaful

This Policy covers accidental loss or damage or destruction to the insured property as a result of any cause that is not specifically excluded under the policy. This is the widest form of cover available to property.

This policy, however, does not cover loss or damage due to theft, war, tear and wear, faulty manipulation, loss of money, bank notes or property in transit.

### Public Liability Takaful

Legal liabilities arise when negligence is established against a business following actions of employees or activities of the business.

These will occur when third parties have been bodily injured or a third party's property has been damaged. The aggrieved party proceeds and sues for compensation of the loss incurred.

Public Liability Takaful protects a participant in respect of Legal Liability to third parties for accidental death, bodily injury and/or illness and/or loss of or damage to property which happens in connection with the business insured under the policy.

### Professional Indemnity

Professional Indemnity Takaful provides cover for claims brought against the Member by a client or a third party due to acts connected with the Member's professional negligence. Professional liability arises when the professional fails to perform a contractually agreed duty for the client. Every professional owes a duty of care to any person likely to be injured as a result of the professional's error.

### Marine Cargo Takaful

This cover is important for importers and exporters of goods. The Marine Cargo covers compensation against loss of or damage to property or goods belonging to the Participant or held in their custody or control. The mode of transport is either by sea, air, inland waterways or road from or to anywhere in the world.

### Work Injury Benefits Act( WIBA) Takaful

This Policy Cover provides compensation to the participant for liability arising out of death, injury, or disease to employees in the course of their employment in accordance with the Work Injury Benefit Act of 2007.

### Personal Accident Takaful

Personal Accident Takaful is intended to secure the participants or representatives of the participant in-case of Accidental Death, Permanent Disability or Temporary Total Disability. The policy also extends to cover Medical Expenses up to a specified limit.

### Machinery Breakdown Insurance

This policy covers the insured machinery defined in the schedule, against any unforeseen and sudden physical loss or damage from causes such as defects in casting and material, faulty design, faults at workshop or in erection, bad workmanship, lack of skill, carelessness, shortage of water in boilers, physical explosion, tearing apart on account of centrifugal force, short circuit, storm, or from any other cause not specifically excluded.

### Money Takaful

Money is a Medium of communication and a daily means of Trade. The TIA Money Takaful Cover Provides compensation for accidental loss of money in transit; in premises during business hours; or loss of money from the Participant's strong room caused by robbery, theft, or any fortuitous event.

### Goods In Transit Takaful

Goods in Transit Takaful covers property against loss or damage while in transit from one place to another or being stored during a journey. The policy covers goods transported using the policyholder's vehicle or a third party carrier.

### Fidelity Guarantee Takaful

This Cover Compensates the employer for loss of money and/or stocks caused by unlawful acts that the employees can commit in the course of employment such as fraud, theft, dishonesty and counterfeiting.



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**Tailor made Shariah Compliant  
Product and Services**



## ABOUT US

Takaful Insurance of Africa Ltd (TIA), is a pioneering and dynamic Takaful company which has introduced a new and exciting ethical perspective to risk management in the Kenyan market. Founded in the year 2008 and formally licensed in 2011, TIA is the first fully fledged Takaful operator in the East and Central Africa region. The rationale behind TIA is founded on the need to provide risk management and financial security, based on ethical principles and values.

## VISION, MISSION & CORE VALUES

### Our Vision

To be the leading provider of innovative Takaful products & services driven by Transparency, Integrity & Accountability.

### Our Mission

To provide superior products and services that offer enduring value and satisfaction to our participants.

### Our Core Values

Our Values at TIA transcend throughout the entire organisation. These values are;

**Transparency:** Ensuring that all our activities and obligations to our participants, shareholders and employees are carried out with utmost clarity.

**Integrity:** Honesty and Sincerity are an integral part of our operations. We shall uphold these through strict adherence to the moral principles underlying all our policies as ingrained in the Takaful concept.

**Accountability:** We ensure all our processes and procedures are marked by professionalism and responsibility to our stakeholders.

## OUR BELIEFS

Takaful Insurance of Africa is a cooperative based Takaful model designed for all Kenyans. We have designed our model to benefit people of all faith who value Transparency, Integrity and Accountability.

### Dignity of the human being:

Takaful Insurance of Africa believes that each person in our society is a unique human being, with pride, need, values, and innate personal worth. In order to offer maximum benefit to our society, TIA will operate in a climate of openness and trust, in which each member will be granted respect, cooperation and value.

### Unity in diversity:

Takaful Insurance of Africa believes that diversity strengthens society and should be honored and protected. True unity is more than self-interest; it results when values and ideas are shared. TIA aims to be a unifying force and a source of energy to brighten the future of our society.

### Endless quest for excellence:

Takaful Insurance of Africa provides exceptional quality and value to our society.

## OUR APPROACH TO BUSINESS

At Takaful Insurance of Africa, we operate and manage our activities in accordance with the principles of Shariah while adhering to all the Insurance Regulatory Authority (IRA) regulations. We are fully committed to ensuring Transparency, Integrity and Accountability in all our dealings. As such, all operational matters, investment dealings, management and marketing of our products are overseen by the Shariah Advisory Council, to ensure that good governance and obligation to our participants are met.

We are committed to assist our customers in an efficient and effective manner; especially when it involves claims and compensations. We assure our customers that building “a bond beyond insurance” is a reality in all our dealings, not just a slogan.

## SUMMARY OF OUR PRODUCTS

### Motor Takaful

The various scopes of cover available at TIA are as follows:

#### I. Comprehensive Cover

Covers the Participant for:

- Damage to his/her motor vehicle in the event of an accident
- Theft of the vehicle or any parts
- Damage to the vehicle by fire
- Third party property damage
- Third party bodily injury

The Comprehensive Cover is an all inclusive Cover available for Motor Private, Motor Commercial and Motor Cycle sub-classes.



#### II. 3rd Party Fire & Theft Cover

The TIA Third Party Fire and Theft Cover is also a general package that provides benefits to participants where:

- Theft of the vehicle or theft of any parts occur.
  - Damage to the vehicle is caused by fire.
  - Third party property damage is caused.
  - Third party bodily injury happens.
- Accidental damage to the vehicle in the 3rd Party Fire & Theft cover.

#### II. Third Party Only Cover

This is the minimum cover on offer for motor vehicle Takaful. It is the mandatory cover required by the law in Kenya and it provides Security against.

- Third party property damage and
- Third party bodily injury

All other forms of Injury/damages to the Participants and vehicle are excluded from The Third party cover.

### Travel Takaful

Travel Takaful Policy is tailor-made to cater for claims arising directly out of and in connection with any Accidental Incident, or Accidental Bodily Injury or Death or Emergency Medical and Related Expenses incurred while The Participant is on a covered Journey or Trip.

### Fire Takaful

TIA's standard Fire Policy covers the risk of loss or damage to property arising from: Fire, Lightning and Explosion of gas cylinders.

Additional Covers include:

- Fire Industrial
- Fire Domestic
- Fire Consequential Loss
- Fire & Allied Perils Takaful

### Burglary Takaful

The TIA Burglary cover provides insurance against loss or damage of property insured resulting from theft accompanied by forceful entry and exit from the premises. Other contents damaged by thieves while breaking in or out of the premises are also covered.

### Engineering Covers

#### Contractors' All Risk

C.A.R. Takaful provides comprehensive and adequate protection against unforeseen physical loss or damage to property insured as well as against third party liability in respect of property or bodily injury arising in connection with the execution of a contract.

#### Erection All Risks

This policy covers all kinds of erection projects such as machinery erection, heavy equipment installation and may be extended to include testing and commissioning works.

