

Company Profile

Insuring your future
is our business



Mikocheni, Rose Garden Road
Near Pakistan Embassy
Dar es salaam, Tanzania
www.kfinance.co.tz/






I am proud to present to you; The K-Finance Insurance Brokers (KIB); the state of art company that is dedicated of making a difference in the insurance market in Tanzania. KIB is a subsidiary of K-Finance LTD, a microfinance company that has been in the Tanzanian market for over 15 years.

KIB is a continuation of our dedication for financial inclusion and social protection initiatives for wealth creation and financial freedom. KIB is bringing to the market new innovative ideas for outreach coupled with unmatched customer experience. As a board chairperson and founder of KIB, I am here to assure you of our commitment to outstanding good service.

Devotha Ntuke Minzi
Founder and Board Chairperson







Mission Statement

A Pledge of Financial security and protection to our clients.



Vision

To be an Insurance Broker of Choice; dedicated to outstanding service.



What do we believe in?

- Making a difference
- Outstanding client service
- Innovation
- We do what we are passionate about

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Our Values

1. Provide prompt and efficient services.
2. Building lasting relationship with clients
3. Integrity.
4. Technical and professional competence



Why Insure through **KIB**

1. **KIB** is independent from all Insurers.
 2. **KIB** represents and protects interests of clients.
 3. **KIB** provides impartial and objective advice.
 4. **KIB** identifies analyses and evaluates risks.
 5. **KIB** designs a customized Insurance program for each client.
 6. **KIB** negotiates competitive insurance contracts and placement of risk
 7. **KIB** provides Risk Management Service.
 8. **KIB** Negotiates Speedy claim settlement.
 9. **KIB** will keep you updated on information concerning the Insurance market.
 10. **KIB** will make you aware of various Insurance Programme.
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Do i pay more when i use KIB as my insurance broker? No!!!!!!

You do not pay any extra premium by having an insurance broker. Over 80% of insurance business in Tanzania is handled through brokers. Why? Because insurance brokers add value to your insurance program at no extra costs.

Our Products



1. Fire Insurance

Fire insurance is a type of insurance policy that offers financial protection to policyholders in the event of loss or damage caused by fire. The policy typically covers the cost of repairing or replacing the property or possessions that have been damaged by fire, as well as any additional expenses incurred as a result of the fire.



Industrial All Risk Domestic

2. Industrial All Risks Domestic

Industrial All Risks Domestic insurance is an essential cover for individuals and businesses operating in an industrial or manufacturing environment, providing much-needed protection and security against financial losses arising from unforeseen incidents.



Fire Risks

3. Fire Risks

Fire risks insurance is a type of insurance policy that provides coverage against damages and losses caused by fire. This type of insurance policy is particularly relevant for property owners or businesses that operate in high-risk areas where there is a higher likelihood of fire damage.



Business interruption loss insurance

4. Business Interruption Loss Insurance

Business interruption loss insurance is essential for businesses that rely on a steady stream of income, as it provides financial security in the event of an unexpected interruption of business operations.



Domestic insurance, Burglary (theft) Insurance

5. Domestic insurance, Burglary (theft) Insurance

Burglary (theft) insurance is a specific type of domestic insurance that provides coverage for loss or damage caused by theft or burglary. This can include stolen items such as electronics, jewelry, and other valuable possessions, as well as damage caused by the break-in itself.



Money Insurance

6. Money Insurance

Money insurance is a type of insurance policy designed to protect against loss of money while it is in transit or in a business premises such as a bank, financial institution, commercial organization or any other establishment that handles significant amounts of cash.



Electronic Equipment & Computers Insurance

7. Electronic Equipment & Computers Insurance

Electric equipment insurance is a type of insurance policy that provides coverage for electrically-powered equipment and machinery. This may include coverage for damage to computer, motors, generators, transformers, switchgear, and other electrical equipment.



8. Machinery breakdown and Boiler

Machinery breakdown and boiler insurance are two types of insurance policies that protect businesses against financial losses caused by equipment failures.

Machinery breakdown insurance provides coverage for any type of machinery.

Boiler insurance, on the other hand, is a specialized policy that provides coverage for steam boilers and related equipment.



9. Explosion Insurance

Explosion insurance is a type of insurance policy that provides protection against damages or losses caused by an explosion. This policy covers damages to property and assets caused by explosions, including fire, explosion damage, and other associated losses.



10. Business Interruption Loss Insurance Following Machinery Breakdown

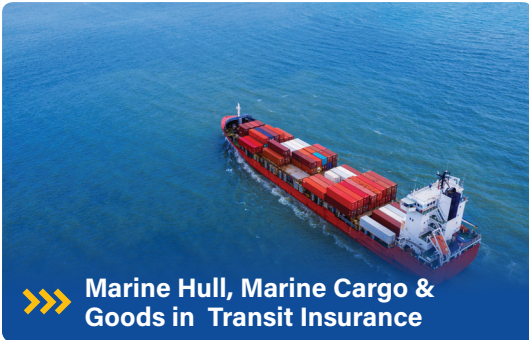
Business interruption loss insurance following machinery breakdown is a type of insurance that covers loss of income and other expenses that a business may incur as a result of a breakdown of its machinery or equipment.



Motor Insurance - Private Cars & Commercial Vehicles

11. Motor Insurance - Private Cars & Commercial Vehicles

Motor insurance is a type of insurance policy that covers individuals against financial loss due to accidents, theft or damage to their vehicles. It is a legal requirement in most countries to have motor insurance if you own and drive a vehicle.



Marine Hull, Marine Cargo & Goods in Transit Insurance

12. Marine Hull, Marine Cargo & Goods in Transit Insurance

Marine insurance policies are designed to provide coverage for ships, cargo, and other marine-related risks. These policies protect ship owners, operators, importers, exporters, freight forwarders, and businesses that transport goods from financial loss in case of any damage or loss to their ships, cargo, or goods.



Travel Insurance

13. Travel Insurance

Travel insurance is a type of insurance that provides financial protection against unexpected events that may occur while traveling. Some common coverage provided by travel insurance include trip cancellation or interruption, medical expenses, emergency medical evacuation, lost or stolen luggage, and accidental death and dismemberment.





Trade credit insurance

14. Trade Credit Insurance

Trade Credit Insurance is a type of insurance that protects businesses from financial losses due to non-payment or default by their customers. This type of insurance is particularly important for businesses that sell goods or services on credit terms, as it can help them manage the risk of non-payment and insure that they receive payment for their goods or services.



Workmen's Compensation & Employers Liability Insurance

15. Workmen's Compensation & Employers Liability Insurance

Workmen's Compensation and Employers Liability Insurance is a type of insurance that provides financial protection to employers in the event that an employee is injured or becomes ill while on the job. This insurance is a legal requirement in many countries, and it helps employers to manage the financial risks associated with workplace injuries and illnesses.



Medical & Healthcare Insurance

16. Medical & Healthcare Insurance

Medical and Healthcare Insurance
Medical and healthcare insurance is a type of coverage that helps individuals and families pay for medical expenses. With the rising cost of healthcare in many countries, medical and healthcare insurance has become an essential part of financial planning.



➤➤➤ **Group Life and Funeral Expenses Insurance's**

17. Group Life and Funeral Expenses Insurance's

Group life insurance is a type of policy that provides life insurance coverage to a group of individuals, such as employees of a company or members of an organization. The policy covers the group as a whole, and each member is usually entitled to a specific amount of coverage.



➤➤➤ **Mortgage Insurance and Credit Life Assurance**

18. Mortgage Insurance and Credit Life Assurance

Mortgage insurance and credit life assurance are two types of insurance that are often required when obtaining a mortgage or other type of loan.

Mortgage insurance, also known as private mortgage insurance (PMI), is a policy that protects the lender in the event that the borrower defaults on the loan.

Credit life assurance is a type of insurance that pays off the outstanding balance of a loan if the borrower dies before the loan is fully repaid.



➤➤➤ **Directors and Officers Liability**

19. Directors and Officers Liability

Directors and Officers Liability insurance is a type of insurance policy that protects directors and officers of a company from claims made against them for their actions or decisions taken while performing their duties.





Bankers Blanket Bonds

20. Bankers Blanket Bonds

Bankers Blanket Bonds insurance is a type of insurance policy designed for financial institutions such as banks, credit unions, and other financial institutions. It provides financial protection against potential losses resulting from employee dishonesty, forgery, theft, fraud, and other criminal activities conducted by employees or third parties.



Various Bonds

21. Various Bonds (bid, advance, security, performance, custom & warehousing, ...)

Bonds insurance provides investors with a safety net against the risk of default by the issuer of the bonds. Municipal bonds insurance, corporate bonds insurance, sovereign bonds insurance, asset-backed securities insurance, and mortgage-backed securities insurance are the various types of bonds insurance available.



Liability Insurance

22. Liability Insurance

Liability insurance is a type of insurance that protects individuals or businesses from financial losses that may arise from legal claims made against them for bodily injury or property damage caused by their actions or omissions. Liability insurance covers the cost of legal defense, settlement, or judgment if the insured party is found to be at fault.



»» Fidelity Guarantee Insurance

23. Fidelity Guarantee Insurance

Fidelity Guarantee Insurance is a type of insurance policy that provides protection to companies against financial losses caused by the fraudulent or dishonest actions of their employees. This insurance policy is designed to cover the company against such losses caused by their employees, thereby mitigating the financial impact of such incidents on the company.



»» Individual and Group Pension Schemes

24. Individual and Group Pension Schemes

Individual and group pension schemes are types of insurance policies that provide financial protection for retirement. These schemes are designed to help individuals and groups accumulate wealth over a certain period of time, allowing them to live comfortably during their retirement years.



»» Insurance Premium Financing Facility (ipf)

Insurance Premium Financing Facility (IPF)

KIB with its partners can facilitate an Insurance Premium Facility such that you can pay your premium hassle free by installments.

Testimonies

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Francis Ndikumwami
MD - Spenn Tanzania

"K- finance Insurance has been an essential asset to my business and i cant thank them enough for all their hard work. thank you very much for providing a great service."

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Erasto Nzogela
Accountant Officer
Caleb Security Limited

"K- Finance insurance is great! I am very happy with her service!! grat job! "

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Sylverius Ngaiza
MD- Attwood Markerting and
Communications

" I really appreciate all of your diligent work to get us properly insured, it allows me to sleep well knowing we are well protected"

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Khalid Karwani
Country Manager Ttraman
Limited

" It's been really great working with K- Finance on all my insurance needs. she really made the experience stress free, and so thankful to them for all the help"

**What people
say about us**



Insurance service to fit your needs!

Don't get caught unprepared,
get covered now!

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