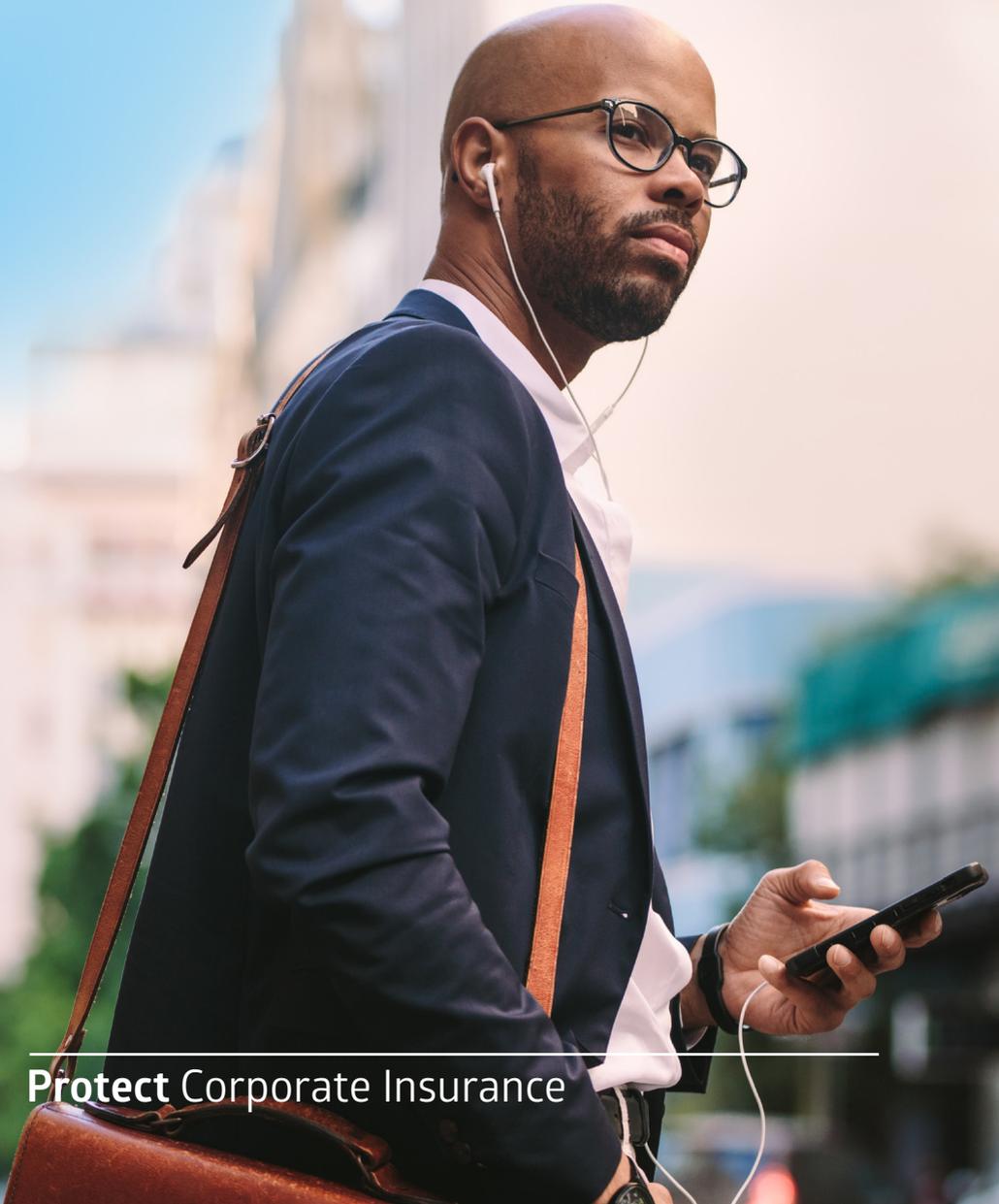


**SWAN**  
— INSURANCE —

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Corporate Insurance

for life



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**Protect** Corporate Insurance



Swan General Insurance Company Zambia Limited is a short term insurance company with a branch network of more than three locations across the country and still growing. Our main business objective is to create a world class insurance company through excellent claims payment and risk management. SWAN's corporate insurance package offers tailor made risk insurance services that are dependent on the industry or business our client specialises in.

# Protecting your company and you

Our dedicated professional underwriters will provide advice on which policies your organisation should take up based on the business your organisation conducts after an assessment of your risk exposure.

Join us today and enjoy unparallel world class insurance service.



We shall continuously endeavour to offer the highest level of service delivery standards and have packaged the following benefits;

- Volume discounts
- Long term agreement premium discount
- Specified claim settlement period
- Dedicated Corporate Account Under writer
- Risk advisory

Our standard corporate packages that can be bought off the shelf include but not limited to the following:

## Commercial Lines (For Your Business)

### 1. Property Risks

- **Fire and Allied Perils**

This covers for damage to the whole or part of the property owned by the insured or for which they are responsible, including alterations by the insured as tenants to the buildings and structures by fire and allied perils.

- **Fire-Loss of Profits**

This provides covers for losses following interruption of or interference with the business in consequence of damage occurring during the period of insurance at the premises.

- **Office Comprehensive**

This covers for loss of or damage to the contents including landlord's fixtures and fittings the property of the insured or for which they are responsible.

- **Assets All Risks**

This covers for loss of or damage from any cause not excluded to all tangible property or assets of every description owned by the insured or for which they are responsible.

- **House Owners**

This provides cover against losses and damages to an individual's house and to assets in the home. It also provides liability coverage against accidents in the home or on the property.

- **House Holders**

This provides cover against losses and damages to house hold contents including theft.

### 2. Motor Classes

- **Motor Fleet comprehensive**

This provides cover against loss of or damage to the vehicle and indemnity against all sums legally liable to pay to other parties for death, bodily injury, property damage or loss of use arising from use of the vehicle.

- **Motor Full Third Party**

This covers the insured's legal liability for death/disability of third-party loss or damage to the third-party property.

### 3. Accident & Miscellaneous Classes

- **Money**

This covers for loss of money while in transit or on the premises.

- **Burglary**

This provides coverage against loss of property by theft or robbery from insured's premises.

- **Fidelity Guarantee**

This provides coverage against any direct financial loss sustained by the employer through acts of fraud, dishonesty, forgery or theft committed by his employees in connection with their occupation and duties.

- **Employers Liability**

This insurance policy protects employers from liabilities arising from disease, fatality, or injury to employees resulting from workplace conditions or practices.

- **Public Liability**

This policy protects against claims of personal injury or property damage that a third party suffers (or claims to have suffered) as a result of the insured's business activities.

- **Group Personal Accident**

The policy provides compensation for a group of people for accidental death, permanent or temporary disablement and medical expenses.

- **All Risks**

This provides cover against loss of or damage to the whole or part of the property by any accident or misfortune not otherwise excluded.

- **Plate Glass**

This covers for loss of or damage to internal and external glass (including mirrors), signwriting and treatment thereon at the insured premises, the property of the Insured or for which they are responsible.

- **Goods in Transit**

This covers goods against loss or damage while being moved from one place to another.

- **Professional Indemnity**

This provides cover to professionals like consultants, lawyer, architects, doctors etc against the error and omission claims filed by a third party i.e. clients. This policy indemnifies the insured against the legal costs and protects the insured professional reputation.



- **Directors and Officers Liability**

This policy provides liability cover for the company's directors and officers to protect them from claims which may arise from the decisions and actions taken within the scope of their regular duties.

- **Pensions Fund Trustees Liability**

Pension trustee liability insurance is designed to meet defense costs, awards, damages, and investigation costs of anyone like trustees, secretaries or administrators involved in running the pension scheme who are accused of mistakes or oversights in their duties.



## Marine Risks

- Marine Open

This policy provides coverage for all goods in transit shipped during the policy period.

- Marine Hull

This policy covers for loss or damage to the vessel (hull) and machinery caused by accidents in moving cargo

- Marine Cargo

This policy covers property/goods against loss, damage or theft while in transit over waterways, land and air.

## Bonds

- Customs Bond
- Financial Guarantees
- Performance Bond
- Advance payment Bond
- Bid Bond

## For Your Farm

- Agriculture Insurance
- Livestock Insurance
- Crop Insurance



Talk to any of our friendly corporate underwriters to discuss your policy extensions/exclusions and more benefits your organisation can get out of the policy.

For more detailed company information download a copy of our corporate profile from [www.swanforlife.co.zm](http://www.swanforlife.co.zm) or get yourself a copy from any of our office locations.



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