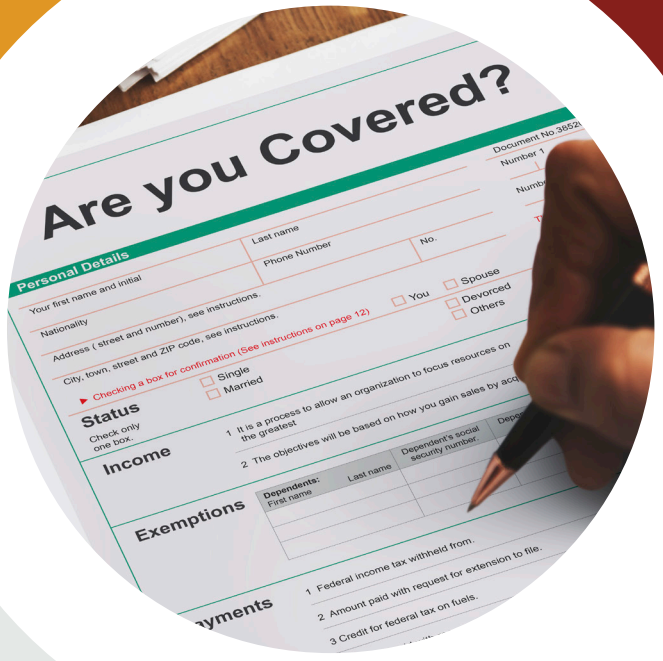
CEDA Insurance Brokers



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CEDA INSURANCE BROKERS

Personal Insurance

Get your personal belongings covered by CEDA Insurance Brokers

Houseowners Insurance

What if your house gets burnt down today, gets struck by lightning, or even damaged by other causes?

Home ownership is one of the largest personal investments we will make in our lives and a significant achievement for most of us. The reality is that natural disasters or accidents can strike at any time and may cause damage to your dream home.

CEDA Insurance Brokers's homeowners insurance provides cover for:

- Loss, destruction or damage to your house caused by storm, fire, lightning, flood
- Cover for the house include outbuildings, fixtures and fittings swimming pools & perimeter walls.-
- Replacement costs include professional fees, e.g Architect|or Engineer's' fees, fire brigade charges, demolition and debris removal costs.

Householders Insurance

It's a fact! House breakings do happen.

Our homes carry our most valued possessions and the only time we realize how much we own is when they are damaged or stolen.

CEDA Insurance Brokers's Household Contents Policy covers:

- Lost or damaged contents or personal effects caused by theft, fire, lighting,storm and flood.

Personal All Risks

Stop and think! How would you replace everything that you carry with you every day?

CEDA Insurance Brokers's Personal All Risks Policy covers:

- Theft, fire, accidental loss or damage to movable accesories or personal effects that can be worn or carried by a person. These include your handbag, wallet, sunglasses, jewellery, laptop, camera, or any other portable electronic devices whilst in or away from your home.

Personal Accident Insurance

This policy compensates you or your spouse in the event of death or bodily injury following an accident to a conveyance in which you were travelling subject to proof as would satisfy a court of law that death caused by accident should be presumed.

We will not be liable for bodily injury, death, permanent disablement or disappearance sustained while participating in sports, motorcycling, air travelling in an aircraft that is not licensed for the carriage of passengers or as a member or acting member of the crew or for trade or technical operation connected with the aircraft.

What It Covers
- Death
- Bodily Injury
- Permanent Disablement

Small Leisure Craft

Covers accidental loss or damage to your aircraft. It includes coverage for theft of the vessel and its contents, both separate and together, personal effects, malicious damage and transit damage for aircrafts.

It's unfortunate, but accidents do happen – are you prepared?

Motor Insurance

It's a fact that your car could be stolen and accidents happen in the blink of an eye. CEDA Insurance Brokers offers three (3) types of covers for private motor insurance:

Comprehensive Motor Insurance

• Comprehensive motor insurance provides cover in case your vehicle has been stolen damaged by fire or any act of nature; or for any accidental damage, hijacking and damage to third parties and their property.

Third Party, Fire and Theft

This cover is available to you if the value of your vehicle is relatively low.

• Withe third party, fire or theft vehicle cover you can claim for certain specified damages to your vehicle and if it is stolen.

Third Party Only

• Third Party only covers for damage caused to other parties and their property.

Excess Buy Back

This cover works alongside the motor protect policy.

• Protects the excess on your motor vehicle insurance policy in the event of a claim.

• Covers the cost of excess in the event of a claim, up to a pre-agreed limit.

Make sure you are an informed traveler!

Travel Insurance

Travel insurance is a must whether you are travelling overseas or coming to Botswana.

CEDA Insurance Brokers offers a complete range of travel insurance plans for leisure travellers as well as business travellers.

• The cover caters for unforeseen loss of baggage, trip cancellation, trip interruption, travel delays, missed connections and medical expenses.

• Business travel insurance also covers business equipment, including business laptops and mobile phones.

Commercial Insurance

Are you a business owner?

Fire Insurance

What if your property or buildings caught fire or are struck by lightning?

With CEDA Insurance Brokers's fire insurance we will make sure damages caused by fire, lightning or explosion are fully paid for.

Policy covers damages to the whole or part of:
- Property
- Buildings
- Structures

Office Contents Insurance

Business premises can be broken into and contents such as furniture and other movables can get stolen or destroyed. Our office contents insurance will cover damages to your office furniture, assets or/and other contents resulting from:
- Fire
- Lightning
- Explosion
- Theft
- Replacement costs of the insured contents at current market value.

Buildings Combined Insurance

The policy covers buildings of commercial and community risks such as offices, churches e.t.c against perils such as fire, lightning, explosion and other additional perils.

Sporting and recreational structures, driveways or parking areas are also covered against losses or damage caused by fire, lightning and other natural perils.

Key Benefits
- Reinstatement or replacement of damaged buildings
- Indemnity for loss of rent for the period necessary
- Indemnity for legal costs is paid for.

Electronic Equipment Insurance

Cover is provided against loss or damage to all types of electronic equipment within the insured premises as a result of:

- Natural calamities
- Malicious acts
- Negligence
- Electrical malfunctions

Business Interruption Insurance

With every minute that passes by when your business is closed down the business is losing income.

Business Interruption will protect your business by settling operating costs in the event of a loss. Any financial loss incurred as a result of an interruption to the business is covered.

Business All Risks Insurance

We carry our portable office items with us all the time. Ever thought of what could happen should your laptop get stolen on your way home from the office?

- Business All Risk covers loss of or damage to your business portable items.
- Business laptops, cameras and cellphones are covered against theft and damage

Goods In Transit Insurance (GIT)

Anything can happen whilst transporting goods from one destination to another. GIT provides cover for:

- Loss or damages to goods whilst being transported

Theft insurance
Robberies happen all the time.

All contents of any insured building at the insured premises as a result of theft are covered against loss or damage.

Money Insurance
Robberies happen all the time.

Covers loss of or damage to any negotiable instruments, including; cash, cheques, money orders, credit card vouchers, as well as postage and airtime vouchers contained in a safe.

Public Liability Insurance
Customers can get injured whilst on your premises, what are the implications?

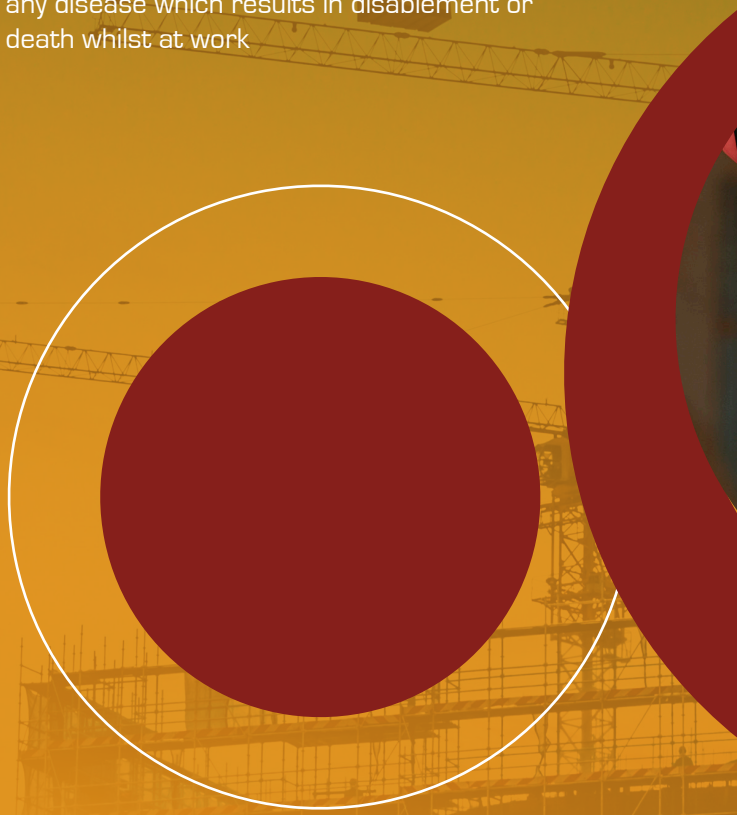
Public Liability covers your business against damages which it may become legally liable to pay following;

- Accidental death or bodily injury to or illness of any person
- Accidental loss of or physical damage to property which occurred in the course of or in connection with the business.

Workers Compensation

Anything can happen in the workplace, such as an employee being involved in an accident resulting in disability or even contracting a contagious disease.

Cover is provided for any workman in an occupation that they may have an accident, injury or suffer from an occupational disease or any disease which results in disablement or death whilst at work



Fleet Cover Insurance

• Provides cover for comprehensive, limited and liability insurance on all commercial vehicles, motorcycles, trailers.

Group Personal Accident

There are selected staff members whom the company cannot do without.

GPA covers accidental bodily injury or death resulting from an accident by external or violent means. It can be taken up for high income earners in the company whom would not be compensated accordingly under Workmen's Compensation Insurance.

Specialised Insurance

Specialized Lines

Specialized Covers Offering

- Professional Indemnity Cover
- Directors and Officers Liability Cover
- Pension Fund Trustees Liability Cover
- Aviation Insurance
- Diamonds Insurance
- ravel Insurance (In partnership with Santam/TIC/AIG)
- Agriculture (Livestock & Crop)
- Bonds & Fuel Guarantee
- Cyber Liability Cover

Professional Indemnity

Professional indemnity insurance policies protect an individual and/or company from claims made against them by a third party for financial compensation arising from a breach of their professional duty. It's essential protection for professional consultants who provide a service.

It Covers:
- Trade Practices Legislation
- dishonesty
- Loss of documents or data
- Defence costs
- Professional Negligence
- Defamation
- Breach of copyright or confidentiality

It is Provided to:
- Lawyers
- Business House
- Engineers
- Research Body
- Teaching Institute
- Medical Doctors
- Accountants/Financial Consultants

Directors and Officers Liability

- D&O insurance is insurance designed to shift to the insurer the risk of certain third-party liabilities arising from the acts or omissions of the directors and officers of a corporation acting in their official capacity
- Typically, the D&O policy covers liabilities arising from third-party claims against an insured that arise from the insured's "wrongful acts."
- "Wrongful Act" is defined in the policy, but a common formulation is: any error, misstatement, misleading statement, act, omission, neglect, or breach of duty committed, attempted, or allegedly committed or attempted by [an insured in his or her official capacity]."

Cyber Liability

Scope of Cover

- Reputational Protection
- Provides specialized BI which covers the insured loss of net arising from computer downtime
- Actual Cost of recovering lost data
- Legal Services-Breach of Personal Information, Security Failure or System Failure
- IT Services- for Security Failure or System

Personal and Corporate Information

The Insurer will pay to or on behalf of Insured all Damages and Defence Costs arising from any Claim against the Insured in respect of an actual or alleged Breach of Personal Information or Breach of Corporate Information by an Insured.

Pension Fund Trustees Liability

Trustees Liability insurance responds to claims of alleged wrongful acts relating to the actions of trustees, trust secretaries and other officers of the trust in carrying out their duties.

Trustees' liability insurance provides cover for the fund for errors and omissions, theft and fraud and third party computer crime. The insurance also provides professional indemnity cover to the trustees and principal officers.

Who Should Be Covered?

The trustees, including those who retire during the policy period

- Former trustees
- Pensions managers and administrators
- Corporate trustees and their directors

Aviation

- Aviation Insurance covers the client against claims and losses arising from the ownership, maintenance, or use of aircraft, hangars, or airports including damage to aircraft, personal injury, and property damage

Third Party Liability

- This coverage, often referred to as third party liability covers aircraft owners for damage that their aircraft does to third party property, such as houses, cars, crops, airport facilities and other aircraft struck in a collision.

Passenger Liability Insurance

- Passenger liability protects passengers riding in the accident aircraft who are injured or killed

Combined Single Limit (CSL)

- CSL coverage combines public liability and passenger liability coverage into a single cover

Ground Risk Hull Insurance Not in motion

- This provides coverage for the insured aircraft against damage when it is on the ground and not in motion. This would provide protection for the aircraft for such events as fire, theft, vandalism, flood, mudslides, animal damage, wind or hailstorms, hangar collapse or for uninsured vehicles or aircraft striking the aircraft.

In-flight insurance

- Coverage protects an insured aircraft against damage during all phases of flight and ground operation, including while parked or stored.

Personal Accident

- Personal Accident Insurance (PAI)coverage is available to persons working in aviation -related field This broad definition covers all businesses and individuals involved in any aviation business. Examples could include airport workers such as managers, dispatchers, schedulers, administrators, support staff, baggage handlers, fuellers, line and ramp crew, marshallers, aviation attorneys, insurance adjusters, inspectors, caterers, unlicenced maintenance & mechanical personnel and repairers, aircraft detailers and so on.

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Agriculture Insurance

Are you into farming?

Running a farm is big business, so do not leave anything to chance.

We understand that farming represents a great portion of your livelihood and CEDA Insurance Brokers (Pty) Ltd's Livestock and Crop insurance will protect you against loss or damages that may arise pertaining their livestock and crops.Livestock insurance protects your livestock (cattle, sheep and goats) against unexpected events and accidents. The farmer is at liberty to either insure all his herd or select the animals he wishes to insure if he does not want to insure the entire herd.This policy will also assist farmers to obtain finance from lending institutions to purchase more animals.

Our livestock insurance solutions:

Herd Select

What is covered; The herd select policy covers the entire herd (cattle, sheep and goats) against:

- All Risks Mortality (death occurring from disease or sickness and accident)
- Theft
- Transit

Herd Essential

What is covered; This cover is designed to protect the livestock a farmer selects to insure against:

- Death from Fire or Lightning
- Death from Fire, Lightning and Theft
- Death from Fire, Lightning, Accident including Humane Slaughter and Theft

Stud Animal

What is covered: This cover is designed for ranch livestock kept by the Insured for breeding purposes only and provides cover against:

- Theft
- All Risks Mortality
- Impotence following Accidental Injury
- Gap cover following a Government Slaughter order.

Feedlots Insurance

The policy covers the Insured livestock fromdeath caused by:

- Fire
- Lightning
- Accident
- Illness

Special Extensions include:

- Explosion
- Accidental bloating
- Poisoning by plants, feeding, giving water or dipping to a maximum of 75% of sum insured.

Crop Insurance

This cover is designed to protect farmers against loss resulting from perils such as hail, windstorm, fire & lightning.

What is covered:
Your crops including maize, sorghum, beans and horticulture are covered against:

- Fire
- Lightning
- Windstorm
- Hail
- Uncontrollable pests & diseases
- (Frost: additional cover upon request)

The basis of determination of the sum insured for this insurance shall be as set out in the Schedule and the Cropping Plan.

Disclaimer: Contents of this brochure are summarised. Terms and conditions apply

Underwritten By:

BIC
BOTSWANA
INSURANCE COMPANY

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