



This booklet summarises NICO General products with brief coverage descriptions on each listed product. It also outlines the specific need or use of the product being personal lines and or commercial lines.

Item No	Product (s) Name	Specific Need	Brief Description of cover
1	Motor Commercial Comprehensive,-Hire & Reward Motor Private Taxis, Motor Traders External, Motor Traders Internal, Motor contingent, Motor Cycle	Suitable for Business lines	Accidental loss or damage to the insured vehicle including third party liabilities
2	Motor Private Comprehensive, Motor Commercial (Own use) & Motor Cycle	Suitable for Personal Lines	Accidental loss or damage to the insured vehicle including third party liabilities
3	Fire & Allied Perils Office Multicover	Suitable for Business lines	Accidental loss or damage to property due to fire, lightning, storm, flood, earthquake and other risks upon request.
4	Consequential loss	Suitable for Business lines	Loss of Gross Revenue/Profits/Rentals/Wages/ Increased cost of working following accidental damage of insured properties as a result of insured risks
5	Mtetezi Insurance	Suitable for tobacco farmers	Accidental loss or damage to growing tobacco due to hail, storm, flood ,fire and theft Loss/Damage to farm buildings
6	Fire Farming	Suitable for tobacco farmers	Loss due to Fire and Theft from the time of picking in the field until delivered at Auction Floors.
7	Household/House owners	Suitable for Personal lines	Accidental loss or damage to private dwelling houses, outbuildings, fences and contents.
8	Home sure	Suitable for Personal lines	A package policy covering private dwelling house, contents, motor vehicle, legal liability, personal business etc.
9	Burglary	Commercial Lines	Loss of property following upon an actual violent and forcible entry of or followed by an actual violent and forcible exit from the said premises.
10	Group Personal Accident	Commercial & Personal Lines	Bodily Injury, Death, Total Partial Disablement and Permanent disablement resulting solely and directly from accident caused by outward violent and visible means which shall directly and independently of any other cause. Medical Expenses

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11	Personal Accident	Commercial & Personal Lines	Bodily Injury, Death, Total Partial Disablement and Permanent disablement resulting solely and directly from accident caused by outward violent and visible means which shall directly and independently of any other cause. Medical Expenses
12	Money	Commercial Lines	Loss of Money belonging to the Insured or for which the Insured is responsible. Damage to Safe & Strong Room with a free limit of up to MK1,000,000.00
13	All Risks	Commercial & Personal Lines	Accidental loss or Damage to business and personal gadgets like Laptops, Cell phones, watches and many more. Cover can be extended to cover commercial mobile and computerized equipped vehicles.
14	Plate Glass	Commercial Lines	Accidental Damage of glass or specified lettering or ornamentation of any specified frames or similar fittings damaged concurrently with the breakage of such glass.
15	Travel - Standard Cover	Commercial & Personal Lines	Accidental loss of Baggage, Personal Effect, Money, Medical expenses, Hijack and Cancellation



TRAVEL INSURANCE

For any travel outside Malawi get cover for emergency medical and related costs; journey cancellation or extension; lost or stolen luggage or documents; etc

Item No	Product (s) Name	Specific Need	Brief Description of cover
16	Travel - Wide Cover	Commercial & Personal Lines	<p>Emergency Medical & Related Expenses, Repatriation Children and Travel companion, Compassionate Emergency Visit.</p> <p>Preexisting Emergency Medical and related expenses, Burial, Cremation or return of Mortal remains in case of Death</p> <p>Accidental Death and Permanent Total Disablement as well as Personal Liability</p> <p>Cancellation, Curtailment and Delay</p> <p>Hijack and Hostage or wrongful Detention, Legal Expenses</p> <p>Luggage, Cash and Travel Documents</p>
17	Bankers Blanket Bond (Crime & Civil Liability)	Financial Institutions	Employee Dishonesty, Transit Risk, Forged securities, Counterfeit currency, Computer Crime, Civil Liability and Defense costs and Expenses
18	Livestock	Commercial & Personal Lines	Mortality of or damage to the Livestock by death or Emergency Slaughter on Medical Grounds resulting from the insured perils.
19	Golfers	Commercial & Personal Lines	Liability to the Public due to accidental Bodily injury or Death. Accidental Property damage happening during the period of playing or practicing golf on any recognized golf course.
20	Machinery Breakdown	Commercial Lines	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 whilst machines are in the insured premises



NICO GOLFERS INSURANCE

What you look at as a risk when you are on the golf course, is managed when NICO General is involved.



NICO ERECTION ALL RISKS
 Covers you against any unforeseen and sudden physical loss or damage whilst you are erecting your plant or machinery

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21	Boiler & Pressure Vessels	Commercial Lines	<p>Damage (other than by fire) to any boiler or pressure vessel</p> <p>Liability of the Insured at law for damage to property not belonging to the Insured;</p> <p>Liability of the Insured at law on account of fatal or non-fatal injuries to any persons other than the Insured's own employees or workmen or members of the Insured's family</p>
22	Electronic Equipment	Commercial Lines	<p>Accidental damage or loss to the insured items at work or at rest, or being dismantled for the purpose of cleaning, overhauling or of being shifted within the premises, or in the course of the aforesaid operations themselves, or during subsequent re-erection, but in any case, only after successful commission.</p>
23	Contractors All Risks	Commercial Lines	<p>Unforeseen and sudden physical loss or damage, in a manner necessitating repair or replacement. The full value of the contract works at the completion of the construction, inclusive of all materials, wages, freight, customs duties, dues, and materials or items supplied by the principal provided they are stipulated on the schedule and the values are adequate.</p> <p>Accidental bodily injury to or illness of third parties (whether fatal or not);</p> <p>Accidental loss of or damage to property belonging to third parties.</p> <p>Accidental loss or damage to Surrounding Properties</p>

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24	Erection All Risks	Commercial Lines	<p>Accidental loss or damage to the erected items from commencement of work or after the unloading of the items at the site. Cover continues to test and commissioning.</p> <p>Accidental bodily injury to or illness of third parties (whether fatal or not);</p> <p>Accidental loss of or damage to property belonging to third parties.</p> <p>Accidental loss or damage to Surrounding Properties</p>
25	Plant All Risks	Commercial Lines	<p>Unforeseen and sudden physical loss or damage of the insured items, whether at work or at rest, or being dismantled for the purpose of cleaning or overhauling or in the course of subsequent re-erection, but in any case, only after successful commissioning.</p>
26	Civil Engineering Completed Risks	Commercial Lines	<p>Unforeseen and sudden physical loss or damage of the insured items caused by:</p> <ol style="list-style-type: none"> fire, lightning, explosion, impact of land borne or waterborne vehicles, impact of aircraft and other aerial devices or articles dropped therefrom, earthquake, volcanism, tsunami storm (air movements stronger than grade 8 on the Beaufort Scale), flood or inundation, wave action or water, subsidence, landslide, rockslide or any other earth movement, frost, avalanche, ice, vandalism of single persons,



ENGINEERING INSURANCE

Working with heavy machinery? Insure yourself against any accidental breakdowns and more

NICO MARINE INSURANCE

Get cover for loss or damage to your property whilst in transit from overseas to Malawi and vice-versa



Item No	Product (s) Name	Specific Need	Brief Description of cover
27	Loss of Profits following Machinery Breakdown		Losses occurring in the business carried on by the Insured at the premises specified in the Machinery Breakdown policy, is interrupted or interfered as a result of an unforeseen and accidental damage or loss to the list of machinery and plant insured.
28	Contractor's Plant and Machinery		Unforeseen and sudden physical loss or damage of the insured items, whether at work or at rest, or being dismantled for the purpose of cleaning or overhauling or in the course of subsequent re-erection, but in any case, only after successful commissioning.
29	Deterioration of Stock		Loss or damage to the specified goods caused by deterioration due to any unforeseen and sudden physical loss or damage to the machinery specified in the list of machinery of this Policy and indemnifiable under the machinery breakdown policy in force
30	Workmen's Compensations		Death, Bodily injury, Total Disablement and medical expenses in course of working under WCA act of 1990
31	Employers Liability		Death, Bodily injury, Total Disablement and medical expenses in course of working upon proving the negligence of the Employer under common Law)
32	Public & Products Liability		Accidental death of or bodily injury to or illness of any person Accidental loss of or damage to property happening in connection with the Business at or about the insured premises.
33	Directors & Officers		Claims made against the Insured including claimants' costs and expenses arising out of any Wrongful Act by the Insured in their capacities as Directors or Officers of the Company

Item No	Product (s) Name	Specific Need	Brief Description of cover
34	Professional Indemnity		Liability at law for damages and claimant's costs and expenses in respect of claims for breach of professional duty made against the Insured by reason of any neglect error or omission on the part of the Insured or any Employee occurring or committed in good faith in connection with Business.
35	Marine Cargo - Open Policy		<p>Accidental damage or loss of properties transported by land, water and air conveyances oceans steamers and/or motor vessels from country to county subject to Institute Classification Clause or held covered.</p> <p>Cover subject to monthly declarations.</p> <p>All Risks basis (Cargo clause A) for brand new items only</p> <p>Cargo clause B- for second hand items</p>
36	Marine Cargo - Individual Transit		<p>Accidental damage or loss of properties transported by land, water and air conveyances oceans steamers and/or motor vessels from country to county subject to Institute Classification Clause or held covered.</p> <p>All Risks basis (Cargo clause A) for brand new items only</p> <p>Cargo clause B - for second hand items</p>
37	Marine Hull Yacht & Small Vessels Marine Fishing Vessels Marine Liabilities		<p>The cost of repairing or replacing any boiler which bursts or shaft which breaks</p> <p>Any defective part which has caused loss or damage to the Vessel covered by Clause 6.2.2 of the Institute Fishing Vessel Clauses – Hulls 20/7/87,</p> <p>Loss or of damage to the Vessel caused by any accident or by negligence, incompetence or error of judgement of any person whatsoever</p> <p>Loss or Damage to third party properties</p> <p>Death/Bodily injury to Third parties</p>