Indemnity for Advocates





Why Professional indemnity for Advocates

The Professional Indemnity Policy covers awards arising out of court judgments, defence costs, loss of documents, fees and expenses.

This policy protects advocates from legal liability for any acts of negligence they may commit in the course their duty. You do not have to be wrong to be sued, the policy will provide for the costs of defending any action brought against the insured in their professional capacity.

Scope of Cover

- Court judgments/awards
- Defence costs
- Fees and expenses

Available extensions

- Loss of documents
- Libel and slander
- dishonesty of employees

Other extensive clauses



Retroactive cover

This is an optional benefit that is given at no additional cost subject to the following conditions:

- Evidence of cover on claims made basis for the retroactive period requested.
- No retroactive cover for uninsured period.

Reinstatement of cover

This is taken to cushion the insured in case the primary limit of over is exhausted within the period of insurance. It's usually taken at the inception or renewal of a cover.

Run off cover

This is an extension purchased by insureds who are either retiring from a profession or changing careers and they have had a cover up to the time of retirement or change of career.

Basis of Cover

Claims made basis -This means that the policy only covers claims made during the policy period, provided that the actual claim or circumstance is notified to the insurer during the period of insurance. This does not matter when the wrongful act, error or omission giving rise to the claim or circumstance that took place subject to retroactive date.

Premium payable inclusive of taxes.

Limits	2,000,000	4,000,000	6,000,000	10,000,000	15,000,000	20,000,000
Excess	20000	40,000	50,000	100,000	100,000	150,000
Premiums	10,000	22,500	27,500	42,500	65,000	85,500

Note: For limits higher than the above, kindly get in touch with the company directly or through your intermediary for a quotation.

Signing up

- Complete the proposal form available on our website or obtain one from your intermediary
- Pay your premium to the company through the available listed forms of payment.
- Send your proposal forms together with the KYC information requested to the company.



Making a Claim

- Make clear and accurate records of the event immediately they happen.
- Formally inform us of the event through our official channels i.e email, letter or SMS.
- Do not admit liability, make any offer/promise/payment or engage in any correspondence with a complainant without our written consent.
- Do not incur any legal expenses that you intend to claim without our approval.
- Do not respond to any third-party correspondence, instead forward them to us immediately to respond on your behalf



Other available policies for you and your Business

- 1. Fire and special perils To cover your office equipment, fixtures and fittings against fire and special perils.
- 2. Burglary To cover your office equipment against risk of theft.
- All Risk Policy To cover your portable business items like mobile phones and laptops against accidental damage or loss.
- Work Injury Benefits Act (Wiba) / Wiba Plus Mandatory compensation under work injury benefits Act 2007 for injuries or death to employees arising out of work-related activities.
- Employers Liability To cover you against legal law suits by your employees arising out of common law not covered by WIBA.
- 6. Personal Accident Cover To cover you or your employees against accidental death or injury.
- 7. Domestic Package To protect your home and contents.
- 8. Motor Private cover Comprehensive cover for your company or personal vehicle.



Available Premium Payment Options						
Cheque	Bank Transfer	Mobile Money Debit / Credit Card				
Code: 03 Account Num Branch Name Branch Code 	Absa Bank Kenya PLC Bank aber: 2034405851 e: Office Park Westlands : 045 First Assurance Company Ltd	 For mobile money, kindly follow the steps below Go to M-PESA on your phone menu Select Pay Bill Option Enter First Assurance Business Number- 898200 Enter the policy number or Firm name as the account number. Enter the premium amount Enter your M-PESA PIN Confirm details and press OK 				

Our branches

Head Office

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