



Insurance you can trust

# Our Profile





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# About Us

## Value Statements We are E.P.I.C.

### Efficient

We deploy and use resources in the most optimal manner. We adopt efficient processes and train our people to consider efficiency in day-to-day transactions as well as in long term planning.

E

### Professional

We foster a culture that upholds high standards of service, delivered with reliability, integrity, respect and consistency. We also ensure that the structures and processes in place facilitate the practice of good governance, accountability and transparency in all dealings with stakeholders. We comply with the laws and regulations of the country.

P

### Innovative

We continually review and update our operating processes, products and services to ensure they sustainably deliver quality that exceeds customer expectations. We align our processes, products, services and relationships in response to the needs of our clients.

I

## Vision Statement

Safeguarding livelihoods.

## Mission Statement

Sustainably providing financial security and growth to our stakeholders.

## The Soul of Fidelity

We shield you from uncertainty;  
We remove complexity and jargon from insurance;  
We give you freedom to grow.

### Collaborative

We ensure a conducive working environment that will attract, motivate and retain high calibre staff that commit to give customers a delightful experience. Teamwork within the company and with our external partners is not just important, it is vital to us.

C



Gross Revenue  
3.04B



No. of Employees  
80



No. of Clients  
5,000+



Branches  
7



Intermediaries  
1,200+

# Our Journey

**1940**  
STARTED  
BUSINESS IN  
MOMBASA

Started business in Mombasa as a Branch of the South British Insurance incorporated in New Zealand in 1872.

**1960**  
MOVED HEAD  
OFFICE TO  
NAIROBI

Moved Head Office to Nairobi with Mombasa continuing as a Branch.

**1980**  
INCORPORATED

Incorporated as company with the name Shield of Kenya Insurance Company Limited.

**1989**  
NEW COMPOSITE  
COMPANY:  
FIDELITY SHIELD  
INSURANCE

General business of Shield of Kenya was amalgamated with the life insurance portfolio of Fidelity Insurance Company Limited and the name for the new composite Company became Fidelity Shield Insurance.

**2013**  
NEW  
SHAREHOLDERS,  
BOARD AND  
MANAGEMENT

New shareholders invested in the Company followed by a change in the Composition of the Board and Management

**2021**  
INSURANCE  
YOU CAN TRUST

Fidelity Shield Insurance Company Limited is a leading general insurance provider offering a wide range of products to cater for individuals, private corporate companies, small and medium enterprises, governmental organisations and many more.



# Our Brand Mantra

## **Service is our DNA**

It's that magic touch that leaves you with a pleasant feeling every time you deal with us. And we are here for that, not by just saying it, but by living it everyday.

## **Transparency is our DNA**

Being transparent is not just a business requirement for us, it's the only way we do business. We are forthright and open to your needs. So, when we say we are open for business, we really mean it.

## **Happiness is our DNA**

Nothing brings us more joy than a smile. Everyday we go to great lengths to provide you with a delightful experience that will leave a smile on your face. And when you smile, we smile too.





SAFARI  
TRAVEL  
INSURANCE

*Are you in need of a  
travel insurance for a*

# Schengen Visa

*Talk to us*

**SAFARI TRAVEL  
INSURANCE**

*We also offer Worldwide, Africa and Asia.*

*NB: COVID 19 and other communicable diseases are covered.*



# Our Board of Directors



## **NICHOLAS KAMERE**

### *Chairman*

- Nicholas is a highly experienced Human Resource Management professional and leader with a track record of achievements and a career spanning 32 years in consulting and human resource management in blue chip companies falling under the Petroleum and Financial sectors
- MBA, University of Nairobi
- Bachelor of Education, University of Nairobi
- Diploma in Executive Coaching (AoEC - UK)
- Member of the Institute of Human Resource Management, Kenya. (IHRMK)



## **ABDULALI A. KURJI**

### *Director*

- M. Engineering (with Honours) in Manufacturing Engineering & Management
- Vast experience in Financial Services Management



## **GLADYS AKINYI**

### *Director*

- Over 25 years' experience in senior management in Banking and Insurance
- Gladys is a business savvy and collaborative executive with a GEMBA
- Degree from USIU and a Bachelor of Arts (Sociology and Business Studies) degree from Kenyatta University
- Member of the Retail Banking Academy (UK), Institute of Directors Kenya
- Certified Coach
- Certified Job Evaluator
- Certified PRINCE2 (APMG)
- Certificate of Proficiency in Insurance
- Known to be a leader who brings out the best in teams to achieve business goals



## **JOSEPH KOSKEY**

### *Director*

- Over 16 years of experience in Senior Management and Leadership positions gained from diverse industries
- B.Com (Accounting) from University of Nairobi
- MBA (Strategic Management) from University of Nairobi
- Member of Institute of Certified Public Accounts (ICPAK)
- Member of Certified Public Secretaries
- Certified Trainer on Corporate Governance





### **KEVIN KIPRONO KANGOGO, CFA**

#### *Director*

- Over 15 years' experience in different fields including Finance, Investments, Actuarial and Business Management
- BSc Actuarial Science degree from JKUAT
- Chartered financial analyst CFA® Charter holder
- Master of Science (Investment & Risk) degree from the University of Kent (UK)
- He also possesses strong corporate governance skills acquired while assuming leadership roles and serving in different boards within his career



### **LAWRENCE KIBET**

#### *Director*

- Over 9 years experience in Corporate Finance, Accounting, Transaction Advisory and Risk Management
- MBA, Operations Management, University of Nairobi Business School
- Bachelor of Commerce (Hons) in Finance, UoN
- Bachelor of Laws, UoN
- Post Graduate Diploma, Kenya School of Law
- Certificate in Investor Relations
- Certified Public Secretary (Kenya)
- Certified Public Accountant (Kenya)
- Member - Institute of Certified Public Secretaries of Kenya (ICPSK), Institute of Certified Public Accountants of Kenya (ICPAK) and Investor Relations Society (UK), Institute of Directors (IOD) Kenya, Operations Management Society of Kenya (OMSK) and Institute of Public Policy (USA)



### **SAM SHOLLEI**

#### *Director*

- Over 25 years working experience in Finance, Audit, Consultancy, Marketing & Operations
- MBA
- B.Com (Hons)
- CPA(K)
- Former Group CEO of Standard Media Group



### **SAMEER NAUSHAD MERALI**

#### *Director*

- Over 14 years of experience in Banking industry
- M.Sc (Banking and International Finance) from City University Business School, London
- B.Sc (Management Science) from Kings College, London

# Our Management Team



## **RICHARD MARISIN**

### *Chief Executive Officer*

- Over 18 years experience in insurance & finance
- MBA (Strategic Management)
- B.Arts (Economics and Business Studies)
- Certificate in Management Development from Strathmore University
- Member of Institute of Certified Public Accountants of Kenya (ICPAK), the Insurance Institute of Kenya (AIIK) and the Institute of Credit Management (ICM-K)



## **ANTHONY MAINA KIRAGU**

### *Head of Operations*

- Over 25 years of experience in the Insurance industry both as an underwriter and marketer
- B.Arts (Financial Services) from Edinburg Napier University
- Advanced Diploma in Insurance (ACII) London U.K
- Diploma in Insurance (AIIK)
- Associate member of Chartered Insurance Institute (ACII-UK)
- Associate member of Insurance Institute of Kenya (AIIK)



## **MERCY N. NJOROGE**

### *Manager HR*

- Over 14 years experience in the HR field
- Masters of Arts in Sociology (Counselling), University of Nairobi
- Bachelor of Arts, Moi University
- Higher Diploma in HR from IHRMK



## **SAMMY KAMAU WANJIKU**

### *Manager Claims*

- Over 15 years' work experience in the Insurance industry
- B.Com (Insurance) from University of Nairobi
- Advanced Diploma in Insurance (ACII)
- Associate member of the Chartered Insurance Institute (ACII-UK)
- Associate member of the Insurance Institute of Kenya (AIIK)



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### **BEATRICE NGATIA**

#### *Assistant Manager Claims*

- Over 15 years experience in Insurance
- B.Com (Insurance) from University of Nairobi
- Diploma in Insurance from the Chartered Insurance Institute (Dip CII)
- Associate of the Chartered Insurance Institute (CII)
- Associate member of the Insurance Institute of Kenya (AIKK)



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### **JOHN MUNENE NYAGAH**

#### *Finance Manager*

- Over 12 years of experience in Finance and Insurance
- Master of Business Administration (Finance) from Kenyatta University
- B. Education Arts (Economics & Business) from Kenyatta University
- Member of Institute of Certified Public Accountants of Kenya (ICPAK), The Kenya Institute of Management, Association of Certified Fraud Examiners (ACFE)
- Graduate member of the Institute of Risk Management (GradIRM)

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### **BRANCH MANAGERS**

- David Gitau – *CBD*
- Nhaaman Shariff – *Mombasa*
- Terry Amina – *Nakuru*
- Steven Kiano – *Thika*
- Alexander Andayi – *Eldoret*
- Sammy Chirchir – *Kisumu*



# Our Products & Services



## PERSONAL INSURANCES

- Motor
- Domestic Package
- Personal Accident
- Golfers
- Safari Travel Insurance

## CORPORATE PROPERTY INSURANCES

- Fire
- Consequential Loss
- Machinery Breakdown
- Burglary
- All risks
- Money
- Motor
- Marine
- Goods in transit
- Political Violence, sabotage and Terrorism

## CORPORATE LIABILITY INSURANCES

- Public Liability
- Workmen Injury benefits Act(WIBA)
- Employers Liability
- Fidelity Guarantee
- Professional Indemnity
- Directors & Officers liability
- Trustee Liability

## CONSTRUCTION/ENGINEERING INSURANCES

- Erectors All Risks
- Contractors All Risks
- Bid Bonds
- Performance Bonds
- Immigration Bonds
- Custom Bonds

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## SAFARI TRAVEL INSURANCE

Travel Insurance is a special type of cover that you can take before embarking on a trip outside your home country. It offers you protection in case of any unforeseen circumstances while on your trip. It covers emergency medical expenses, journey cancellation, travel delay and loss of luggage amongst others. COVID-19 and other communicable diseases are also covered. Areas covered include Worldwide, Africa, Asia and Schengen.



## **FIRE AND ALLIED PERILS**

This provides cover for loss or damage to property described, caused by fire or lightning. The policy is extended to cover riots, strikes, malicious damage, storm earthquake, and impact by vehicles and other perils. It covers assets such as buildings, plant and machinery, stock insurance, furniture, fixtures, fittings and other office equipment.

## **CONSEQUENTIAL LOSS**

This cover provides financial compensation when there is interruption of business operations as a direct result of the perils covered under the fire and perils policy.

## **BURGLARY**

This provides indemnity against loss or damage to property following forcible or violent entry or exit from the insured's premises. This covers assets such as office equipment, stock in trade, furniture, fixtures and fittings.

## **PUBLIC LIABILITY**

This policy covers claims arising from:

- Accidental bodily injury including death to third parties.
- Accidental loss of or damage to third party property happening in connection with the business and occurring within geographical limits described and happening during the period of insurance. This cover can be extended to cover injury or loss relating to goods sold and/or supplied. Proof of negligence on part of insured is necessary.

## **FIDELITY GUARANTEE**

This cover indemnifies the employer against direct pecuniary loss resulting from dishonesty, failure in the loyal performance of a duty from the employees. It also extends to cover loss of stock resulting from dishonesty of employees in the course of their employment.

## **GOODS IN TRANSIT**

This provides cover for the loss or damage to various types of goods while in transit by road, rail or any inland waterway within the geographical area set out in the policy. Cover can be taken for one off transit or can be an annual cover.

## **ALL RISKS**

Provides indemnity against accidental loss or damage to specified items as a result of any cause within the geographic area specified in the policy. This includes theft, riot and strike, breakage and any other cause not excluded under the policy.

## PLATE GLASS

Provides cover to the insured against loss and / or destruction/damage to glass by accident or mis-fortutious character.

## GOLFER'S POLICY

An all risks cover to golfer's equipment. The cover extends to cover hole in one and personal accident to caddies.

## MONEY INSURANCE COVER

This covers loss of money through robbery or theft whilst:

- In transit from premises to the bank and vice versa
- In premise during business hours
- In premises in locked safes / strong rooms during / outside business hours
- In custody of authorised employees or directors
- Revenue stamps and contents of the franking machines
- Damage to safes and / or strong rooms

## WIBA

This covers employees against death, injury or sickness sustained directly as a result of their work during working hours.

## GROUP PERSONAL ACCIDENT

Group Personal Accident is a 24 hour policy that covers employees against death, permanent disability, temporary disability, temporary disability and medical expenses.

## EMPLOYER'S LIABILITY (COMMON LAW)

This covers employees against death, injury or sickness sustained directly as a result of their work due to negligence or breach of common law or statutory duty by the employer. The limit of compensation is subject to the limit of liability as chosen by the employer.

## MOTOR VEHICLE INSURANCE COVER

This provides cover to motor vehicles owned by the insured against accidental damage or damage to the vehicles, third party fire and theft and liabilities to third parties (third party property damage and third party bodily injury).

There are several classes of motor insurance namely Motor Private (used for social domestic and pleasure purposes and insured's own business or employer's business), Motor Commercial (carriage of own goods, goods for hire or reward-general cartage, institutional vehicles and vehicles used for carriage of passengers for hire or reward).





## **POLITICAL RISKS & TERRORISM INSURANCE COVER**

This insurance provides cover to physical loss or damage to insured's property or for which the insured is legally responsible directly caused by one or more of the following perils:

- Act of Terrorism
- Sabotage
- Riots, Strikes and / or Civil Commotion
- Malicious Damage
- Insurrection, -Revolution or Rebellion
- Mutiny and/or Coup d'Etat
- War and / or Civil War

Cover can also be extended to cover an insured person in respect of injuries caused by accident arising from the perils listed above.

## **INDUSTRIAL ALL RISKS INSURANCE COVER**

This is an All Risks cover provided to industrial risks with large sums insured of say Kshs 500 million and above. There are two sections relating to this cover.

Section "A" covers buildings, plant and machinery, stock of raw materials and finished goods and furniture, fixtures and fittings. Section "B" covers the Loss of Profits or Consequential Loss resulting from loss or damage to goods from perils covered under Section "A".

## **MARINE CARGO INSURANCE COVER**

Provides cover in respect of loss or damage to insured's goods whilst in the high seas and /or while carried on road and/ or on rail. Marine cargo can be in respect of imports or exports. Cover provided is mainly from Warehouse to Warehouse unless specifically mentioned.

## **MARINE HULL AND AVIATION**

Provides cover to the vessel or aircraft. It extends to cover third party liabilities (injuries/damage to property) emanating from the incidences.

## **PROFESSIONAL INDEMNITY**

Provides indemnity to the insured against claims, including claimant costs and expenses arising from rendering or failure to render professional services, subject to the limit set in the policy.

## **DIRECTOR'S AND OFFICER'S LIABILITY**

Provides cover for the cost of compensation claims made against a company's directors and key officers for alleged wrongful acts in their capacity i.e. breach of trust or breach of duty. Coverage can extend to defence costs arising out of criminal and regulatory investigations.



## TRUSTEES LIABILITY

Provides cover for liabilities faced by a company for losses caused by an officer(s) or trustee(s) arising from errors or omissions they make in management or administration of property in respect to past, present or future benefits. Cover can extend to litigation costs and costs for reconstruction of data.

## ENGINEERING INSURANCE COVER

This provides cover to:

- Electronic equipment arising from any unforeseen, unintended and sudden physical loss or damage. The policy applies whether the insured items are at work or whilst at rest, or being dismantled for the purpose of cleaning, overhauling or being shifted within the premises, or in the course of operations themselves, or during subsequent re-erection. Cover can also be extended to cover Reinstatement of data due to loss or damage to the equipment. It can also be extended to cover increased cost of work relating to additional expenditure such as hiring of computers, additional staff and overtime payment.
- Machinery break-down arising from unforeseen and sudden physical loss or damage arising from 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 due to centrifugal force, short circuit, storm or from any other cause not specifically excluded in a manner necessitating repair or replacement.
- Contractors All Risks which covers loss or damage arising from contract works such as construction of buildings, roads and bridges. It also extends to cover Contractors Plant and Equipment and Third Party liability arising there from.

# Our Future & Strategy



- Develop broader innovative range of products, custom made to suit the client needs
- Introduce medical insurance in our product line
- Expansion of the company network to 10 branches by 2025 to ensure a wider reach and convenience to our clientele in Kenya
- Further increase the efficiency of claims processing and payment system
- Increase and acquire a market share of 2.5% by 2025
- Greater focus and resource allocation to build/increase capacity internally for an all rounded team
- Train our people on efficient use of resources for optimum results
- Motivate and maintain high calibre staff to ensure excellent customer experience
- Foster a culture of professionalism using good governance, accountability and transparency in dealings
- Continually review operating processes, products and services to maintain or improve quality



# Our CSR Initiatives

Activity	Recipient	Frequency	Comments
Sponsorship for charity walk	Cerebral Palsy Society of Kenya	Annual	Proceeds go to support persons with cerebral palsy
Sports Journalist Association of Kenya Awards	Soccer Teams Coaches	Monthly	Fidelity in its eagerness to see growth & nurturing of football talents, facilitates the appreciation awards monthly to ensure Coaches efforts are recognized
Tree planting	The Association of Kenya Insurers Tree Planting CSR Initiative	Annual	Tree planting at Ngong Hills
Sponsorship for charity walk	Mater Heart Run	Annual	Proceeds to support children in need of cardiac surgery
Donation and visit to homes and schools for people with disability.	<ul style="list-style-type: none"> <li>• Agape children home</li> <li>• Bugar special school</li> <li>• Likoni house of hope</li> <li>• Kibos secondary school for the blind</li> <li>• Malaika initiative for people with disability</li> </ul>	Annual	Supporting people living with disabilities
Donation of computers	<ul style="list-style-type: none"> <li>• Various needy institutions</li> </ul>	Annual	Embracing technology in underprivileged institutions
Golf sponsorship for fund raising	<ul style="list-style-type: none"> <li>• Women for cancer (w4c)</li> </ul>	Annual	proceeds to facilitate early detection and treatment of cancer

# Contacts

## HEAD OFFICE

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## KISUMU

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## THIKA

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