



COMELY GLOBAL INSURANCE AGENCY LTD

- Personal Finance & Business Solutions -

P.O. Box 37715 - 00100 Nairobi
+ 254 117 575 648 | +254 750 611 664
simon@comelyglobalconsulting.com
www.comelyglobalconsulting.com/

FIRE, BURGLARY & MONEY INSURANCE

One Policy. Total Protection



For All Types and Fields of Businesses

Simon Muchiri

Licensed Insurance & Financial Advisor

+254 117 575 648 | +254 750 611 664

simon@comelyglobalconsulting.com

<https://comelyglobalconsulting.com>

Licensed by Insurance Regulatory Authority (IRA)

Table of Contents

EXECUTIVE SUMMARY	3
YOUR CURRENT SITUATION	3
Without Fire, Burglary & Money Insurance, You Face:	3
THE RECOMMENDED SOLUTION	4
Comprehensive Fire, Burglary & Money Insurance Package	4
COMPREHENSIVE PACKAGE RECOMMENDATIONS BY BUSINESS TYPE	6
Package 1: Retail Shop / Boutique / Electronics Store	6
Package 2: Restaurant / Hotel / Hospitality Business	7
Package 3: Supermarket / Wholesale Store	7
Package 4: Manufacturing / Light Industry	8
Package 5: Office / Professional Services	8
KEY BENEFITS TO YOU	9
1. Business Survival After Disaster	9
2. Cash Flow Protection	9
3. Competitive Advantage	10
4. Employee Security	10
5. Peace of Mind for Business Owners	10
WHAT'S COVERED VS. WHAT'S NOT COVERED	10
Fire Insurance - COVERED:	10
Fire Insurance - NOT COVERED:	10
Burglary Insurance - COVERED:	11
Burglary Insurance - NOT COVERED:	11
Money Insurance - COVERED:	11
Money Insurance - NOT COVERED:	11
WHY KENYAN BUSINESSES NEED THIS INSURANCE	11
Growing Risks Making Coverage Essential:	11
FREQUENTLY ASKED QUESTIONS	12
OUR ROLE AS YOUR FIRE, BURGLARY & MONEY INSURANCE ADVISOR	16
What We Do for You:	16
No Advisory Fees:	16
CONTACT ME TODAY	17

EXECUTIVE SUMMARY

Fire, Burglary & Money Insurance protects your business from catastrophic financial losses caused by fire damage, theft, burglary, and loss of cash or valuable goods. A single fire or major burglary can wipe out years of hard work—destroying inventory worth millions, damaging property, and forcing business closure. This insurance ensures your business survives and recovers quickly without depleting working capital or personal savings.

The Problem: Most Kenyan SMEs and businesses operate without adequate property insurance. A fire destroying inventory worth Ksh 8 million, burglary stealing Ksh 2.5 million in electronics and merchandise, or armed robbery taking Ksh 800,000 in business cash creates immediate financial devastation. Without insurance, 85% of affected businesses never recover and are forced to close permanently. Those that survive spend years rebuilding from depleted savings and expensive loans.

The Solution: Comprehensive business insurance covering fire damage to buildings and contents, theft and burglary of business property and stock, money insurance for cash in transit and on premises, business interruption to replace lost income during recovery, and protection for office equipment, machinery, and valuable goods.

Investment: From Ksh 45,000 annually for small retail shops to Ksh 500,000+ for manufacturing facilities, depending on business type, property value, stock levels, annual turnover, and security measures.

YOUR CURRENT SITUATION

Without Fire, Burglary & Money Insurance, You Face:

Fire Damage Scenarios:

- Retail shop fire destroys Ksh 6M in inventory: Total loss
- Electrical fire damages warehouse with Ksh 12M in stock: Business closure
- Kitchen fire in restaurant destroys equipment worth Ksh 3.5M: 6-month shutdown
- Neighboring property fire spreads, destroying your Ksh 8M office fit-out: Forced relocation
- Arson attack burns down factory with Ksh 25M in machinery and raw materials: Permanent closure

Burglary and Theft Scenarios:

- Electronics shop burglary: Ksh 4.2M in phones, laptops, tablets stolen overnight
- Supermarket break-in: Ksh 1.8M in cigarettes, alcohol, and high-value goods stolen
- Hardware store burglary: Ksh 2.5M in power tools and building materials taken
- Office burglary: Ksh 850,000 in computers, printers, and equipment stolen
- Warehouse theft: Ksh 5.5M in pharmaceutical stock stolen by organized gang

Money Loss Scenarios:

- Armed robbery at petrol station: Ksh 650,000 in daily cash sales stolen
- Bank deposit stolen in transit: Ksh 1.2M weekend collections lost
- Safe broken into overnight: Ksh 480,000 business cash stolen
- Employee embezzlement: Ksh 3.2M misappropriated over 8 months
- M-Pesa agent robbery: Ksh 2.8M in float and daily transactions stolen

Business Interruption:

- 3 months closure after fire: Ksh 4.5M in lost revenue and ongoing expenses
- 6 weeks shutdown after major burglary: Ksh 1.8M in lost sales and fixed costs
- Customer loss during closure: 40% don't return when you reopen

Real Case Study:

Eastleigh Electronics Shop (name changed) had Ksh 8 million in inventory (phones, laptops, TVs, sound systems) but no insurance to save on costs. A fire from a neighbouring shop spread at 3am, destroying the entire building. Total loss: Ksh 8M in stock + Ksh 2.4M in shop fittings and furniture = Ksh 10.4M. Additionally, 6 months revenue loss of Ksh 3.6M while finding new premises and restocking. Total financial impact: Ksh 14M. The business closed permanently. Annual insurance premium would have been Ksh 180,000—one claim would have justified 77 years of premiums.

THE RECOMMENDED SOLUTION

Comprehensive Fire, Burglary & Money Insurance Package

Coverage Component 1: Fire Insurance

What's Covered:

- **Building damage:** Repair or rebuild costs for fire damage to business premises (if you own the property)
- **Stock and inventory:** Full replacement value of goods destroyed by fire
- **Fixtures and fittings:** Counters, shelves, display units, interior décor
- **Machinery and equipment:** Manufacturing equipment, kitchen equipment, office machines
- **Contents:** Furniture, computers, electronics, tools, supplies
- **Additional perils covered:** Lightning strike, explosion, aircraft damage, riot and strike damage, malicious damage, storm and tempest, earthquake (optional rider)

Sum Insured Options:

- **Small retail shop:** Ksh 3M - 8M (stock + contents)
- **Medium supermarket/store:** Ksh 10M - 25M
- **Restaurant/hotel:** Ksh 8M - 20M (equipment-heavy)
- **Manufacturing facility:** Ksh 20M - 100M+ (machinery + stock + building)
- **Warehouse:** Ksh 15M - 50M (high stock value)

Premium Investment:

- Small retail shop (Ksh 5M sum insured): Ksh 35,000 - 50,000/year
- Medium business (Ksh 15M sum insured): Ksh 95,000 - 140,000/year
- Large business (Ksh 40M sum insured): Ksh 220,000 - 320,000/year

Coverage Component 2: Burglary Insurance

What's Covered:

- **Theft by forcible and violent entry:** Burglars breaking doors, windows, walls, safes
- **Stock stolen:** Inventory and merchandise taken during burglary
- **Equipment and assets:** Computers, machinery, tools, electronics stolen
- **Damage during burglary:** Broken doors, smashed windows, damaged safes repaired
- **24-hour security guard coverage:** Theft occurring despite guard presence

What's NOT Covered (Standard Exclusions):

- Theft by employees (requires separate Fidelity Guarantee insurance)
- Mysterious disappearance without evidence of break-in
- Shoplifting during business hours
- Theft without forcible entry

Sum Insured: Typically, 50-100% of fire insurance sum insured, depending on theft risk

Premium Investment:

- Standard burglary coverage adds 15-25% to fire insurance premium
- High-risk locations (city centres, industrial areas): 25-40% additional premium

Coverage Component 3: Money Insurance

What's Covered:

- **Cash in safe on premises:** Up to specified limit (e.g., Ksh 500,000)
- **Cash in transit:** Money being transported to bank or between business locations
- **Cash with authorized employees:** Petty cash, float, collections held by staff
- **Assault coverage:** Injury to employees during robbery or theft attempt
- **Damage to safe or premises:** Physical damage during robbery

Typical Limits:

- Cash in safe: Ksh 200,000 - 1,000,000
- Cash in transit: Ksh 300,000 - 2,000,000
- Single carrying limit: Ksh 100,000 - 500,000

Premium Investment:

- Basic money insurance (Ksh 500K total limit): Ksh 25,000 - 40,000/year
- Comprehensive money insurance (Ksh 2M+ limits): Ksh 60,000 - 120,000/year

Coverage Component 4: Business Interruption (Loss of Profits)

What's Covered:

- **Gross profit lost:** Revenue you would have earned during closure
- **Fixed costs continuing:** Rent, salaries, loan repayments, utilities during non-operation
- **Extra expenses:** Temporary premises rental, accelerated reopening costs
- **Indemnity period:** Typically, 6-12 months coverage

How It Works: If fire forces 4-month closure, and your monthly gross profit is Ksh 800,000 with Ksh 400,000 fixed costs:

- Lost gross profit: Ksh 3.2M (4 months × Ksh 800K)
- Continuing fixed costs: Ksh 1.6M (4 months × Ksh 400K)
- **Total business interruption claim: Ksh 4.8M**

Premium Investment:

- Business interruption adds 20-35% to fire insurance premium
- Essential for businesses with high fixed costs and long recovery periods

Coverage Component 5: All Risks - Office Equipment & Goods in Transit

What's Covered:

- **Portable equipment:** Laptops, tablets, cameras, projectors used outside premises
- **Goods in transit:** Stock being transported to customers or between locations
- **Accidental damage:** Dropping, spilling, electrical surges
- **Theft from vehicle:** Equipment stolen from car or delivery van

Premium Investment:

- Portable equipment (Ksh 500K - 2M): Ksh 15,000 - 45,000/year
- Goods in transit: Based on annual turnover and frequency

COMPREHENSIVE PACKAGE RECOMMENDATIONS BY BUSINESS TYPE

Package 1: Retail Shop / Boutique / Electronics Store

Typical Business Profile:

- Retail shop in mall or high street
- Stock value: Ksh 3M - 8M
- Equipment: Ksh 500K - 1.5M (computers, CCTV, furniture)
- Monthly turnover: Ksh 800K - 2.5M

Recommended Coverage:

- Fire: Ksh 6M (Ksh 5M stock + Ksh 1M contents)
- Burglary: Ksh 5M (stock particularly vulnerable)
- Money in safe: Ksh 300K
- Money in transit: Ksh 500K
- Business interruption: 6 months (Ksh 2.4M gross profit)

Total Annual Premium: Ksh 85,000 - 125,000

Why You Need This: Retail businesses face highest burglary risk (visible stock, cash on premises). Fire can destroy entire inventory overnight. Without insurance, 90% of retail shops never reopen after major fire or burglary.

Package 2: Restaurant / Hotel / Hospitality Business

Typical Business Profile:

- Restaurant or small hotel
- Kitchen equipment: Ksh 4M - 10M
- Furniture and fittings: Ksh 2M - 5M
- Stock: Ksh 500K - 1.5M
- Monthly turnover: Ksh 1.5M - 5M

Recommended Coverage:

- Fire: Ksh 10M (Ksh 6M equipment + Ksh 3M fittings + Ksh 1M stock)
- Burglary: Ksh 3M (furniture, equipment, stock)
- Money in safe: Ksh 200K
- Business interruption: 9 months (critical—customers may not return)

Total Annual Premium: Ksh 145,000 - 220,000

Why You Need This: Kitchen fire risk is extremely high (gas, cooking oil, electrical equipment). Business interruption coverage essential—customers develop new eating habits if you're closed for months.

Package 3: Supermarket / Wholesale Store

Typical Business Profile:

- Medium supermarket or wholesale shop
- Stock value: Ksh 12M - 30M (fast-moving goods)
- Equipment: Ksh 2M - 5M (fridges, shelves, POS systems)
- Daily cash handling: Ksh 200K - 800K
- Monthly turnover: Ksh 5M - 15M

Recommended Coverage:

- Fire: Ksh 25M (Ksh 20M stock + Ksh 5M equipment and fittings)
- Burglary: Ksh 18M (high-value items like cigarettes, alcohol targeted)
- Money in safe: Ksh 800K
- Money in transit: Ksh 1.5M (daily banking)
- Business interruption: 6 months

Total Annual Premium: Ksh 280,000 - 420,000

Why You Need This: Supermarkets handle huge stock and cash volumes. Fire or burglary means massive loss. Customers quickly switch to competitors if you close—business interruption coverage protects against permanent customer loss.

Package 4: Manufacturing / Light Industry

Typical Business Profile:

- Small manufacturing facility
- Machinery and equipment: Ksh 15M - 40M
- Raw materials and finished goods: Ksh 8M - 20M
- Building (if owned): Ksh 10M - 30M
- Monthly turnover: Ksh 4M - 12M

Recommended Coverage:

- Fire: Ksh 50M (Ksh 25M machinery + Ksh 15M stock + Ksh 10M building)
- Burglary: Ksh 10M (equipment and finished goods)
- Money: Ksh 500K (lower cash handling)
- Business interruption: 12 months (long recovery for manufacturing)
- Machinery breakdown rider: Additional coverage for mechanical/electrical failure

Total Annual Premium: Ksh 350,000 - 550,000

Why You Need This: Manufacturing businesses have highest fire risk and longest recovery time. Replacing specialized machinery takes 6-12 months. Business interruption coverage prevents bankruptcy during rebuild.

Package 5: Office / Professional Services

Typical Business Profile:

- Law firm, accounting firm, consultancy, IT company
- Office equipment: Ksh 3M - 8M (computers, servers, furniture)
- Documents and data: High value but difficult to insure
- Stock: Minimal (service business)
- Monthly turnover: Ksh 2M - 8M

Recommended Coverage:

- Fire: Ksh 6M (Ksh 5M equipment + Ksh 1M furniture and fittings)
- Burglary: Ksh 4M (laptops, computers, electronics highly desirable to thieves)
- Portable equipment all risks: Ksh 2M (laptops used outside office)
- Money: Ksh 200K (limited cash handling)
- Professional indemnity: Separate policy (see Proposal 15)

Total Annual Premium: Ksh 75,000 - 135,000

Why You Need This: Professional offices contain high-value electronics easily stolen. Fire destroys expensive fit-outs and equipment. Data loss (not insured but catastrophic) makes physical equipment protection critical for business continuity.

KEY BENEFITS TO YOU

1. Business Survival After Disaster

Without insurance: Fire destroys Ksh 12M in inventory and equipment. You have Ksh 2M in savings. Need Ksh 10M+ loan at 18% interest to restart. Monthly loan repayments of Ksh 250K crush cash flow. Business struggles for years or closes.

With insurance: Insurance pays Ksh 12M claim. You restock and repair without touching savings or taking loans. Business reopens within 6-8 weeks with full inventory and no debt.

Example: Gikomba clothing shop suffered fire destroying Ksh 4.8M in stock and fittings. Insurance paid full claim within 45 days. Owner restocked, reopened, and returned to profitability within 3 months. Without insurance, would have needed 8+ years to rebuild from profits.

2. Cash Flow Protection

Without insurance: Major burglary steals Ksh 3.5M in electronics. You must use working capital to restock. No money for rent, salaries, suppliers. Business operations paralyzed for 3-6 months.

With insurance: Insurance replaces stolen goods. Your working capital remains intact for operations. Business continuity maintained.

Example: Westlands electronics store burglary lost Ksh 2.9M in laptops and phones. Insurance claim paid Ksh 2.7M within 30 days. Shop restocked immediately, no disruption to operations, no debt incurred.

3. Competitive Advantage

Businesses with insurance can take on larger contracts and credit facilities. Banks and suppliers offer better terms to insured businesses (lower risk). Customers trust insured businesses more—you can continue serving them even after disasters.

4. Employee Security

Insured businesses can maintain payroll during closure. Employees don't suffer when disaster strikes. Reduces stress, maintains morale, prevents talent loss to competitors.

5. Peace of Mind for Business Owners

You've invested years building your business. Insurance ensures one bad incident doesn't destroy everything. You sleep better knowing disaster won't bankrupt you.

WHAT'S COVERED VS. WHAT'S NOT COVERED

Fire Insurance - COVERED:

- Fire damage from any cause (electrical, gas, arson, spread from neighbours)
- Lightning strike
- Explosion (gas, boiler, pressure vessel)
- Aircraft impact
- Riot, strike, and malicious damage
- Storm, tempest, flood (if included)
- Earthquake (optional rider)
- Smoke damage from fire
- Water damage from firefighting efforts
- Debris removal and clean-up costs

Fire Insurance - NOT COVERED:

- Wear and tear or gradual deterioration
- Electrical damage not resulting in fire
- Theft (requires burglary coverage)
- War and terrorism (unless specifically included)
- Nuclear risks
- Wilful arson by insured or employees
- Stock deterioration without physical damage
- Consequential losses beyond property damage (unless business interruption included)

Burglary Insurance - COVERED:

- Theft by forcible and violent entry
- Damage to premises during burglary attempt
- Theft from locked safe broken into
- Hold-up and robbery on premises
- Theft despite security guard presence
- Broken doors, windows, walls, roof during break-in

Burglary Insurance - NOT COVERED:

- Theft by employees or people with authorized access
- Shoplifting or customer theft
- Mysterious disappearance without evidence of break-in
- Theft through unlocked doors or windows
- Stock shortages or inventory discrepancies
- Fraud or embezzlement (requires Fidelity Guarantee coverage)

Money Insurance - COVERED:

- Cash stolen during armed robbery
- Money stolen from locked safe
- Cash in transit to/from bank
- Assault on employees during money handling
- Damage to safe or strong room during theft
- Money held by authorized employees

Money Insurance - NOT COVERED:

- Theft by employees entrusted with money
- Accounting errors or cash shortages
- Counterfeit currency accepted
- Loss due to fraud or deception
- Money exceeding specified limits
- Money held in unauthorized locations

WHY KENYAN BUSINESSES NEED THIS INSURANCE

Growing Risks Making Coverage Essential:

1. Rising Crime Rates

- Burglary and theft increasing 15% annually in urban areas
- Organized gangs targeting high-value businesses
- Cybercrime and physical crime working together (disabling alarms remotely)
- Armed robberies becoming more violent and brazen

2. Fire Safety Challenges

- Electrical infrastructure overload causing 40% of commercial fires
- Poor building standards and fire safety compliance
- Inadequate fire suppression systems
- Delayed fire brigade response in many areas
- High-density commercial areas where fire spreads rapidly

3. Economic Pressure

- Most SMEs have zero cash reserves for emergencies
- Banks require 2-3 years profitable operations for business loans
- Supplier credit dries up after business disruption
- Customers quickly switch to competitors during closure

4. Business Interruption Often Worse Than Property Loss

- Physical losses recoverable with insurance
- Customer loss during closure is permanent
- Employee exodus to competitors during extended closure
- Rebuilding customer trust takes years

5. Landlord Liability

- Many tenants don't realize they're liable for fire damage to rented premises
- Landlords can sue for full building repair costs
- Without insurance, personal assets at risk

FREQUENTLY ASKED QUESTIONS

Q1: I rent my business premises. Do I still need fire insurance?

A: YES, absolutely critical. Most lease agreements make tenants liable for fire damage to the building, even if fire wasn't your fault. Additionally, you need coverage for:

- Your stock and inventory
- Your equipment and machinery
- Your fixtures and fittings (shelves, counters, décor you installed)
- Business interruption during repairs

The landlord's insurance covers only the building structure, not your business assets. Many tenants have been sued by landlords for millions in fire damage they assumed was covered by landlord insurance.

Example: Tenant's electrical fault caused fire damaging Ksh 8M of building structure. Landlord's insurance paid for building repairs but landlord successfully sued tenant for Ksh 8M under lease liability clause. Without insurance, tenant faced bankruptcy.

Q2: How do insurers determine the sum insured? What if I underestimate?

A: Insurers require accurate valuation based on:

- **Stock:** Average stock holding value at replacement cost (not cost price—replacement cost is higher)
- **Equipment:** Current replacement value of all machinery, computers, furniture
- **Building:** Reinstatement value if you own the property (reconstruction cost, not market value)

Critical: The Average Clause - If you're underinsured, claims are reduced proportionally.

Example:

- Actual total value: Ksh 10M
- You insure for: Ksh 6M (60% of actual value)
- Fire causes Ksh 4M damage
- **Claim paid: Ksh 2.4M only** (60% of Ksh 4M due to underinsurance)
- **You lose: Ksh 1.6M out of pocket**

My Role: I help you conduct accurate valuations to ensure adequate coverage and avoid average clause penalties.

Q3: What security requirements do insurers demand?

A: Insurers assess security and may mandate improvements before providing cover or to get better rates:

Minimum Requirements (Most Policies):

- Burglar alarm system connected to security company
- Security grills on windows and doors
- Deadlock bolts on all doors
- Safe for money storage (specified rating)
- Security lighting
- 24-hour security guard (for high-value premises)

Better security = Lower premiums. Investing Ksh 200K in security improvements can reduce annual premiums by 20-30% (Ksh 40K-60K/year savings) while also reducing actual risk.

Example: Electronics shop without alarm quoted Ksh 145K premium. After installing Ksh 180K alarm system, premium reduced to Ksh 98K—system pays for itself in 3.7 years through savings alone.

Q4: What documents do I need to make a successful claim?

For Fire Claims:

- Fire brigade report (CRITICAL—obtain immediately)
- Police abstract
- Original policy document
- Detailed inventory of damaged goods with values
- Purchase invoices/receipts for major items
- Photos/videos of damage
- Repair quotations
- Landlord letter (if applicable)

For Burglary Claims:

- Police report filed within 24 hours (CRITICAL)
- OB number and abstract
- Property Irregularity Report
- Detailed list of stolen items with values and serial numbers
- Purchase invoices/receipts where available
- Photos of break-in damage (broken doors, windows, safes)
- Security guard incident report
- CCTV footage (if available)

For Money Claims:

- Police report (within 2 hours for robbery)
- Detailed cash movement records
- Banking records showing normal patterns
- Employee statements
- Medical reports if assault occurred

My Support: I guide you through complete documentation, ensure nothing is missed, and advocate with insurers to maximize claim settlement.

Q5: How long does it take to receive claim payments?

Typical Timeline:

Small Claims (Under Ksh 500K):

- Assessment: 7-14 days
- Approval: 5-10 days
- Payment: 21-30 days total

Medium Claims (Ksh 500K - 5M):

- Assessment: 14-21 days
-

- Approval: 10-20 days
- Payment: 35-50 days total

Large Claims (Over Ksh 5M):

- Assessment: 21-45 days (may require independent loss adjusters)
- Approval: 20-30 days
- Payment: 60-90 days total

Partial Payments: Many insurers provide partial payments (50-70%) within 14-21 days for urgent restocking needs, with balance paid after full assessment.

My Role: I follow up aggressively with insurers to expedite assessment and payment, ensuring you're not left waiting unnecessarily.

Q6: Does insurance cover employee theft?

A: No. Standard fire and burglary policies exclude theft by employees or people with authorized access. This requires separate **Fidelity Guarantee Insurance** covering:

- Employee theft of money
- Employee theft of goods
- Embezzlement and fraud
- Dishonest acts by staff

Fidelity Guarantee essential for businesses with:

- High cash handling
- Multiple employees with money access
- Valuable portable stock
- Long-serving employees in trusted positions

Premium: Typically, 1-2% of sum insured annually.

Q7: What if I'm operating from home? Do I need business insurance?

A: YES. Home contents insurance excludes business stock and equipment. If you operate any business from home (even small scale), you need:

- Business stock coverage
- Business equipment coverage
- Business interruption if income-dependent

Many home-based businesses lose everything in fire/burglary because they assumed home insurance covered their business assets.

Example: Home-based online boutique with Ksh 800K stock stored in spare bedroom. House fire destroyed bedroom. Home insurance rejected claim because stock was "business property." Total loss.

Q8: Can I insure stock value that fluctuates seasonally?

A: Yes, two options:

Option 1: Declaration Policy

- Declare actual stock value monthly
- Premium based on average stock holding
- Ideal for businesses with major seasonal variations

Option 2: Maximum Stock Value

- Insure for peak season stock value
- Claim based on actual stock at time of loss
- Premium based on maximum value
- Simpler but slightly more expensive

Example: Bookshop with normal stock Ksh 4M but Ksh 12M during school opening season. Declaration policy saves 40% on premiums vs. insuring full Ksh 12M year-round.

OUR ROLE AS YOUR FIRE, BURGLARY & MONEY INSURANCE ADVISOR

What We Do for You:

- Seek cover with your preferred insurer or recommend best fit insurer for your needs (if you have no one)
 - Handle documentations and submission to insurer
 - Secure best possible rates
 - Obtain insurance policy on payment of premiums
 - Reminder before policy expiration (no lapse)
 - Re-compare providers yearly (rates change)
 - Coordinate seamless renewal
 - Guide you through claims process
 - Ensure proper documentation
 - Follow up with insurer
 - Fight denied claims (appeal if wrongfully denied)
-

No Advisory Fees:

You pay nothing for my services - providers pay my commission. You pay the same premium direct or through me—but gain expert guidance, needs analysis, and claims advocacy

CONTACT ME TODAY

Don't wait for disaster to strike. One fire or major burglary can destroy years of hard work.

Business insurance costing Ksh 45,000 - 500,000 annually protects assets worth millions and ensures your business survives catastrophic events. It's essential protection, not optional expense.

Fire, Burglary & Money Insurance protects your business from catastrophic losses that could force permanent closure. One disaster can destroy years of hard work—comprehensive coverage ensures business survival and recovery.

Get Your Fire, Burglary & Money Insurance Quote Now - Contact Me Today

**Simon Muchiri – IRA Licensed Insurance & Financial Advisor
Comely Global Insurance Agency Ltd**

☎ Phone: +254 117 575 648 | +254 750 611 664

✉ Email: simon@comelyglobalconsulting.com

🌐 Website: <https://comelyglobalconsulting.com>

Office Hours: Monday - Friday, 8:00 AM - 5:00 PM

Disclaimer: This document is for illustrative purposes. Actual coverage, terms, exclusions, premiums, and security requirements determined by selected insurance provider based on business type, location, stock values, security measures, and underwriting assessment. Simon Muchiri/Comely Global Insurance Agency Ltd acts as independent insurance advisor and does not guarantee claim outcomes.