ALLIANCE AFRICA GENERAL INSURANCE LIMITED.
KEY FACT DOCUMENTS

Finance.

Protect your business from risks

Preamble

Whether you are on your way to the bank to deposit your business earnings for the day or you prefer to keep the cash at your business premise, having Money Insurance could save you from unexpected financial loss in the event of robbery or theft. The Money Insurance covers the loss of your money whilst in transit and whilst in the premise. Our Finance Insurance covers "Money" carried by the Insured or the authorized employees/messengers while in transit and Money that has not been disbursed and has been retained in a safe.

Money means and includes cash, bank drafts, currency notes, treasury totes, cheques, postal orders and current postage stamps.

What's covered?
- Bankers bond**.** Insurance protection against the effects of potentially catastrophic criminal loss
- Bonds**.** Risks of Employee Dishonesty, Forgery, Cyber Liability and Computer Crime.

Money Insurance

What's covered	What's not covered	What's optional
Insuring clauses are as follows: • Premises risk- loss of money resulting from theft, unexplained disappearance, damage, destruction or misplacement. • Transit– loss or damage to money whilst in transit anywhere in the world in the custody of employees and including transits carried out by courier service or by registered post. • Forged cheques– loss sustained due to the forgery or fraudulent alteration of cheques, bills of exchange, drafts, acceptances, withdrawal orders, certificates of deposit, letters of credit and money order • Forged securities– loss sustained by an organisation due to its having acted upon other types of securities or documents, which are not otherwise insured, under the forged cheques section.	• Money Laundering Exclusion • War & Terrorism Exclusion • Commissions & Bribes Exclusion • Fines & Penalties Exclusion • Pending & Prior Litigation is Excluded	Political Violence and Terrorism: Cover against political violence and terrorism