

INSURANCE SERVICES

The following is a list of insurance providers in Tanzania:

1. AAR Insurance (T) Limited

Principle Officer: Mr. J. Gakunju

Address: Plot No. 74, Serengeti Road/Warioba Street Mwai Kibaki Road, Mikocheni

P. O. Box 9600 DAR ES SALAAM

Fax: +255 22 278 1472/ 278 1204

Telephone: +255 22 278 0020/ 278 0651

Email: info@aar.co.tz

Website: www.aar.co.tz

Insurance services: Health and Rescue Services

Package/Benefit: They offer tailored individual and corporate healthcare packages categorized into three respective groups; (i) **Individual Gold Premier**-Overall Annual Limit (OAL) (Combined Accident and Illness Hospitalization) of TZS 200,000,000, (ii) **Individual Silver Premier**- Overall Annual Limit (OAL) (Combined Accident and Illness Hospitalization) of TZS 150,000,000, and (iii) **Individual Bronze Premier**- Overall Annual Limit (OAL) (Combined Accident and Illness Hospitalization) of TZS 30,000,000. (i) **For Corporate Gold Premier**- Overall Annual Limit (OAL) (Combined Accident and Illness Hospitalization) of US\$ 200,000, (ii) **Corporate Silver Premier**- Overall Annual Limit (OAL) (Combined Accident and Illness Hospitalization) of US\$ 100,000, and (iii) **Corporate Bronze Premier**- Overall Annual Limit (OAL) (Combined Accident and Illness Hospitalization) of US\$ 15,000

2. Alliance Insurance Corporation Ltd

Principle Officer: Mr. K.V. Krishnan

Address: Ghana Avenue 7th floor EXIM Tower P.O. Box 9942 DAR ES SALAAM

Fax: +255 22 2139098

Telephone: 255 22 2139100, 255 754287203

Mobile: +255 754 287203

Email: admin@alliancetz.com

Website: www.alliancetz.com

Insurance services: We offer a whole spectrum of insurance ranging from Fire, Marine, Motor, Engineering and many others.

Package/Benefit:Corporate Plus: is a comprehensive policy that blankets many of the diverse requirements and allow business entities to choose various combinations of risks that will be applicable to them and can enjoy the benefits of a reduced premium as compared to the premium chargeable on individual risks. They include: (i) Asset All Risk. This is an umbrella policy which caters to the entire gamut of insurance requirements of large corporations and provides a much wider cover than the corporate plus policy, (ii) Material Damage - All loss or damage to the property insured occurring during the period of insurance by an event not excluded specifically under the policy, (iii) Fire Policy: The policy covers fire and lightning on the property insured, (iv) Motor : Alliance covers both private and commercial vehicles of different types on third party as well as comprehensive basis.

3. Alliance Life Assurance Limited

Principle Officer: Mr. George Nyakundi

Address: 5th floor EXIM Tower Ghana Avenue P.O. Box 11522 DAR ES SALAAM

Fax: +255 22 2103305

Telephone: +255 22 2103300 +255 22 2103301

Email: life@alliancelife.co.tz

Website: www.alliancelife.co.tz

Insurance services:We offer insurance and financial services in East Africa, with our headquarter in Dar es Salaam.

Package/Benefit: (i) Group Life/Disability Insurance is designed to provide benefits to employees' beneficiaries in case of death or disability of an employee while in service. A benefit equivalent to a multiple of the annual salary of the employee or a fixed amount is payable on death or upon disability, (ii) Group Credit Life Insurance covers loans advanced to borrowers. This may be by employers or financial institutions. In case of death or disability of the borrower, the cover pays the outstanding loan at the time of death to the lender thus avoiding the often long recovery procedures or writing off the loans as bad debts, (iii) The Group Micro Credit/SACCOS package. The growth of the microfinance sector in Tanzania requires that insurance companies develop suitable products for that market segment. We have developed micro insurance products that will cater to the needs of all microfinance institutions and the Sacco's sector, (iv) The alliance Group

Mortgage Protection Insurance provides insurance to cover mortgages. In the event of death or total permanent disability of the borrower, the policy pays the outstanding amount at the time of death to the lending institution or organization. This cover is ideal for individuals taking loans for housing purposes from financial institution or employees of organizations who have access to housing loans;

(v) The Alliance Group Funeral Insurance provides a burial expense benefit for employees or members of an affinity group. It is based on a fixed amount of cover on a member and his/her dependents to be used for the purpose of funeral in event of death of the principal member or his/her dependants. The benefit is payable within 48hours to meet the funeral expense.

First Assurance Company Limited

Principle Officer: Ms. Maryanne Mugo

Address: Amani Place, 4th floor, Ohio Street P.O. Box 5799 DAR ES SALAAM

Fax: +255 22 212 2136

Telephone: +255 22 212 2130/1

Email: info@firstassurance.co.tz

Website: www.firstassurance.co.tz

Insurance services:We offer all classes of General, Medical and Group Life

Package/Benefit: (i) We offer general insurance that covers fire and engineering, Marine and Liability, Motor insurance and Accident, (ii) Life Insurance divided into; group last expense policy covering member while alive and Group Credit Assurance Policy that gives benefit to mortgager's dependents, life insurance that employees, tailor made are given support to meet their specific needs and at a rate you can afford and lastly is Group Mortgage Assurance Plan that protection is a decreasing term assurance policy that covers the life of a person who has taken a mortgage.

4. ICEA Lion General Insurance Company (T) Limited

Principle Officer: Mr. Ravinarayanan Krishnamurthy

Address: Plot No. 331, Kambarage Road Mikocheni A P.O. Box 1948 DAR ES SALAAM

Fax: +255 22 277 5094

Telephone: +255 22 277 4999/277 5039

Mobile: +55 754 244333

Email: insurance@icealion-tz.com

Website: www.icealion-tz.com

Insurance services: We provide a range of differentiated insurance products and services that fulfil the needs of our customers.

Package/Benefit: Domestic Insurance, Travel Insurance, Family Personal Accident, Vehicle/Motor, Goods in Transit, Directors & Officers Liability, Trustee Liability, Bonds, Aviation Insurance, Products Liability, Sabotage, Terrorism and Political Risk, Electronic Equipment Cover, Deterioration of Stock, Group School Fees Protector, Fidelity Guarantee, Industrial All Risk, Machinery Break down, Student Personal Accident, Work Injuries Benefit (WIBA), Employers Liability.

5. Insurance Group of Tanzania Limited

Principle Officer: Mr. Samuel Muhindi

Address: 12th floor NIC Investment House Samora Avenue/Mirambo street P.O. Box 605 DAR ES SALAAM

Fax: +255 22 2131482

Telephone: +255 22 2131481 +255 22 2122064

Mobile: +255 652 289123

Email: Info@igt.co.tz

Website: www.igt.co.tz

Insurance services: We offer property insurance, Marine Aviation Insurance, and Accident Insurance.

Package/Benefit: Property Insurances

- a. Domestic Package
- b. Fire Industrial
- c. Fidelity Guarantee
- d. Goods in Transit
- e. All Risks

Engineering Insurances

- a. Contractors all risks
- b. Erection all risks
- c. Electronic equipment
- d. Machinery breakdown

- e. Loss of Profit (Machinery)
- f. Deterioration of Stock
- g. Boiler and Pressure vessel

Liability Insurances

- a. Workmen compensation Act
- b. Public liability
- c. Products liability
- d. Employer's liability
- e. Professional liability

Motor Vehicle Insurances

- a. Motor Private
- b. Motor Commercial
- c. Motor Cycle

Marine and Aviation Insurances

- a. Marine
- b. Aviation

Miscellaneous/Accident/Guarantees

- a. Group personal accident
- b. Individual personal accident
- c. Theft
- d. Money
- e. Bonds

6. Jubilee Life Insurance Company Ltd

Principle Officer: Mr. Sunil Raina Mr. George Alande /

Address: Amani Place, Ohio Street, 9th Floor P.O. Box 20524 DAR ES SALAAM

Telephone: +255 22 2135121, +255 22 2135124, +255 22 2135129

Email: enquiry@jubileetanzania.com

Website: www.jubileeinsurance.com

7. Jubilee Life Insurance Company Ltd Arusha Branch

Ground Floor, Ngorongoro Wing AICC Building,

P.O.Box 1836, Arusha Tanzania

Tel: +254 27 205 0241

Fax: +255 27 250 7341

Email: jicar@habari.co.tz

Insurance services: We offer Individual Insurance General Products, Life Insurance, Medical Insurance, Pension Products, and Corporate Insurance

Package/Benefit: We offer Individual Insurance that covers Medical expenses and hospitalization abroad Cost of medical evacuation and repatriation in case of illness or accident, Cost of prolongation of stay due to illness, Cost of emergency return home following death of a family member, Cost of returning home mortal remains of the Insured. **We also offer Corporate Insurance** that cover for death in service benefits that can be augmented with funeral/last expense, permanent disability and critical illness covers. These products all aim to reduce the financial impact of an employee, who may die, become permanently disabled or suffer a critical illness while in the active service of our corporate policyholders.

8. Maxinsure (Tanzania) Limited

Principle Officer: Mr. Bhaskaran Nair

Address: Maxinsure (Tanzania) Limited 3rd Floor, Wing B Golden Jubilee Towers Ohio Street P.O. Box 110007 DAR ES SALAAM

Telephone: +255 22 2345500 +255 22 2600235

Mobile: +255 764 787704

Email: info@maxinsure-tz.com

Website: www.maxinsure-tz.com

Insurance services: We offer insurance for motor, home and business. The company's diverse business lines offer its customers a wide range of coverage sold primarily through brokers and agents.

Package/Benefit: (i) MaxHomeSafe that offers insurance against Fire & Theft, All Risks (Jewelry & valuables), Domestic Mechanical & Electrical Appliances, Domestic Electronic Appliances, TV/VCR/VCP/DVD/CD Players/Stereo Systems/Home Theatres/Digital Receivers etc., Fixed Plate Glass, Baggage, Bicycle, Personal Accident, Workmen's Compensation and Liability towards

Third Parties, Event Insurance (Weddings), (ii) **MaxShopSafe** -Fire and Allied Perils, Business Interruption following Fire or perils, Theft, workman's Compensation, Money, Legal Liability to Third Parties, Fixed Plate Glass, Fidelity Guarantee, (iii) **MaxAutoClassic**- Daily allowance benefit for 15 days when the vehicle is in garage, Emergency hotel accommodation when the insured is stranded due to any accident, Personal belongings cover, Auto loan care, Tools and equipment cover, Loss of Credit Card / Debit Card / ATM Card due to the accident, Personal accident cover, Medical cover, Replacement of locks / keys cover, Event cancellation cover, and (iv) **MaxTravelSafe**-Most efficient Travel Insurance cover for Tanzanians going abroad, Supported by the reputed service provider from Europe-MAPFRE, Worldwide cashless service network, Affordable premium rates, Wide range of plans for Executives, Tourists, Students & Pilgrims.

9. Metropolitan Tanzania Insurance Company Limited

Principle Officer: Mr. Gregory Fortes

Address: Diamond Plaza, 6th Floor P.O. Box 77016 DAR ES SALAAM

Fax: +255 22 219 7601

Telephone: +255 22 211 0630/1

Mobile: +255 754788670, +255 715788670

Email: GFortes@metropolitantz.com

Insurance services: We offer wide range of Healthcare and Insurance products

Package/Benefit: We offer general insurance product that includes domestic package for individuals, Assets, all risk for Corporate, fire insurance, business all risk, money insurance, burglary, fidelity guarantee, group personal accident, workmen compensation, contractor all risk, erection all risk, machinery breakdown, bonds, public liability, product liability, professional indemnity, marine hull, marine cargo, aviation.

10. Metropolitan Tanzania Life Assurance Co.Ltd

Principle Officer: Ms. Violet Mordichai

Address: Diamond Plaza, 5th Floor, Plot No. 162/38 Mirambo Street P.O. Box 77016 DAR ES SALAAM

Fax: +255 22 212 0114

Telephone: +255 22 212 0113/ 211 0544

Email: vmordichai@metropolitantz.com

Website: www.metropolitantz.com

Insurance services: We offer wide range of Healthcare and Insurance products

Package/Benefit: We offer general insurance product that includes domestic package for individuals, Assets, all risk for Corporate, fire insurance, business all risk, money insurance, burglary, fidelity guarantee, group personal accident, workmen compensation, contractor all risk, erection all risk, machinery breakdown, bonds, public liability, product liability, professional indemnity, marine hull, marine cargo, aviation.

11. MGen Tanzania Insurance Co. Ltd

Principle Officer: Mr. Charles Sumbwe

Address: Plot No. 1040, Haile Selassie Road - Masaki P. O. Box 8318 DAR ES SALAAM

Fax: +255 22 212 7589

Telephone: +255 22 212 7580-7

Mobile: +255 754 666115

Email: info@mgentanzania.com

Website: www.mgentanzania.com

Insurance services: We offer a wide range of general insurance services/products that include Motor Insurance, Fire, Loss And Profit, Liability, Burglary, Domestic Property Insurance, Fidelity Guarantee Insurance, Money Insurance, Personal Accident Insurance, Marine Craft Insurance, Aircraft Insurance, Contractors Insurance, Machinery Breakdown Insurance, Plant All Risk Insurance, Electronic Equipment Insurance, Deterioration Of Stock Insurance, Goods In Transit Insurance, Office Content Insurance, Compak Insurance, Travel Insurance Content Insurance, Kinamama Content Insurance,

12. Milembe Insurance Co. Limited

Principle Officer: Amon A. Kitaa

Address: 2nd floor VIVA Towers Ali Hassan Mwinyi Street P.O. Box 14548 DAR ES SALAAM

Fax: +255 22 2137698

Telephone: +255 22 210 3412/ 26

Mobile:+255 767 149 149

Email: info@milembeinsurance.com

Website: www.milembeinsurance.com

Insurance services: We offer our customers with unique insurance solutions to handle their extensive risks and opportunities.

Package/Benefit: (i) **Personal Product**-Burglary, Domestic Package, Equipment, Fire, Fire & Allied Perils, Machinery, Breakdown, Motor, Personal Accident, Plate Glass, Travel, Read More(ii)

Business Products-All Risks, Burglary, Business Interruption, Fidelity Guarantee, Fire, Fire & Allied Perils, Goods in Transit, Liability, Breakdown, Marine, Money, Motor, Personal Accident, Plate Glass, Professional Indemnity, Workmen's Compensation(iii)

Bonds Products-Advance Payment, Bid, Customs Bond, Performance

13. MO Assurance Company Limited

Principle Officer: Mr. Pulin Bihari

Address: 8th Floor, CRDB Building Azikiwe Street P.O. Box 20660 DAR ES SALAAM

Fax: +255 22 212 7268

Telephone: +255 22 212 7398

Email: infomoa@moassurance.co.tz

Website: www.moassurance.co.tz

Insurance services: We offer all classes of insurance including Bond business and Construction Project Insurances.

Package/Benefit: Fire, Allied And Special Perils: The policy can however be extended to include damage resulting from other perils such as malicious damage, explosion, bush fire, earthquake, riots, strikes and civil commotion, damage from hurricanes, snow, tornadoes, windstorms, hailstorms, cyclones, floods, burst pipes/tanks and even objects falling from over-flying airplanes.

Burglary: This policy covers the insured against loss or damage following forcible theft or housebreaking into or out of the premises or any attempt there at.

Money: The policy covers the insured for loss of money (as specified in the policy), while on transit to or from the bank or in the insured's premises through robbery or hold up. It also covers damage to safes and / or strong rooms.

Fidelity Guarantee:A fidelity guarantee policy indemnifies the employer against all direct pecuniary loss, which the employer may sustain by any act of fraud or dishonesty committed by any insured employee.

Consequential Loss:A fire consequential loss policy will indemnify the insured for loss of earnings in the form of profits following fire to the business premises. The policy can also include standing and variable expenses relevant for the continuation of business.

Product Liability:Product liability Insurance indemnifies the insured against all sums which the insured becomes legally liable to pay in respect of accidental bodily injury or illness to third parties, and accidental loss of or damage to third party property, arising out of the use, misuse, consumption, or handling of insured products or goods.

Public Liability: The insurer will pay the insured's liability for damages and legal expenses arising from personal injury or damage to third party property arising from the insured's business or occupation.

Personal Accident / Group Personal Accident:The policy provides financial security for bodily injury or death caused by violent, accidental, external and visible means resulting in death or disablement or expenses as described in the policy.

Marine Cargo:This policy covers the risk of loss of goods while in transit at sea by air or inland.

Workmen's Compensation:The policy compensates the insured against any liability from death, bodily injury or disease suffered by an employee in the course of employment.

Motor:The law requires that all vehicles on public roads must have an insurance or security against liability for bodily injury to third parties. There are 3 types of covers here. The various scopes of cover available under each of them are as follows:

Comprehensive:This covers the insured for: Damage to his motor vehicle in the event of an accident, Theft of the vehicle or any parts thereof, Damage to the vehicle by fire, Third party property damage, Third party bodily injury

Third Party, Fire And Theft: This covers the insured for Damage to the vehicle by fire, Theft of the motor vehicle or any part thereof, Third party property damage, Third party bodily injury, Damage to the vehicle as a result of an accident is excluded

Third Party Only: This is the minimum cover on offer for motor vehicle insurance and includes the following, Third party property damage and, Third party bodily injury, All other forms of damages to the insured's vehicle are excluded

Domestic Package: This is an attractive package for homeowners and householders. It is a comprehensive policy, which gives the policyholder the benefit of 6 policies in a single package.

Buildings: This covers the insured house and contents against damage by fire and allied perils.

Contents: Covers the insured household contents against damage by fire and allied perils as well as burglary.

All Risks: Covers the insured valuables / personal effects and movable items against the risks of fire, theft and/or burglary and accidental damage.

Owner's Liability: Covers the insured against liability at law to pay compensation in respect of accidental bodily injury (including illness) to any person other than a member of the insured family or household or a person in his service at the time of the occurrence-giving rise to the injury. It also covers accidental loss or damage to property not belonging to or in the custody or control of the insured or a member of his family or household or a person in his service. The loss must occur on or about the premises.

Occupier's And Personal Liability: Covers the insured for his liabilities to members of the public with access to the Premises.

14. National Insurance Corporation (T) Limited

Principle Officer: Mr. Sam Kamanga

Address: NIC Building Corner Samora Avenue, Pamba Road. P.O. Box 9264 DAR ES SALAAM

Fax: +255(22)2113403

Telephone: +255 22 211 3823/ 9

Email: info-nic@nictanzania.co.tz

Website: www.nictanzania.co.tz

Insurance services:We provide high quality customer-focused insurance services to organizational, commercial, and personal line clients through innovative marketing, efficient and effective management of resources, thus maximizing shareholders returns and remain market leader.

Package/Benefit:We offer packages based on life and non-life insurance.**Life insurance covers**

Whole Life Insurance-Under the Whole Life Policy, premiums are payable throughout the lifetime of life assured and, as such; this is the cheapest form of policy

Endowments Life Insurance-This is the most popular form of life assurance since it does not only provide protection for the family of the life assured in the event of his early death, but also assures a lump sum at any desired age

Super Life Provider-The plan can assist the proposer to arrange for his/her financial support to continue after his/her death. On maturity the sum assured is paid by 200%

Pure Endowment-This plan of assurance provides that the sum assured shall be made only if the life assured survive up to the end of the period. If the assured dies, the assurance comes to an end, and there is no payment.

15 Years Anticipated Life Insurance-This plan of assurance provide for lump sum benefits at periodical intervals. But in the event of death at any time within the selected term the full sum assured is payable without any deduction or adjustment for the amount that may have been paid earlier by way of survival benefit.

20 Year Anticipated Life Insurance-This plan of assurance provide for lump sum benefits at periodical intervals. But in the event of death at any time within the selected term the full sum assured is payable without any deduction or adjustment for the amount that may have been paid earlier by way of survival benefit.

25 Years Anticipated Life Insurance-This plan of assurance provide for lump sum benefits at periodical intervals. But in the event of death at any time within the selected term the full sum assured is payable without any deduction or adjustment for the amount that may have been paid earlier by way of survival benefit.

Credit Life Insurance-The policy provide a cover to the borrower whereby the corporation promise to pay the Creditors the balance of the loan granted upon the happening of the event (death of the debtor)

Super Education Provider-Super Education provider policy is a plan specially designed for providing parents with financial support for their children's education.

Kinder Education Provider-On maturity of the policy, the Sum Assured and accrued bonuses are paid by installments over 7 year period to provide fees for primary Education. In case of death of parent/guardian during the policy period, premiums are waived and benefits paid on the stipulated date of maturity.

Junior Education Provider-On maturity of the policy, the sum assured and accrued bonus are paid by annual installments over a 6 years period to provide fees for Secondary Education.

Senior Education Provider-On maturity, the plan pays the sum assured and accrued bonuses by annual installments over 3 year's period to provide fees for University Education.

Combine Super Education Provider-Is basically a combination of Junior and Senior, the sum assured and accrued bonus are paid by annual installment over 9 years period to provide fees for Secondary and University Education.

Medical Insurance-The Policy will provide for a Medical Treatment as a result of illness or accident to a minimum limit ranging from Tzs.1 million to 5 million.

Group Endowments-Under this Plan the rate of pension fixed is converted into an actuarial equivalent lump sum required at the retirement age and that amount is taken as the Sum Assured under an Endowment Assurance. With the increase in the salary, additional contribution will be applied to purchase further sum assured. In the event of death of the employee before retirement, the Sum Assured in force on the policy anniversary preceding death will be payable

Gratuity-This is the benefit (motivation) provided by employer to employees when they successfully complete their contracts.

Non-Life Insurance covers Fire Insurance-This is a contract whereby the insurer in return for a consideration, known as the premium, undertakes to indemnify the insured against financial loss which he may sustain by reason of certain defined property insured being lost, destroyed or damaged by fire, or other stated perils within a stated period, the liability of the insurer being limited to a specified amount, called the sum insured.

Motor-Motor Insurance is classified as follows;

(1) Private Cars-This class covers private vehicle that is Saloons, Station Wagons Double cabins and ½ ton pickups which are neither used to carry goods nor hired-(2) Commercial-2.1 Goods carrying Vehicle-This class includes all Trucks, Lorries, Trailers /Semi trailers, Tankers, Pickups and

Tractors/Horses which are used or designed to carry goods belonging to insured or not-2.2 Hire Cars-For hire cars it includes all Saloon Cars, Station Wagons, and Vans etc. Owned by individuals or tour operating companies for hire-2.3 Passenger Carrying Vehicles-Passengers carrying vehicles it cover all buses, min or Omni buses owned by individuals or tour operating companies for hire or private use-3. Motor Cycle-This class includes all motor propelled cycles, including Mopeds, Tricycles and those permanently attached with a sidecar-4. Agriculture and Forestry Vehicles-This class includes all tractors engines or self-propelled implements used for agricultural and forestry work only-5. Special Type-This class includes all vehicles not falling under any category mentioned above like ambulance, fire tender, mobile canteen, and refuses collector, hearses ect-6. Motor Trade-Motor trade policy is designed for motor vehicle dealers, repairers, services station and the like. The risk associated with these motor traders can be either the loss or damage of the motor vehicles or third party liabilities occurring in or on the premises or when the vehicle is plying on the road.

Burglary Insurance

Scope of Cover-Properties covered under this insurance are:Stock in trade, Goods held on trust, Tools of Trade, Money to a limited amount while in locked safe

Insurance Of Money-Scope of Cover-In transit between the premises, Bank and Post Office by robbery, theft or-accident-Held in locked safe/or strong room in the insured premises by burglary or house breaking.This insurance also extends to cover hold-up risks, damage to safe or strong room following theft or attempted theft. Under this insurance, money includes cash, Bank and current notes, Bank and Postal Orders credit card vouchers and open cheques. This policy is issued on declaration basis that is at the end of insurance period actual cash transactions must be declared and the premium adjusted accordingly.

Fidelity Guarantee Insurance-Scope of Cover-This class of insurance provides cover for loss of money and /or goods of the insured/employer as a result of fraud or dishonesty committed by any of the employed in connection with his/her occupation and duties. For a claim to be payable discovery of the loss must be made:

Public Liability Insurance-Scope of Cover-Defect in insured's ways, works machinery or plant
Negligence of the insured or his employees while on duty-Defective product

Workmen's Compensation Insurance-Scope of Cover-This class of insurance provides cover for liability at law if an employee in insured's service shall sustain bodily injury arising out of and in the course of his employment by the insured in the business. A workman is not considered employed until he reaches the place of work and employment ceases immediately the workman leaves the place of work.

Professional Indemnity Insurance-Scope of Cover-This class of insurance provides cover to professionals for damage that may be called upon to pay due to professional negligence or malpractice.

Domestic Servant Insurance-Scope of Cover-This policy is issued to cover the insured in respect of liability at law if a servant shall sustain bodily injury by accident or disease occurring during the period of insurance and arising out of an in the course of his employment by the insured. Benefits under this policy are as per W/C NIC policy.

Golfer's Insurance-Scope of Cover-This class of insurance provide cover for-Liability to the public as a result of bodily injury to a person and accidental damage to property as a result of playing or practicing golf-Bodily injury to the insured caused by accident while playing golf. Loss or damage to property of the insured whilst within the situation. Loss or damage to personal effect whilst within the situation against the risk of fire and theft. Watches, Jewellery, Coins, Medals, Money, Documents, and Stamps are excluded.

Sporting Gun Insurance-Scope of Cover-This class of insurance provides cover for loss or damage to the gun and legal liability for bodily injury for any one not being a member of insured's family or in the insured's service caused by fire, burglary, house breaking, larceny, theft or accident.

Personal Accident Insurance-Scope of Cover-The cover provided under this class or insurance is the accident causing death or bodily injury. This insurance provides the following benefits:-

Baggage Insurance-Scope of Cover-This class of insurance provides personal accident cover to the insured while travelling by air and loss or damage to accompanied baggage excluding wearing apparel of and personal effect of the insured. This insurance does not cover valuables, jewellery, camera, household goods, furniture, money securities, bonds stamps, travel tickets or coupons.

Business Protector -Scope of Cover-This is a package combining ten different policies which are Fire, Burglary, and Money Loss of Profit following Fire, Personal Accident, and Plate Glass, Workmen's Compensation, Fidelity Guarantee, Public Liability and Electronic Equipment policies. This package may be issued for all mentioned policies or for the selected few, fire being compulsory.

Contractors All Risks Insurance-Scope of Cover-This class of insurance provides cover for-Loss or damage to the under-noted including cost of clearance of debris following upon an event giving rise to a claim:-

Erection All Risks Insurance-Scope of Cover-This class of Insurance provides cover for-Loss or damage to plant and machinery under erection. Civil works, which are incidental to erection of the plant and machinery, also are covered.

15. National Health Insurance Fund

Contact Person: Director General

Address: Kurasini Bendera Tatu, P. O. BOX 11360 DAR ES SALAAM

Fax:+255 22-2133972

Telephone: +255 22-213396/2133964

Email: info@nhif.or.tz

Website: <http://www.nhif.or.tz>

Insurance services:The National Health Insurance Fund (NHIF) is a compulsory Health Insurance Scheme established by the Act of Parliament No. 8 of 1999 (CAP 395 R.E 2002) with the main objective of ensuring accessibility of health care services to all Central Government employees as well as formulating and promulgate policies for sound administration of the scheme. The Act establishing the Fund was further amended to include private sector institutions, individual members and their respective legal dependents that joined the Fund on voluntary basis.

Package/Benefit: The National Health Insurance Fund (NHIF) has an attractive benefits package that is offered to its beneficiaries through accredited health facilities countrywide. This package has a total of eleven (11) benefits that are offered to its beneficiaries as per Standard Treatment Guidelines issued by the Ministry of Health and Social Welfare (MoH&SW) alongside the Fund's regulations. The package includes: **-1. Registration and Consultation** – This covers for costs related to Registration and Consultations.**2. Medicines and medical supplies** – The Fund covers for the costs relating to medicines prescribed in Generic names and medical consumables as per the

National Essential Medicines List (NEMLIT) and additional medicine list recommended (to NHIF) by experts.

3. Investigations - The Fund covers for the costs of Investigations and Diagnostic tests as per the Investigation List in the benefits package. There are 321 Investigations including Ultrasound, Echocardiography, CT-Scan and MRI.

4. Surgical Services - Includes Minor, Major and Specialized surgical services performed from Health centers to Referral level hospitals.

5. Inpatient Care Services including ICU and HDU - The Fund covers for the daily admission costs depending on the level of the facility and the agreed daily rates as per the Fee Schedule, Investigations, Medicines and Medical Consumables dispensed while the member is admitted.

6. Physiotherapy and rehabilitation services - This is provided to inpatients and outpatients where the facility has specialists for the same.

7. Eye and Optical Services - NHIF covers the costs for optical services to all beneficiaries. (Treatment of Eye diseases and refraction for visual defects).

8. Spectacles - The Fund also pays for visual corrective spectacles to the principle member (one pair for a period of 3 years).

9. Dental and Oral health Services - This is provided to inpatients and outpatients where the facility has specialists for the same. This includes dental conservation surgeries (Carries and dental filling), gum diseases, dental extractions and root canal treatment.

10. Retirees Health Benefits – Comprehensive Medical Services are offered to the Retired principle members and their spouses, for their entire lives.

11. Medical/Orthopedic Appliances – The Fund provides supportive orthopedic and medical appliances including White Cane for blind people, Neck and Thoracic Spine Collars, Hearing Aids, Lumbar Cossets and Braces, Walking Crutches and leg orthopedic Supports, (ankle, knee and above knee orthopedic supports).

The benefit package contains a wide range of Outpatient and Inpatient Services. These services include 321 Investigations, 48 Ordinary Procedures, 65 Specialized Procedures, 118 Minor Surgeries, 217 Major Surgeries, 126 Super Specialized Surgeries, 11 Medical and Orthopedic appliances, 612 types of Medicines, 67 Cancer Medicines, 17 Immunosuppressant and 43 Medical Supplies.

Special approval services

These are services that are offered through a special permit, these include:

- i. Cancer chemotherapy for cancer patients

- ii. Immunosuppressant medicines for patients, who have organ transplants,
- iii. Hemodialysis and erythropoietin for patients with renal failure,
- iv. Reading glasses and special radiological imaging such as CT scan and MRI
- v. Medical and Orthopedic appliances

16. Niko Insurance (Tanzania) Limited

Principle Officer: Mr. Manasseh Kawoloka

Address: PPF House - 6th Floor Morogoro Road/Samora Avenue P.O. Box 21228 DAR ES SALAAM

Fax: +255 22 212 0193

Telephone: +255 22 2120189, +255 22 2120191,+255 22 2120188

Mobile: + 786 524277

Email: info@nikoinsurance.co.tz

Website: www.nikoinsurance.co.tz

Niko Insurance (Tanzania) Limited Mwanza Branch

NSSF Building Floor No. 5, Wing A

Box 2476

Mwanza, Tanzania

Tel: +255-28-2505088/89/90

Fax. +255-28-2505091

Insurance services: We offer insurance and banking services, thereby combining operations with a series of synergistic networking partnerships while maintaining a strong customer focus.

Package/Benefit: Our services are categorized into business and personal products. Under business package we offer: Motor

- a. Comprehensive Cover
- b. Full Third Party Fire & Theft
- c. Full Third Party Cover

- d. Motor Traders Internal
- e. Motor Traders External

Fire

- a. Commercial Fire
- b. Householders
- c. House owners
- d. Consequential Loss
- e. Office Comprehensive (Office Combined)

Engineering

- a. Machinery Breakdown (Material Damage/Loss of Profits)
- b. Deterioration of Stock
- c. Electronic Equipment
- d. Contractors All Risks

Erection All Risks

- a. Contractors Plant & Machinery (Plant all Risks)
- b. Erection All Risks
- c. Boiler and Pressure Vessel

Marine

- a. Cargo
- b. Hull(Yacht and Small Craft)
- c. Liability

Package

- a. Assets “ All Risks”
- b. Industrial “All Risks”
- c. Murtimark III

Miscellaneous or Accident

- a. Burglary
- b. Bonds and Guarantees
- c. All Risks
- d. Public Liability
- e. Employers Liability
- f. Goods in Transit
- g. Directors and Officers Liability
- h. Professional Indemnity
- i. Group Personal Accident
- j. Personal Accident
- k. Plate Glass
- l. Products Liability
- m. Fidelity Guarantee
- n. Bankers Blanket Bonds
- o. Money

Bancassurance Business

- a. Group Personal Insurance - Micro Finance Insurance (GPA-MFI)
- b. Credit Protection
- c. Debit/Credit Card Insurance

Agri-Insurance Business

- a. Crop Insurance
- b. Weather Index Insurance
- c. Commercial Farming

Under Personal Package we cover:

- a) House owners
- b) Householders
- c) Homesure Package Policy
- d) "All Risks"

- e) Personal Accident
- f) Golfers
- g) Motor
- h) Watercraft

17. REAL Insurance Tanzania Ltd

Principle Officer: Mr. Stephen Okundi

Address: 2nd Floor PPF Towers Ohio Street/Ghana Avenue P.O. Box 75433 DAR ES SALAAM

Fax: +255 22 213 8059

Telephone: +255 22 213 8058 /212 9384-7

Mobile:+255 767 911 111

Email: info@realinsurance.co.tz

Website: www.realinsurance.co.tz

Insurance services: We provide our clients with diverse insurance packages as listed below:

- **Package/Benefit:**(i) Real Corporate Package
 - a) Business Interruption
 - b) Workmen's Compensation and Employers Liability
 - c) Money
 - d) Public/Products Liability
 - e) Fidelity Guarantee
- (ii) Real Engineering
 - a) Erection All Risks (EAR
 - b) Machinery Loss of Profits
 - c) Computer and Electronic Equipment (Material Damage and consequential Loss)
 - d) Boiler & Pressure vessel explosion
- (iii) Real Travel
 - a) Return transport of the patient
 - b) Transfer in case of death occurring due to unexpected acute decease or accident
- (iv) Real Motor
 - a) Comprehensive
 - b) Third Party

REAL Motor Insurance Policy

- a) Comprehensive Insurance cover
- b) No blame, No excess
- c) Free Towing services
- d) Free valuation and Assessment

(v) Real Personal

- a) Motor Private
- b) Amani Motor
- c) Domestic Package (Home, Household property & All risks)
- d) Personal Accident

(vi) Real Marine

- a) Marine Cargo
- b) Aviation Cargo

(vii) Real Fleet

- a) Motor Private Fleet

(viii) Real SME

- a) Burglary
- b) Fire and allied peril
- c) Keyman Insurance
- d) Accidental Damage
- e) Money

18. Resolution Insurance Company Limited

Principle Officer: Mr. Filbert Layon

Address: Harambee Plaza – Plot 1858, Kaunda Drive off Ali Hassan Mwinyi Road P.O. Box 105486

DAR ES SALAAM

Fax: +255 22 2664439

Telephone: +255 22 2664435/6/7

Mobile: +255 767 440110

Email: info@resolution.co.tz

Website: www.resolution.co.tz

Insurance services: We are financing health care and promote Healthy Living and Wellness for all our members both individual & corporate. Our cover is for life, we provide insurance coverage regardless of age as long as you are our member.

Package/Benefit: Provide in-patient & outpatient cover plans to:

- a) Individuals
- b) Families
- c) Groups
- d) Corporate entities
- Product offerings for:
 - a) Local Cover
 - b) Regional Cover
 - c) International Cover
 - In-patient limits from Tshs 27 Million to Tshs 180 Million
 - Out-patient limits from Tshs 600,000 to Tshs 3.6Million
 - Our cover is for life, we provide insurance coverage regardless of age as long as you are our member
 - We work with all brokers and agents
 - We only do medical, this is our focus, this is what we understand and do the best at it.

Sanlam Life Insurance (T) Limited

Principle Officer: Mr. Julius Magabe

Address: 9th Floor, Amani Place, Ohio Street P.O. Box 22229 DAR ES SALAAM

Fax: +255 22 212 7154

Telephone: +255 22 212 7151-3

Email: info@sanlam.co.tz

Website: www.sanlam.co.tz

Insurance services: At Sanlam Tanzania we offer a variety of affordable financial security to individuals, families and institutions.

Package/Benefit: We offer personal and Institutional packages. Personal package under Life insurance can give you peace of mind that your family can take care of their needs and expenses if you pass away. This means your death will not place a financial burden on your loved ones. Funeral

cover gives your loved ones a dignified funeral without worrying about how you will pay for the expenses. Travel Insurance cover makes sure that you and your loved ones are covered while you travel. Disability covers you when you become disabled because of illness or injury and can no longer work and earn an income, disability cover gives you the assurance that you can still take care of your and your family's expenses. Critical illness cover relieves the financial burden of living with a serious illness. Institutional package is divided into (i) Group endowment-Benefit Structure:

Death Benefit

Multiple of salary for member's death (i.e. 1x, 2x, 3x annual salary as required)

Normal Retirement Benefit

- a) Multiple of Salary
- b) Minimum year of service in order to qualify for the benefit
- c) Minimum age from which early retirement will be permitted

Ill-Health/Permanent Disability Retirement Benefit

- a) Multiple of Salary
- b) Minimum year of service in order to qualify for the benefit

Early Retirement Benefit

- a) Multiple of Salary
- b) Minimum years of service in order to qualify for the benefit
- c) Minimum age from which early retirement will be permitted

Surrender Benefit

- a) Minimum year of service in order to qualify for the benefit
- b) % of contributions to be returned to member

(ii) Group life assurance that offer:

1. Death Benefit – A lump sum amount equivalent to a multiple of salary assured on the policy will be paid to the organization for transmission to the deceased's nominated beneficiaries, whose incident has occurred while in service. This life assurance policy will cover both death arising from natural causes, such as illness and accidents. Death arising from HIV and related illnesses are also covered. Cover will be on 24 hours basis.
2. Permanent Total Disability Benefit – This section will cover permanent disability on a 24 hours worldwide basis, whether the injury is caused out of and in the course of employment or out of personal engagements subject to certain exceptions such as willful misconduct and

related acts. The amount payable in respect of permanent total disability will be a lump sum amount equivalent to the death benefit.

3. Permanent Partial Disability – This refers to a situation where a member is not permanently and totally disabled, but has lost one of the limbs or organs permanently such as loss of an eye, ear, foot, etc. The amount payable will be a percentage of the permanent total disablement benefit, in accordance with the permanent partial disability scale.
4. Temporary Total Disability - This refers to total and absolute incapacity from following usual business or occupation for a period of over seven working days. The compensation specified for this section is weeks' salary which will be payable for not more than the number of 52 or 104 weeks stated in the schedule and such payment shall cease as soon as the injury causing the incapacity has healed as far as is reasonably possible, notwithstanding that Permanent Disability may remain.
5. Critical Illness – The diseases covered under this benefit are cancer, heart attack, cerebrovascular incident (stroke) and major organ failure (kidney). The benefit under this extension pays an accelerated lump sum of 30% (thirty percent) of the sum assured under the basic life cover on this policy. Any claim that is paid out reduces the amount available for future claims.
6. Free Cover Limit (FCL) – Cover under this policy will be provided free of evidence of health with no HIV/Aids testing where the individual staff member's sum assured is within the schemes FCL. A medical examination will only be needed for members having a sum assured or requiring cover beyond the FCL.

19. Star General Insurance Tanzania Limited

Principle Officer: Mr. S. Biswas

Address: 7th Floor, Harbour View Towers, Suite 704, Samora Avenue. P.O. Box 71956 DAR ES SALAAM

Fax: +255 22 213 9695

Telephone: +255 22 213 9693/4

Email: stargeneralzt@gmail.com

Website: www.generalalliancemw.com

Insurance services: At General Alliance we offered new products to the market such as fish, cattle and poultry insurance.

Package/Benefit: We offer personal and business packages. Personal package include:

1. Travel Insurance
2. Fire insurance
 - Material loss
 - Loss of Rent
3. Burglary & House Breaking insurance
4. All Risks for personal effects/valuables
5. Workmen's Comp. for Domestic Servants
6. Property Owner's Legal Liability
7. Occupier's Legal Liability to Public
8. Personal Accident
9. Baggage Insurance
10. Motor vehicle Insurance
 - TP Liability per Act only
 - TP liability –(Includes TPPD)
 - TP liability plus Fire & Theft
 - Comprehensive Cover
11. Electronic Equipment
12. Break down of domestic Appliances

Business Package includes:

1. Fire insurance
 - Material loss
 - Consequential loss
2. Burglary Insurance
3. Money Insurance
4. Fidelity Guarantee
5. All Risks Insurance
6. Group Personal Accident
7. Workmen's Compensation (WC)
8. Employer's Liability

9. Motor Vehicle Insurance
 - TP Liability per Act only
 - TP liability –(Includes TPPD)
 - TP liability plus Fire & Theft
 - Comprehensive Cover
10. Marine cargo/Goods in Transit
11. Electronic Equipment
12. Machinery Breakdown
 - Material Damage
 - Consequential Loss
13. Public Liability
- 14) Product Liability

20. Strategis Insurance (Tanzania) Limited

Principle Officer: Mr. Kain Mbaya

Address: Plot 48A, Mkadini Road, Oysterbay P.O. Box 7893 DAR ES SALAAM

Fax: +255(22)2602385

Telephone: +255 22 2602570, +255 22 2602574, +255 787 602480

Email: insurance@strategistz.com

Website: www.strategistz.com

Insurance services:We specialize in offering affordable, appropriate health insurance plans for the Tanzanian industry. We offer medical insurance plans ranging from the very basic to top-end executive international covers.

Package/Benefit:We provide both retail and corporate plans.

21. The Heritage Insurance Company Tanzania Limited

Principle Officer: Mr. Anil Chopra

Address: OysterBay Office Complex 368 Msasani Road, P.O. Box 7390 Dar es salaam

Fax: +255(22)2138696

Telephone: +255 22 2664210, 255 22 2664204, 255 22 2664209, 255 774 783318

Email: info@heritagetanzania.com

Website: www.heritagetanzania.com

The Heritage Insurance Company Tanzania Limited Arusha Branch

1st Floor, Sykes Building Goliondoi Road

P O Box 15261, Arusha

Tel: +255 27 2509759

Fax: +255 27 2509759

Email: info.ar@heritagetanzania.com

Insurance services: We offer insurance service on the following:

Package/Benefit: Assets All Risks, Aviation, Boiler and Pressure Vessel, Bonds, Building Combined, Burglary / Theft, Business All Risks, Contractors All Risks, Directors and Officers Liability, Electronic Equipment, Employers Liability, Erection All Risks, Fidelity Guarantee, Fire and Allied Perils, Glass Insurance, Goods in Transit Policy, Group Personal Accident, Hotel Combined Liability, Industrial All Risks, Machinery Breakdown, Marine Cargo, Money/Cash in Transit, Motor Insurance Policy, Motor Trade Risks, Office Contents, Professional Indemnity, Public Liability, Tour Operators Liability, Vodacom Faraja, Workmen's Compensation

22. UAP Insurance Tanzania Limited

Principle Officer: Mr. Nick M. Itunga

Address: 4th floor, Barclays House Ohio street P.O. Box 62729 DAR ES SALAAM

Fax: +255 22 213 9098

Telephone: +255 22 213 7324 / 5

Mobile: +255 786 131111

Email: uapinsurancetanzania@uap-group.com

Website: www.uap-group.com

Insurance services: Our Corporate and Individual clients enjoy a growing number of insurance solutions tailored to mitigate negative economic effects, provide peace of mind and assure them of a better life.

Package/Benefit: General Insurance: Accidents and General Losses, Aviation, Engineering Solutions, Property, Liability, Motor, Marine, Miscellaneous/Others, Agriculture Solution.

23. Zanzibar Insurance Corporation

Principle Officer: Mr. A. Abdulrahaman

Address: Mpiran - Maisara Zanzibar P.O. Box 432 Zanzibar - Tanzania

Fax: +255(24)2232422

Telephone: 255 24 2232676

Mobile:

Email: zic@zictec.org

Website: www.zic.co.tz

Zanzibar Insurance Corporation Dar es Salaam Branch

Lumumba / Morogoro Road Opp Vijana Building Plot No.65, 3rd Floor

P.O. BOX 8631, DSM

Telephone: +255 22 2183562

Fax: +255 22 2183562

E-mail: zic-dsm@cats.net.com

Zanzibar Insurance Corporation Arusha Branch

Summit Centre, 2nd Floor Block "A"

P.O.BOX 13088 Arusha

Telephone: +255 27 2500714

Fax: +255 27 2500922

E-mail: zic-dsm@cats.net.com

Zanzibar Insurance Corporation Mwanza Branch

Alpha Building, 2nd Floor

P.O.BOX 829 Mwanza

Telephone: +255 28 2500168

Fax: +255 28 2500410

E-mail: zicmwanza@mwanza-online.com

Zanzibar Insurance Corporation Pemba Branch

P.O.BOX 324 Chake chake Pemba

Telephone: +255 24 2454167

Fax: +255 24 2454167

E-mail: zic-dsm@cats.net.com

Insurance services:We provide high quality competitive customer focused insurance service to all persons, Corporate and unincorporated through innovative marketing, efficient and effective management of resources, thus optimizing stakeholder returns and increase the corporation's share of the insurance market.

Motor Insurance

Cover Insurance legal liability in respect of bodily injury or death to Third Parties (with certain exceptions) arising out of the use of vehicles on Public road.

The motor covers provided includes:-

Comprehensive - It covers death or bodily injury to third party and property damage to third party. It covers accidentally own damage, theft and burning of the vehicle.

Third Party only - It covers death or bodily injury

Fire Insurance

We offer two types of covers:

Fire Standard Policy

Covers the perils of the fire even if it is not originated from the Insured premises. It can be extended to covers special Peril, riot, civil commotion, earthquake etc.

Domestic Package policy

Special tariff is special for householders and House owners on various fire and domestic risks. It provided cover for the building contents, all risks. Workmen etc.

Burglary Insurance

Mainly for business premises, Offices, ShopStores Godown e.t.c.The cause of loss can be burglary or house breaking.**Properties covered:** Stock in trade, goods held for trust furniture fixture and fittings etc.

Marine Insurance

Divided into three Groups:

- a. Hull Insurance: Insurance of ship/Hull &Machinery and smaller vessel like burgers,craft, lighteretc.,
- b. Cargos Insurance:
- c. Insurance of goods or merchandise imported or exported from one country to another, goods in transit etc.
- d. Goods in Transit by rail road or air conveyances.
- e. Goods carried by lakes steamers of inland water ways or country crafts.
- f. Freight: Sum paid from transporting goods e.g. Bill loading freight.
- g. Aviation: Damage to aircraft liabilities to passengers on third party or crews

Workmen's Compensation

This class of insurance provided cover for liability at law if an employee in an Insured service shall sustain bodily injury or death arising out of and in the course of his employment by the insured in the business.

Group Personal Accident

The cover provides under this class of insurance is the accident causing death or bodily injury. It is the 24 hours cover. This insurance provided the following benefits.

- a) •Death
- b) Disability benefits and medical reimbursement

Contractors All Risk Insurance

It provided cover for losses or damage occurring to the property insured on site during the period of insurance such losses may due to the following causes:-

- a. Fire lighting, explosion crashing of aerial devises.
- b. Flood rain, wind storm earthquake, landslide, rockslide, theft burglary
- c. Negligence, malicious acts

Machinery Breakdown Insurance

- a) It covers unforeseen sudden and physical loss or damage to the insured items, such as or damage to the following: -
 - a. Faulty design this hardly ever discovered before a breakdown
 - b. Faulty material although with modern material testing techniques it has been revealed number of losses are small by faulty materials
 - c. Physical explosion, bursting of water tubes or industrial boilers or damage due to vacuum
 - d. Foreign objects, tools keys, pieces of cloth etc.

Electronic Equipment Insurance

It is essential an accident insurance on risks basis for an electronic equipment e.g. computers

Majority of losses are due to the following:-

- a. Fire, Lighting explosion
- b. Short circuit and humidity
- c. Burglary and theft.

Public Liability Insurance

This insurance indemnifies insured against liability devolving on him for the injury to the person or by reason or of negligent act, error or omission by the insured.

Domestic Servant Insurance

Insurance is granted against liability to pay compensation to the employee who sustains accidental injuries in the course of employment

All Risk Insurance

It covers loss damage or destruction, which is due to any case including fire anywhere within the territorial limits. Covers granted in respect of Jewelers, work of art, cameras, spectacles, contact lens, and music equipment, earrings.

- i. SMEs can also access insurance broker services from different broker service providers allocated countrywide. The following is a list of insurance brokers in Tanzania:

24. 3TC Insurance Brokers Company Limited

Principle Officer: Mr. Lwawire Katura

Address: NHC House 8th floor, Samora Avenue P.O. Box 71858 DAR ES SALAAM

Company Category: Insurance Broker

Fax: +255 222 137 262

Telephone: +255 222 137 261

Mobile: +255 754 26 0948,

Email: Alex.muhamagama@gmail.com/information@3tcinsurance.com

Website: www.3tcinsurance.com

25. AB1 Insurance Brokers Limited

Principle Officer: Mr. Titus Nyalika

Address: Esaurp Village, University Road P.O. Box 2053 DAR ES SALAAM

Company Category: Insurance Broker

Mobile: +255 736 50 2757, +255 713 258181

Email: frjmfere@gmail.com

26. ABBL Insurance Brokers Ltd

Principle Officer: Mr. Undule Mkasweswe

Address: Junction of Morogoro road/sam nujoma Ubungo Ubungo Oil Com Building P.O. Box 79310 DAR ES SALAAM

Company Category: Insurance Broker

Mobile: +255 773 583809, +255 754 278814, +255 719 255382

Email: Abblinsurance08@yahoo.com

27. Accenture Insurance Brokers

Principle Officer: Mr. Kilimba Kilimba

Address: Green Acres House Victoria Opposite of Merry water P.O. Box 13811 DAR ES SALAAM

Company Category: Insurance Broker

Mobile: +255 784 695702, +255 754 879674

Email: kilimba@accenturetz.com

28. Achilles Insurance Brokers Ltd

Principle Officer: Mr. J.E. Mallya

Address: Plot No. 2, Kijitonyama Chadi Street opp LAPF Millenium Towers P.O.Box 33084 Dar es Salaam

Company Category: Insurance Broker

Fax: +255 22 2700772

Telephone: +255 22 2700773

Email: info@achillesbrokers.co.tz

Website: www.achillesbrokers.co.tz

29. Acram Insurance Brokers (T) Limited

Principle Officer: Ms. Judith L. Mariki

Address: Acacia Building, 3rd Floor-opp. PPF House/JMall-Samora Avenue P.O.Box 13881 Dar Es Salaam

Company Category: Insurance Broker

Fax:

Telephone: +255 22 2183893

Mobile:+255 754 287543

Email:info@acraminsurancebrokerstz.com/aimable@acraminsurancebrokerstz.com

Website:www.acraminsurancebrokerstz.com

30. African Risks Insurance Services

Principle Officer: Mr. Dominic Osumo

Address: Upper Level, Sea Cliff Toure Drive, Msasani Peninsula P.O.Box 5848 DAR ES SALAAM

Company Category: Insurance Broker

Fax: +2552600935

Telephone: +255 22 260 0902/917/926

Email: info@aforbes.co.tz

Website: www.alexanderforbes.com

31. Afriguard Insurance Solutions Limited

Principle Officer: Mr. Amir Kiwanda

Address: hifadhi House, Room 59, 3rd floor NSSF Social Security House ,Azikiwe Street/Askari monument P.O.Box 11962 DAR ES SALAAM

Company Category: Insurance Broker

Telephone: +255 22 2135831, +255 767 286826, +255 784 286826

Email: info@afriguard.com

32. Afrinsurance Brokers Limited

Principle Officer: Mr. Fares Godfrey

Address: Mhasibu House, Bibi Titi Street P.O. Box 4935 DAR ES SALAAM

Company Category: Insurance Broker

33. Alders Ins. Brokers & Consultants

Principle Officer: Mr Sijali Ismail

Address: NIC Investment House, 2nd Floor, Wing B P.O. Box 8670 DAR ES SALAAM

Company Category: Insurance Broker

Telephone: +255 22 2123432, +255 655 570010, +255 655 570017

Email: alldersinsurance@hotmail.com

Website: www.alldersinsurance.co.tz

34. Aon Tanzania Limited

Principle Officer: Mr. Khamis A. Suleiman

Address: AON House 488 Haile Selassie Road, Msasani Peninsula, Masaki P.O.Box 9232 DAR ES SALAAM

Company Category: Insurance Broker

Telephone: 255 22 2602441, 255 716 333373

Email: Aon_tanzania@aon.co.tz

Website: www.aon.co.tz

35. Appolo Insurance Brokers Ltd

Principle Officer: Mr. Raymond Joachim

Address: Samora/zanaki Street NHC House 8th fl. P.O. Box 4109 DAR ES SALAAM

Company Category: Insurance Broker

Email: samwelappolo@gmail.com

36. AR-Linkage Insurance Brokers

Principle Officer: Mr. Amir Kiwanda

Address: Ifadhi House, Room 59, 3rd floor NSSF Social Security House , Azikiwe Street/Askari monument P.O.Box 11962 DAR ES SALAAM

Company Category: Insurance Broker

Telephone: +255 22 2664069

Email: info@arlinkage.co.tz

37. Aristocrats Insurance Brokers (T) Ltd

Principle Officer: Mr. Yusuf Fitina

Address: Lida Building, Plot No 459/159 Ground Floor Nkrumah Street P.O.Box 79211

Company Category: Insurance Broker

Telephone: +255 22 2134623

Mobile: +255 754 276211

Email: aristocrats@wananchi.com

38. Arusha Insurance Services Limited

Principle Officer: Mr. James Daudi

Address: P.O. Box 1626 ARUSHA

Company Category: Insurance Broker

39. Asoa Insurance Brokers Co. Limited

Principle Officer: Mr. Hurbert Assenga

Address: Lumumba/Kariakoo Street, 4th Floor Room No. 410, CCM Regional Office Bld. P.O. Box 14018 DAR ES SALAAM

Company Category: Insurance Broker

Fax:

Telephone: 255 2181409

Mobile: +255 769 515167, +255 719 515167

Email: asoa.tz@gmail.com

40. Aste Insurance Brokers Ltd

Principle Officer: Mr. Astery Mwita

Address: Indira Gandhi/Bridge Street P.O.Box 21892 DAR ES SALAAM

Company Category: Insurance Broker

Fax: +255 22 212 2150

Telephone: +255 22 2122150

Email: aste@asteinsurance.com

Website: www.asteinsurance.com

41. Astra Insurance Brokers (T) Ltd

Principle Officer: Mr. Raphael Mwasada

Address: NIC Investment house, Samora Avenue, 7th floor Wing 'B' P.O. Box 75178 DAR ES SALAAM

Company Category: Insurance Broker

Fax: +255 22 2121086

Telephone: +255 22 2121091

Mobile: +255 784 558888

Email: info@astra.co.tz

Website: www.astra.co.tz

42. B & B Insurance Brokers Limited

Principle Officer: Mr. Basil Bintamanyire

Address: UWT BLDG/Suwata Gerezani, Lindi Strt. P.O. Box 8525 DAR ES SALAAM

Company Category: Insurance Broker

43. B.R. Puri & Company Limited

Principle Officer: Mr. Arun Kumar Puri

Address: 2nd Floor, Textile House Morogoro Road P.O. Box 1047

Company Category: Insurance Broker

Fax: 2132443

Telephone: +2124303/2114585

44. BAM Insurance Brokers & Services Ltd

Principle Officer: Andrew Panja

Address: P.O.Box 1683 Dodoma

Company Category: Insurance Broker

Fax:

Telephone:+262322882

Mobile: +255 713774781

45. BTB Insurance Brokers Ltd

Principle Officer: Mr. Claude Mukanganwa

Address: Lida Building, Nkruma Street P.O.Box 79922 Dar es Salaam

Company Category: Insurance Broker

Telephone: 255 22 2134623

46. Busara Insurance Brokers Ltd

Principle Officer: Mr. Felix Mbeni

Address: Samora Avenue/Azikiwe Street 7th Floor IPS Building P.O. Box 2130 DAR ES SALAAM

Company Category: Insurance Broker

Telephone: +255 22 2118770, +255 22 2122233

Mobile: +255 784299700

Email: busara@media.post.co.tz

47. Chombo Insurance Brokers Ltd

Principle Officer: Mr. Joseph S. Mang'ana

Address: Occupational Health Building, 2nd floor Nyerere Road P.O. Box 76856 DAR ES SALAAM

Company Category: Insurance Broker

Mobile: +255 754 035394

48. Citizen Insurance Consult (T) Ltd

Principle Officer: Mr. Obadia Mahwaya

Address: Kipata Street, Tahfif Bld, Mnazi Mmoja Ground Floor P.O. Box 22680 DAR ES SALAAM

Company Category: Insurance Broker

Telephone: +255 22 2183063

Mobile: +255 713 251608

49. Clima Insurance Brokers Limited

Principle Officer: Ms. Sikudhani Mihambo

Address: Jued House Mikocheni P.O. Box 19835 DAR ES SALAAM

Company Category: Insurance Broker

Mobile: +255 758 217 417

Email: info@climainsurance.co.tz

50. Compho Plus Insurance Brokers Limited

Principle Officer: Ms. Stella Makao Babu

Address: Global House, Uhuru Street, Block F. Plot No. 4 P.O. Box 61889 DAR ES SALAAM

Company Category: Insurance Broker

Email: comphoplusinsurancebrokers@gmail.co

51. Core Insurance Brokers Limited

Principle Officer: Mr. Milton H. Mlaki

Address: Josam House Block B Mwenge P.O.Box 35561 Dar Es Salaam

Company Category: Insurance Broker

Telephone: +255 758 445 414

Mobile: +255 713 445 414

Email: tonnyhenry@yahoo.com

52. Corporate Insurance Brokers Ltd

Principle Officer: Mr. Andrian M. Naniye

Address: 9th Floor NIC Investments Samora Avenue P.O. Box 360 DAR ES SALAAM

Company Category: Insurance Broker

Telephone: +255 (22) 2117162/2130511

Email: cib@insurance.co.tz

53. Cosmos Insurance Brokers (T) Ltd

Principle Officer: Mr. Albin Mowo

Address: Osterbay Plot 666 P.O. Box 8545 DAR ES SALAAM

Company Category: Insurance Broker

Mobile: +255 782 222248, +255 753 254595, +255 755 625499

Email: Cosmosinsurancebroker@yahoo.com

54. CRDB Microfinance Servies Co. Ltd

Principle Officer: Mr. A. A. Masha

Address: P.O.Box 268 Dar es Salaam

Company Category: Insurance Broker

Telephone: +255 22 292 3002

Email: microfinance@crdbbank.com

Website: www.crdbmicrofinance.co.tz

55. Crest Insurance Brokers Ltd

Principle Officer: Mr Francis Bukuku

Address: 3rd Floor, UMATI Building Samora/ Zanaki Street P.O. Box 63214 DAR ES SALAAM

Company Category: Insurance Broker

Telephone: +255 22 2124805

Email: crestinsurancetz@gmail.com

56. Daima Insurance Brokers Ltd

Principle Officer: Mr. H. Mutungi

Address: P.O.Box 909 ARUSHA

Company Category: Insurance Broker

57. Demeter Financial & Insurance Services Ltd

Principle Officer: Mr. A.Sharma

Address: 3rd Floor, Maktaba Complex Bibi Titi Road P.O. Box 38346 DAR ES SALAAM

Company Category: Insurance Broker

Telephone: +255 22 2150079

Email: Adarsh.sharma@demetertz.com

58. Desire Insurance Brokers Ltd

Principle Officer: Mr Yusuph A. Mkeyenge

Address: Plot No. 33 Mwananyamala – Mwinjuma Komakoma Street. P.O. Box 71848 DAR ES SALAAM

Company Category: Insurance Broker

Email: Desire2010@yahoo.com

59. Dignity Insurance Brokers Limited

Principle Officer: Ms. Catherine Qares

Address: Uchumi project Bld, opp Hongera Bar Shekilango - Sayansi P.O. Box 19111 DAR ES SALAAM

Company Category: Insurance Broker

Email: info@dignityinsurance.co.tz/waltconsult@gmail.com

60. Dock Insurance Brokers (T) Ltd

Principle Officer: Ms. Sarah Chalamilah

Address: St. Theresa Sisters 1st Floor Nkurumah Street P.O.Box 8053 Dar es Salaam

Company Category: Insurance Broker

Email: info@dockinsurance.co.tz

61. Double 'N' Insurance Brokers Limited

Principle Officer: Ms. Devotha Isaya

Address: P.O. Box 14700 ARUSHA

Company Category: Insurance Broker

62. Drim Insurance Brokers Ltd

Principle Officer: Mr. Alex Lekule

Address: Kluvia House-Zaramo St P.O.Box 16435 ARUSHA

Company Category: Insurance Broker

63. Eagle Africa Insurance Brokers (T) Ltd

Principle Officer: Mr. Edward N. Mwangi

Address: Eagle African House, Plot No. 490, Old Bagamoyo Road, Mikocheni B, Kijitonyama P.O. Box 34687 DAR ES SALAAM

Company Category: Insurance Broker

Telephone: +255 22 2781001

Email: ednganga@gmail.com/petitafrika@yahoo.com

64. Eastern Insurance Brokers Ltd

Principle Officer: Mr. Dominic Shayo

Address: 2nd floor, Ladhani Building, Nyerere Road Plot 3 Block R P.O. Box 2287 MWANZA

Company Category: Insurance Broker

Fax: +255 28 2500295

Telephone: +255 28 2503175

Email: eastern@thenet.co.tz

65. EGCL Insurance Brokers Limited

Principle Officer: Ms. Belinda Mujaya

Address: Kilwa Road, Mivinjeni Ward, Temeke P.O. Box 15509 DAR ES SALAAM

Company Category: Insurance Broker

66. EGO Insurance Brokers

Principle Officer: Mr. Biro Kapinga

Address: 1st Floor Co-Architecture Bld India/Bridge Street P.O. Box 2248 DAR ES SALAAM

Company Category: Insurance Broker

Email: egobrokers@gmail.com

67. Endeavour Insurance Consultants Ltd

Principle Officer: Ms. Monalisa Sykes

Address: Mkwepu Street, City House Building P.O. Box 1615 DAR ES SALAAM

Company Category: Insurance Broker

Email: info@endeavourtz.com

68. Equity Insurance Brokers Ltd

Principle Officer: Mr. Octavian Temu

Address: 5th floor Luther House, Sokoine Drive P.O. Box 2900 DAR ES SALAAM

Company Category: Insurance Broker

Email: infor@equityinsurancebrokers.co.tz

69. Essence Insurance Brokers Limited

Principle Officer: Mr. Immanuel M. Lyatuu

Address: Mikocheni B Block 38 Kambarage Road P.O. Box 7248 DAR ES SALAAM

Company Category: Insurance Broker

Email: ompetitafrika@yahoo.com

70. Express Insurance Brokers Co. Limited

Principle Officer: Mr. Onesmo Mpanduji

Address: Central Plaza Sokoine Road P.O. Box 2227 ARUSHA

Company Category: Insurance Broker

71. F & P Insurance Brokers Ltd

Principle Officer: Mr. Paul Lyabandi

Address: Life House 2nd floor, Ohio Street/Sokoine Street P.O. Box 256 DAR ES SALAAM

Company Category: Insurance Broker

Telephone: 255 22 2137942

Email: fb@cats-net.com

72. FAM Insurance Brokers Ltd

Principle Officer: Ms. Sumayy Saleh

Address: Kariakoo/Ungoni Street P.O. Box 70661 DAR ES SALAAM

Company Category: Insurance Broker

Email: fambroker@yahoo.com

73. FBN Insurance Brokers Ltd

Principle Officer: Mr. Heriel Mauki

Address: ABLA Complex 3rd Floor Garden Rd, next THE TALK OF TOWN P.O. Box 34198
DAR ES SALAAM

Company Category: Insurance Broker

Telephone: 255 22 2761760

Email: infor@fbn-insurance.co.tz

74. Fed Insurance Brokers Limited

Principle Officer: Mr. Edmund E. Katumbo

Address: Maktaba Square 2nd floor P.O. Box 35098 DAR ES SALAAM

Company Category: Insurance Broker

Telephone: 255 22 2120582, 255 22 2120609

Email: ekatumbo@yahoo.com, musibat@yahoo.com

75. Flamingo Insurance Brokers Limited

Principle Officer: Mr. Evans Buhire

Address: Livingstone/sykes Street, ilala District P.O. Box 20730 DAR ES SALAAM

Company Category: Insurance Broker

Telephone: 255 22 2180239

76. Foremost Insurance Brokers Co.Ltd

Principle Officer: Ms. Jesse M. Senya

Address: Kenyata Road, ATC Building, Apartment No.101, 1st floor P.O.Box 2462 MWANZA

Company Category: Insurance Broker

77. Fortis Insurance Brokers Ltd

Principle Officer: Mr. Faraja Mkwizu

Address: Shamo Park House, 4th floor Bagamoyo Road P.O. Box 71821, DAR ES SALAAM

Company Category: Insurance Broker

Telephone: +255 22 2617590

Email: info@fortistanzania.com

78. Fortune Insurance Brokers Ltd

Principle Officer: Mr. Junior Mkatte

Address: Fortune Insurance Brokers Ltd Frdos Apartment, 4th Floor, Morogoro Road P.O.Box 7267 Dar Es Salaam

Company Category: Insurance Broker

79. Fred Black Insurance Brokers (T) Ltd

Principle Officer: Mr. Joseph P. Samata

Address: 1st Floor Pegaus House Nkrumah Street Plot. No. 2177 P.O. Box 8973 DAR ES SALAAM

Company Category: Insurance Broker

Email: pernille@fredblack.net, james@fredbalck.net

80. Futurist Insurance Brokers Ltd

Principle Officer: Mr. Richard J. Chiuja

Address: Ground Floor NIC Life House, Wing A P.o.Box 3999 Dar es Salaam

Company Category: Insurance Broker

Telephone: 255 22 2115261

Email: futuristbrokers@yahoo.com

81. Gati Insurance Brokers Ltd

Principle Officer: Ms. Olipa Tungalaza

Address: Pamba House, 1st Floor Room No. 111 P.O. Box 13548 DAR ES SALAAM

Company Category: Insurance Broker

Telephone: 255 22 2136631

Email: gatiinsurance@yahoo.com

82. Global Securities Insurance Brokers Ltd

Principle Officer: Mr. Maina Mukoma

Address: Mbezi Luis P.O.Box 11810 DAR ES SALAAM

Company Category: Insurance Broker

83. Green Insurance Brokers Ltd

Principle Officer: Mr. Mansoor Y. Kipolelo

Address: P.O.Box 13132 Arusha

Company Category: Insurance Broker

84. GSM Insurance Brokers Limited

Principle Officer: Mr. Sebastian A. Nkrumah

Address: Hugo House Kinondoni P.O. Box 77465 DAR ES SALAAM

Company Category: Insurance Broker

85. Gwemah Insurance Brokers Ltd

Principle Officer: Mr. Sebastian Kilato

Address: Wazo Hill Road, Gwema House, 1st Floor Plot 292 Block A, Tegeta – Kinondoni P.O. Box 23231, DAR ES SALAAM

Company Category: Insurance Broker

Email: gwemah@bol.co.tz

86. Hans Insurance Brokers Limited

Principle Officer: Mr.Venance Udambe

Address: Plot No. 247 Kunduchi Beach Area P.O. Box 11752 DAR ES SALAAM

Company Category: Insurance Broker

87. Harmony Insurance Brokers Ltd

Principle Officer: Ms. Esther Moringi

Address: Plot No. 60-69/Block No. 9 Samoya St. Kijitonyama Area P.O. Box 62295 DAR ES SALAAM

Company Category: Insurance Broker

Telephone: +255 22 25561411

Email: harmonybrokers@hotmail.com

88. Imast Insurance Brokers Tanzania Ltd

Principle Officer: Mr. Rajabu Mkiwa

Address: Alwanda Business Complex, 4th Floor P.O. Box 70096 DAR ES SALAAM

Company Category: Insurance Broker

89. Impex Insurance Brokers Ltd

Principle Officer: Mr. Mohamed Somji

Address: Plot 717/11 Panayotou Building/Simu/Jamhuri Street P.O. Box 1654 DAR ES SALAAM

Company Category: Insurance Broker

Telephone: +255 22 213 729 6

Email: sadick@insurancetz.com

90. Intertrade Express Limited

Principle Officer: Mr John Pallangyo

Address: New Safari Hotel business Centre, 2nd Floor, Room 208, along Boma Rd P.O. Box 13218 ARUSHA

Company Category: Insurance Broker

Email: intertrade@habari.co.tz

91. J.W. Seagon & Insurance Brokers (T) Ltd

Principle Officer: Mr. James Maina

Address: Toure Drive, Oysterbay P.O.Box 23197 Dar Es Salaam

Company Category: Insurance Broker

Telephone: +255222296755

92. Jaguar Insurance Brokers Co. Ltd (NEW)

Principle Officer: Ms. Severina Martin

Address: Ground Floor, Palm Residency chimala road, opp Ocean Road Hospital P.O. Box 80355

DAR ES SALAAM

Company Category: Insurance Broker

Email: jaguar.broker2011@gmail.com

93. JJP Insurance Brokers Limited

Principle Officer: Mr Priscus L. Mbuya

Address: 4th Floor, Mavuno House, Azikiwe Street P.O. Box 25378 DAR ES SALAAM

Company Category: Insurance Broker

Telephone: +255 22 212 3055

Email: jjpinsurancebrokers@yahoo.com

94. Kibo Insurance Brokers Limited

Principle Officer: Ms. Theresia Lyimo

Address: Sokoine road opp NBC Bank P.O. Box 246 ARUSHA

Company Category: Insurance Broker

Email: kibobrokers@yahoo.com

95. Legend of East Africa Insurance Brokers Ltd

Principle Officer: Mr. Michael Kivinge

Address: Uchumi House, 1st Floor Rm No. 108 P.O. Box 1233 ARUSHA

Company Category: Insurance Broker

Email: legendloshila@yahoo.com

96. LF Insurance Brokers Ltd

Principle Officer: Mr. Andrew Fredrick Moshi

Address: Kinondoni Road, Togro Street Tiger Tower 6th Floor P.O. Box 7881 DAR ES SALAAM

Company Category: Insurance Broker

Email: Fredy.msangi@gmail.com

97. Liason Insurance Brokers (T) Ltd

Principle Officer: Mr. Okoth Oloo

Address: Mikocheni B Plot No.428, Garden Rose Road off Bagamoyo Road P.O. Box 80383 DAR ES SALAAM

Company Category: Insurance Broker

Email: olloo@tz.liasongroup.net

98. Lumumba Insurance Brokers Ltd

Principle Officer: Mr. Lenox N. Makundi

Address: Chalinze Auto Spare Building Lumumba/Agrey Street P.O. Box 15742 DAR ES SALAAM

Company Category: Insurance Broker

Email: lumumbainsurance@hotmail.com

99. Lyode Insurance Brokers Ltd

Principle Officer: Ms. H. Joachim

Address: Josam House,3rd floor No. A17 P.O.Box 7588 Dar es Salaam

Company Category: Insurance Broker

Email: lyodeinsurance@gmail.com

100. Macree Insurance Brokers (T) Ltd

Principle Officer: Ms Lucy A. Martin

Address: IPS building, 10th floor P.O. Box 65102 DAR ES SALAAM

Company Category: Insurance Broker

Telephone: 255 22 2134283

Email: macreebrokers@live.co.uk

101. Mawenzi Insurance Brokers Ltd

Principle Officer: Mr. Johnson Kinalnila

Address: Vohora Building, 1st Floor, Boma Road P.O. Box 173 ARUSHA

Company Category: Insurance Broker

Telephone: 255 27 2508017

Email: mawenzinsurance@tz2000.com

102. Mayo Insurance Brokers Ltd

Principle Officer: Ms. Mafalamagoha

Address: Hifadhi EPZ Ubungo Industrial Plot 16 Morogoro Road, Opp Ubungo Plaza P.O. Box 77729 DAR ES SALAAM

Company Category: Insurance Broker

Telephone: +255 22 2451637

Email: mayoinsuranceltd@gmail.com

103. MIC Global Risks (Tanzania) Ltd

Principle Officer: Mr. Shiraz M. Maherali

Address: 8th Floor, Amani Place Ohio Street P.O. Box 10936 DAR ES SALAAM

Company Category: Insurance Broker

Telephone: +255 2120431 +255 22 2120433

Email: smmaherali@micglobalrisks.com

104. Micro Ensure Brokers Tanzania Ltd

Principle Officer: Mr. Charles Washoma

Address: Life House Building, 3rd Floor P.O. Box 38605 DAR ES SALAAM

Company Category: Insurance Broker

Telephone: 255 22 2136001

Email: tanzania@microensure.com

105. Milmar Insurance Consultants Ltd

Principle Officer: Mr. L.F. D'Mello

Address: Plot No. 1219/84 Mtendeni Street, Kisutu Area P.O. Box 871 DAR ES SALAAM

Company Category: Insurance Broker

Fax: +255 22 211 2504

Telephone: +255 22 2126484

Email: milma@ctvsatcom.net

106. Milvik Tanzania Limited

Principle Officer: MR

Address: Regent Estate-Mikocheni P.O.Box 2929 DAR ES SALAAM

Company Category: Insurance Broker

107. Motown Insurance Brokers Limited

Principle Officer: Ms. Doris Kavishe

Address: Motown House, Plot No. 111, Block 46 Kijitonyama P.O. Box 39946 DAR ES SALAAM

Company Category: Insurance Broker

Email: info@motownventures.com

108. Mwelekeo Insurance Brokers (T) Limited

Principle Officer: Ms. Annavivian Aloyce

Address: Mwananyamara Plot No. 767 Block 13 P.O.Box 70510 Dar es Salaam

Company Category: Insurance Broker

109. NC Insurance Brokers Co. Limited

Principle Officer: Ms. Ashura Dadi

Address: Uhuru clock tower, 4th Floor, Plot No. 2036/155 P.O. Box 370 DAR ES SALAAM

Company Category: Insurance Broker

110. Ndege Insurance Brokers Ltd

Principle Officer: Mr. Saidi H. Ndaró

Address: Corporate Head Office/Plot No. 227 Mikocheni (A) Msonge Street P.O. Box 214161
DAR ES SALAAM

Company Category: Insurance Broker

Telephone: +255 22 213 5924

Email: info@ndegeinsurance.com

Website: www.ndegeinsurance.com

111. Nuru Insurance Brokers Limited

Principle Officer: Mr. Jonathan Shauri

Address: Plot No. 90, Nuru Centre Mwenge Industrial Area P.O. Box 32174 DAR ES SALAAM

Company Category: Insurance Broker

Email: nuruinsurance@efataministry.org

112. Nyati Insurance Brokers (T) Limited

Principle Officer: Mr. Mohamed Nyihirani

Address: IT Plaza 3rd Floor, Ohio Street P.O. Box 7567 DAR ES SALAAM

Company Category: Insurance Broker

113. Orbit Insurance Consultants Ltd

Principle Officer: Mr. Salehe A. Shamis

Address: Sokine/zanaki Street Avalon building 2nd floor P.O.Box 13993 DAR ES SALAAM

Company Category: Insurance Broker

Fax: +255 22 212 5238

Telephone: +255 22 2123518/2137146

Email: info@orbitinsurance.co.tz

Website: www.orbitinsurance.co.tz

114. Outassurance Brokers (T) Ltd

Principle Officer: Ms. Priscilla N. Karobia

Address: The Arcade, Mikocheni Ground Floor, Off. No. 4 P.O. Box 78227 DAR ES SALAAM

Company Category: Insurance Broker

Telephone: 255 22 2701516

Email: pk@outassurancebrokers.co.tz

115. Pacific Insurance Brokers (T) Ltd

Principle Officer: Ms.P. Mutayabarwa

Address: 2nd Floor, Arcade Hse, Old Bagamoyo Road P.O. Box 79966 DAR ES SALAAM

Company Category: Insurance Broker

Telephone: +255 22 277 1000

116. Pan Oceanic Insurance Brokers

Principle Officer: Mr. Fareed S. Seif

Address: 1st Floor, Burhani Charitable Trust Building opp. Zahara Tower Indira Gandhi/Zanaki Street P.O. Box 3912 DAR ES SALAAM

Company Category: Insurance Broker

Telephone: +255 22 213 2545, +255 22 213 4371

Email: panoceanic@cats-net.com

117. Phares Insurance Brokers Ltd

Principle Officer: Ms. Esther Emmanuel

Address: Ursino North/Kwaku Stt, Regent Estate P.O. Box 23285 DAR ES SALAAM

Company Category: Insurance Broker

Telephone: +255222771299

118. Pride Insurance Brokers (T) Ltd

Principle Officer: Mr. Ephraim Kanyuma

Address: Red Cross Building – 5th Floor Morogoro/Bibi Titi Road P.O. Box 20811 DAR ES SALAAM

Company Category: Insurance Broker

Telephone:

Email: Ephraim.simon@prideinsurance.co.tz

119. Prize Insurance Brokers Ltd

Principle Officer: Mrs. Anne Mwalazi

Address: Bwawani Hotel, Ground Floor, Room No. 115 P.O. Box 551 ZANZIBAR

Company Category: Insurance Broker

Telephone: +255 24 2238784

Email: prize@zanlink.com

120. R&R Insurance Brokers Limited

Principle Officer: Ms. Sophia Lweganwa

Address: NIC Life House, Wing C, Siath Floor P.O. Box 76173 DAR ES SALAAM

Company Category: Insurance Broker

Email: diana.matondane@rrinsurancebrokers.com

121. Reos Insurance Brokers Ltd

Principle Officer: Mr. Ernest Haule

Address: Acacia Building Samora/Morogoro Rd P.O Box 38402 DAR ES SALAAM

Company Category: Insurance Broker

Telephone: +255 22 21244929

Email: reosalliance@yahoo.com

122. Rova Services

Principle Officer: Mr. John Kessy

Address: Florida Road P.O. Box 1066 MOSHI

Company Category: Insurance Broker

Telephone: +255 27 2754465 +255 27 2751263

123. Sampat Insurance Brokers Ltd

Principle Officer: Mr. Sam Moses

Address: Jamhuri Road/off Morogoro (towards Mnazi Mmoja) at the Green Shop, Ground Floor,
Regal Building P.O. Box 4237 DAR ES SALAAM

Company Category: Insurance Broker

Telephone: +255 22 211 3201

Email: varoonmpat@gmail.com

124. Shiv Insurance Brokers Ltd

Principle Officer: Mr. Amedeus Alois

Address: Samora Avenue, Ambassador Bld. P.O. Box 5751 DAR ES SALAAM

Company Category: Insurance Broker

125. Silver Insurance Consultancy Ltd

Principle Officer: Mr Suleiman Bahatisha

Address: Makunganya Street plot 572/25 P.O.Box 36043 Ilala DAR ES SALAAM

Company Category: Insurance Broker

Fax: +255 22 2125039

Telephone: +255 2123766

Email: silverinsurancebroker@yahoo.com

126. Singi Insurance Brokers Limited

Principle Officer: Ms. Gladness Raymond

Address: Kinondoni Mikocheni B P.O. Box 68395 DAR ES SALAAM

Company Category: Insurance Broker

Email: vjkilewo2002@yahoo.co.uk

127. Skystars Insurance Brokers Limited

Principle Officer: Mr. Simon E. Kiyabo

Address: P.O. Box 75891 DAR ES SALAAM

Company Category: Insurance Broker

Telephone: 255 2127537

128. Spheres Insurance Brokers Limited

Principle Officer: Mr. Robert Mkerewe

Address: Mbezi Beach, New Bagamoyo Road Win win shopping Centre, 2nd Floor P.O. Box 60736
DAR ES SALAAM

Company Category: Insurance Broker

Email: spheresibltd@yahoo.co.uk

129. Star Investment (Zanzibar) Ltd

Principle Officer: Mr Ali Athumani Kayumbo

Address: Mkunazini Street (behind Baobab Tree) Swahili/Matumbi Street Opp fire Oryx Petrol Station P.O. Box 799 ZANZIBAR DSM BRANCH P.O. Box 75447 DAR ES SALAAM

Company Category: Insurance Broker

Telephone: +255 22 2183179

Email: stardsm@zantel.com

130. Sunrise Insurance Broker Limited

Principle Officer: Ms. Upendo Mpyopyo

Address: Bibi Titi Mohamed Road NBAA Mhasibu House P.O. Box 38140 DAR ES SALAAM

Company Category: Insurance Broker

Telephone: +255 22 2151735

Email: sibltd@hotmail.com

131. Swift Insurance Brokers (T) Ltd

Principle Officer: Mr. Elisha Bitebo

Address: Madai Crescent Apt. 2SIDA Flats Estate P.O. Box 106106 DAR ES SALAAM

Company Category: Insurance Broker

132. Swis Care Insurance Brokers Ltd

Principle Officer: Mr. Stephen Shakitundu

Address: Garden Avenue, Pamba House 1st Floor, Room 110 P.O. Box 12223 DAR ES SALAAM

Company Category: Insurance Broker

Telephone: +255 22 2128907

Email: swisinsurance@hotmail.com

133. Tabasamu Insurance Brokers Ltd

Principle Officer: Ms. Jacqueline Ruwaichi

Address: Mikocheni B, Mazinde/Ruvu Street P.O.Box 79430 Dar Es Salaam

Company Category: Insurance Broker

134. Tan African Insurance Brokers Ltd

Principle Officer: Mr. Said Walele

Address: Samora Avenue Harbour View Towers 4th Floor, Apartment K7 Opp Diamond Shipping
P.O.Box 127181 Dar es Salaam

Company Category: Insurance Broker

Telephone: +255222117634

Mobile: +255 784 332 404

Email: info@tanafricaninsurance.com

Website: www.tanafricaninsurance.com/

135. Tan Management Insurance Brokers

Principle Officer: Mr. Charles Bwana

Address: J.K.Nyerere Road Plot 13 H 1st floor P.O.Box 1157 Moshi

Company Category: Insurance Broker

Fax: 272751514

Telephone: 27 2751514

Email: tc@kilinet.co.tz

136. The Don Health Ltd

Principle Officer: Adam Said Mbena

Address: Buguruni Ilala District P.O. Box 38393 DAR ES SALAAM

Company Category: Insurance Broker

Mobile: +255 784 449 283

Email: nsurance@thedonhealth.co.tz

Website: www.thedonhealth.co.tz

137. Thorn Limited

Principle Officer: A.S. Balisidya

Address: NIC Life House Sokoine/ohio Street, 6th Floor P.O. Box 10177 DAR ES SALAAM

Company Category: Insurance Broker

Fax: +255 22 2122105

Telephone: +255 22 2122121

Email: thorn.limited@yahoo.com

138. Towergate Insurance Brokers Limited

Principle Officer: Mr. Mohammed Zegge

Address: Nkrumah St. LIDA Build. Plot no. 124/ P.O.Box 11076 Dar es Salaam

Company Category: Insurance Broker

139. Trans Africa Insurance Brokers Ltd

Principle Officer: Mr. Anand Patel

Address: Plot No. 2379/34 winding Avenue Oysterbay P.O. Box 881 DAR ES SALAAM

Company Category: Insurance Broker

Telephone: +255 22 2666789

Email: anand@tibtz.com

140. Trust Insurance Brokers (T) Ltd

Principle Officer: Ms. Judith Mariki

Address: Ghana Avenue/Ohio Street Posta House Building 3rd Floor, Suite No. 301 P.O. Box 12720 DAR ES SALAAM

Company Category: Insurance Broker

Telephone: +255 22 2138848

Email: apmashalla@yahoo.com

141. UTT Microfinance PLC

Principle Officer: Mr. Hardbert Polepole

Address: Ohio Street/Sokoine Drive P.O. Box 5474 DAR ES SALAAM

Company Category: Insurance Broker

Telephone: +255 22 2236896

Mobile: +255 717 080444

142. Verity Insurance Brokers Limited

Principle Officer: Ms. Naima Shellani

Address: Mansfield Street, Plot No. 12350 Ilala P.O. Box 34486 DAR ES SALAAM

Company Category: Insurance Broker

Mobile: +255 784 445200, +255 784 782120, +255 713 412501

Email: paul.beda99@gmail.com verityinsurancebrokers@gmail.com

143. Vintage Insurance Brokers Ltd

Principle Officer: Mr. Meshack Ndali

Address: Mwenge Business square, Room 38 Near KKKT Mwenge Church P.O. Box 4760 DAR ES SALAAM

Company Category: Insurance Broker

Telephone: +255 22 2775606

Mobile: +255 767 981974 +255 655 981974

Email: Vintageinsurance1@gmail.com

144. Womi Insurance Brokers (T) Ltd

Principle Officer: Mrs. Grace Nahum

Address: Msimbazi Centre Kawawa Road Plot No. 11, Block B P.O. Box 116 DAR ES SALAAM

Company Category: Insurance Broker

Mobile: +255 713 248685, +255 715 691789, +255 714 168140

Email: ndelna@yahoo.com

145. Zurich Insurance Brokers (E.A.) Limited

Principle Officer: Ms. Lucy Mwita

Address: Lumumba Mkunguni Street 5th floor Green Leaf Tower P.O. Box 14310 DAR ES SALAAM

Company Category: Insurance Broker

Mobile: +255 655 049800, +255 715 285424

ii. Loss Adjustors/Assessors

F. R. S. Assessors

Principle Officer: Mr. Salim Essack Chaki

Address: Mtendeni Street P.O. Box 20503 DAR ES SALAAM

Company Category: Loss Adjustments/Assessors

Fax: +255 222112504

Telephone: +255 222112498

1. What are regulations governing insurance services?

- i. Insurance businesses and services for SMEs in Tanzania are regulated by the Insurance Act number 10 of 2009, the Micro-Insurance Regulations of 2013, The Insurance (Takaful) Regulations, 2014, the National Insurance Policy of 2015, The Value Added Tax Act, 2014 and Value Added Tax Regulations 2015. The Act and regulations are overseen by the Tanzania Insurance Regulatory Authority, Tanzania Revenue Authority and Ministry of Finance and Trade. The Act provide for the functions and powers of the Tanzania Insurance Regulatory Authority in regulating and supervising insurance business and for related matters. It regulates matters that involve Insurance Brokers, Agents, Loss Adjusters, Risk Managers, Insurance Assessors, Insurance Surveyors, and Claims Settling Agents, Private Investigators and Actuaries.

- i. Pending issues, with other insurers, if any.
- ii. Complaints, if any.
- iii. Compliance with Conditional Imposed at last Registration.
 - a) 23 Business Operations commence within 12 months from the Date the license is granted.

List of social security service for SMEs

1. National Social Security Fund(NSSF) Head Office

Region Office Dar es Salaam

Contact Details: P.O.Box 1322, Benjamin Mkapa Pension Towers, Azikiwe St, Dar Es Salaam,Tanzania

Telephone: (255) (22) 2163400-19 or (255) (75) 6140140;

Fax: (255) (22) 2200037

E-mail: dg@nssf.or.tz

Website: www.nssf.or.tz

2. Government Employees Provident Fund (GEPF), 1st Floor, Ubungo Plaza, Morogoro Road,

P.O. Box 11492, Dar es Salaam, Tanzania.

Tel: +255 222 461232/3/4

Mobile: +255 925 933, +255 657 088 669,

+255 789 410 774 (for VSRS Enquiry ONLY)

Fax: +255 222 461237

Email: info@gepf.or.tz

Website: <http://www.gepf.or.tz>

Formally under Act No. 51 (R.E 2002), GEPF covered only government employees working under contractual terms and those who are not eligible for pensions under existing laws. The reforms taking place in Social Security Sector has necessitated the Fund to come up with new Act No. 8 of 2013 which gives a mandate to cover employees from every sector including self employed.

Scheme:

Service/Benefit: (i) Maternity Benefit-Maternity benefit is one of an important benefit offered by GEPF to compensate for the income loss of its women members which results from the child birth,

(ii) Invalidity benefit- is paid to a member who has been declared by the medical Board to be permanently invalid and incapable of any normal gainful employment, (iii) Survivors benefits- Survivors' benefit is paid when a member dies while in service. The surviving dependents of the member are paid survivors pension where deceased member had contributed to the Fund for a minimum period of 180 months or 15 years.

3. LAPF Pensions Fund

Director General

P.O.Box 1501 Mtendeni Street DODOMA

Tel: +255 26 2321952

Fax: +255 26 2321701

Email: info@lapf.or.tz

Website: www.lapftz.org

Following the enactment of the Social Security Regulatory Authority (SSRA) Act 6 Of 2008, employees from all sector of economy or self employed can opt to become members of LAPF as opposed to the former practice where Fund's coverage were determined by sector. Currently the Fund register members from local Government, Central Government, Parastatals, Private companies, International Organizations, on Governmental Organization (NGO) including self-employed who opt to join LAPF on voluntary basis.

Scheme:

Service/Benefit: (i) Invalidity Benefit-A member shall qualify for invalidity benefit if invalidity occurs at any point during his/her working life. However, a member who claims for this benefit must be certified to be disabled by Professional Medical Board. In computing invalidity benefits, a member shall be treated as retiree from gainful employment and shall be payable until she/he dies, (ii) Maternity Benefits- Cash benefit paid to LAPF female member upon giving birth to a child, It has been designed to complement the government cover under the Maternal, Child Health hospital related costs made by NHIF to its members, It replaces part of income lost by virtue of the member giving birth;

Required Documents

- a. Maternity benefit application form (LAPF/Ben. 3);
- b. Copy of notification of birth or birth certificate;
- c. Copy of bank identity card certified by the bank.

Eligibility

- a. Member must be female;
- b. Must have contributed to the Fund for 2 years;
- c. Must have given birth to a child.
- d. There must be a lapse of 3 years from the previous birth unless the baby passed away.
- e. Application must be done within 90 days after the date of giving birth.

(iii) Funeral Benefits-is payable in case the deceased member.

- a. Had contributed to the Fund for at least 6 months;
- b. All contributions have been remitted to the Fund;
- c. Applicant is appointed by close relatives of the deceased;
- d. Application made within 60 days from the date of death;

Required Documents

- a. Application form (LAPF/BEN.4) ;
- b. Burial permit or death certificate;
- c. Minutes of the meeting of relatives appointing the applicant.

4. PSPF HOUSE - Shorter Tower 6 - 13 floor Between Ohio and Kibo Street

Po Box 4843. Dar es Salaam.

Phone: +255222120912/2120952 / +255222127375/ +255222127376

Fax: +255222120930

Email: pspf@pspf-tz.org

Website: <http://www.pspf-tz.org>

The Public Service Pensions Fund is a social security scheme established by Public Service Retirement Benefits Act No. 2 of 1999. Membership to the Fund is open to any person who has been employed in the formal and informal sector. Previously, the Fund was established to manage a defined benefit scheme. However, amendments made by law extended membership of the scheme to include employees of formal and informal sector who are not registered under any other scheme. The aim for amendments is to extend social security services to everyone.

Scheme: The Fund is operating two schemes; the main scheme and the supplementary scheme and each one has its own terms. The former is a defined benefit social security scheme operating on social insurance principles while the latter is a defined contribution scheme.

Services/Benefits: Benefits Offered for Mandatory Scheme-Old Age Benefits, Invalidation Benefits, Survivor's Pension, Death Gratuity, Funeral Grant, Maternity Benefits, Withdrawal Benefits, Education loan, Start-up life loan

Benefits Offered for Supplementary Scheme-Educational Benefits, Benefits of Entrepreneurship, Old Age Benefits, Invalidation Benefits, Death Gratuity, and Withdrawal Benefits.

5. PPF Pension Fund (PPF) House, Samora Avenues,

P. O. Box 72743, Dar es Salaam

Tel. +255 22 2113919; +255 22 2113921

Fax: +255 22 2117772

Email: ppf@ppftz.org

Website: www.ppftz.org

The PPF Pensions Fund was established by the PPF Pensions Fund Act [Cap 372 R.E 2002] as amended time to time with the objective of providing pensions and other related terminal benefits to all employees in the formal and informal sectors.

Schemes: SACCOS Loans-Beneficiaries: All PPF contributing members who are still in employment and who are also members of the Employees' based SACCOS formed at their working place.

Eligibility for the SACCOS

- a. Employee based SACCOS and its members must be contributing to PPF
- b. The SACCOS must have a track record of at least three years of operations and its accounts are audited.
- c. The SACCOS must obtain the employer's guarantee letter for the loan applied.

Conditions for the loan application:

SACCOS must submit the following documents;

- a. Formal Application letter
- b. Profile of the SACCOS
- c. The detailed status of the SACCOS' members
- d. Approved list of applicants by Employer and SACCOS Management
- e. Most current audited accounts for at least 3 years
- f. Letter of Employer's guarantee.
- g. Exposure to any other Financial Institution.
- h. Insurance cover from other insurance company

Loan Limit

The SACCOS is entitled to borrow up to five (5) times of its total Shares, Savings and deposits as per the last audited accounts.

Loan Repayment Period

The loan will be repaid for a period of 3 or 5 years and is repayable monthly.

Services/Benefits: We offer Old Age Benefits, Survivor Benefits, Withdrawal Benefits, Education Benefits, Gratuity Benefits, Death Benefits, Disability Benefit.

2. What are regulations governing Social Security Services?

Social Security services for SMEs in Tanzania are regulated by the Social Security Regulatory Authority (SSRA) was established under the Social Security Regulatory Act No. 8 of 2008 (as amended by the Social Security Regulatory Authority Act No.5 of 2012), with the main

objective of regulating the Social Security Sector and providing for related matter. The Authority began operations at the end of year 2010. In light of its legal mandate provided in the Act, the Authority plays an important role in regulating and supervising the provisions of social security services in the country. Other Laws guiding social security services include: The Social Security Laws (Amendments) Act of 2012, Social Security Regulations of 2009, The Social Security Schemes (Membership Registration Guidelines of 2013, The Social Security Schemes (Security of Electronic Information) Guidelines of 2014, The Social Security Schemes Investment Guidelines, 2015, The Social Security Schemes (Pension Benefit Harmonization) Rules of 2014, The Social Security Schemes Totalization of Periods of Contribution) Guidelines of 2014, Social Security (Conduct of Affairs of the Boards of Trustees of Schemes) Guidelines, Social Security Schemes (Conduct of Affairs of the Annual Members Conference) Guidelines of 2014, Security Schemes (Annual Reporting) Guidelines of 2014, Social Security (Schemes Conduct of Actuarial Services) Guidelines, 2012, The Social Security Schemes (Interoperability) Guidelines of 2014, The National Social Security Policy, 2012, Value Added Tax (General) Regulations of 2015 and The Value Added Tax Act, 2014 Arrangement of Sections,