

ABOUT SAGICOR

Since 1840, the Sagicor Group has been serving the Caribbean. Over that time, we've come to know not just our business, but also the people we serve.

Today, we operate in 23 countries in the Caribbean, the US and Latin America, providing insurance, finance, and banking services. In every community, through every region, across every service, we carry that same experience and expertise with us.

We live to serve our customers, and we've helped them through every situation. It's that dedication, passion and care that make us the company we are today. Whatever your needs, whatever you're going through, trust us:

We've been there.

SMALL BUSINESS POLICY

Call 623-4SGI(4744) to speak to an insurance professional today about how the Key Protector policy can work for your business.

SAGICOR GENERAL INSURANCE INC

HEAD OFFICE
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Port of Spain
Trinidad

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FAX: 628-1639
Email: sgi-info@sagicorgeneral.com
www.sagicorgeneral.com

ARIMA
Shops of Arima
Tumpuna Road
TEL: 643-4SGI (4744)

CHAGUANAS
Cor. De Verteuil and
Penco Streets
TEL: 665-3604/3089

DIEGO MARTIN
Alyce Glen Shopping Centre
Morne Coco Road
Petit Valley
TEL: 632-3289/462

PORT OF SPAIN
Sagicor Financial Centre
16 Queen's Park West
TEL: 628-16378

ST. AUGUSTINE
Emerald Plaza
Eastern Main Road
TEL: 663-8060/6089

SAN FERNANDO
2nd Floor
8-10 Gordon Street
TEL: 652-4SGI (4744)

TOBAGO
Plaza Assad
Wilson Road
Scarborough
TEL: 639-3120



KEY PROTECTOR

Small Business Policy

Sagicor General is the general insurance subsidiary of the Sagicor Group, which has for over 175 years, met the insurance and financial needs of customers throughout the Caribbean.



GENERAL

- PRIVATE HOME • COMMERCIAL BUSINESS
- PRIVATE & COMMERCIAL MOTOR
- MARINE CARGO • PUBLIC LIABILITY
- WORKMEN'S COMPENSATION
- COMPUTERS & ELECTRONIC EQUIPMENT



Sagicor General Insurance Inc is rated A- (Excellent) by A.M. Best Company.



GENERAL



YOUR SMALL BUSINESS IS OUR BUSINESS.

Choose the plan that's right for you.

SMALL BUSINESS POLICY

INTRODUCING ONE POLICY FOR YOUR BUSINESS

The Key Protector small business policy from Sagicor General provides the most comprehensive insurance coverage for small to medium sized businesses, typically those with fewer than 25 employees. This uniquely bundled policy provides all the different types of insurance your business needs in a single policy, helping to protect your business against unexpected losses.

Whether you're a small business proprietor, office professional or wholesaler, our Key Protector policy provides all the insurance you'll need for your business leaving you free to concentrate on making your business a star performer.

FIRE AND OTHER PERILS

This policy covers your buildings, tenants improvements if you are renting or leasing, contents, stock, machinery and equipment against damage or loss, which can be caused by a wide range of events including:

- Fire, lightning and explosion
- Earthquake
- Hurricane, cyclone, tornado, windstorm
- Riot and/or civil commotion
- Impact by a road vehicle
- **Burglary**

ACCIDENTAL DAMAGE COVER

A loss can come from where it is least expected. That's why, in addition to giving you cover for all events listed above, this policy goes a step further and provides you with accidental damage cover for your general contents.

PUBLIC LIABILITY INSURANCE

As you interact with your customers, suppliers, service providers and maintenance people at your premises there is always the possibility that someone may be injured or their property damaged. Public Liability insurance will pay for the injuries caused to persons and/or damage to the property of third parties.

WORKMEN'S COMPENSATION/EMPLOYER'S LIABILITY INSURANCE

Injury to an employee not only disrupts your business but it may also leave you having to finance a costly settlement that you could not have planned for. This insurance will pay for injuries sustained by employees for which you may be held liable.

LOSS OF MONEY INSURANCE

Despite the best precautions, your business may suffer as a result a robbery. Loss of money insurance will reimburse money stolen from your business premises, from the business owner's residence and even while the money is being transported to or from the bank.

ADDITIONAL EXPENDITURE/LOSS OF RENT INSURANCE

After a fire or a hurricane, it will take some time before you can get back to "business as usual". During this period, you may have additional expenses that have arisen as a result. For instance, while your premises are undergoing repairs you may have had to relocate or warehouse your stock elsewhere. Business interruption insurance will pay for these additional costs, helping you to keep your business operating.

FIDELITY GUARANTEE INSURANCE

While theft or fraud committed by an employee will not be covered by a burglary policy, the loss to your business will still be very real. Fidelity Guarantee Insurance protects your business from this type of loss as it reimburses you for the property or money stolen by an employee.

GOODS IN TRANSIT

If your business involves the transportation of goods, then you will more than likely need to insure against the damage of these goods while in transit. Goods in transit protection is extended to include loss or damage to goods during loading or unloading, as well as whilst temporarily housed.

PLATE GLASS

Your storefront or showcase provides an attractive view into your store. Unfortunately, we all know how easily glass breaks. Plate glass protection will pay for its replacement.

RISK ASSESSMENT

At Sagicor General, we provide more than just insurance protection. We also offer Risk Management Services, including a free comprehensive risk survey of your business to determine where your vulnerabilities lie and provide solutions to reduce the risk of loss to your business.