



Fidelity guarantee insurance

Fidelity Guarantee insurance indemnifies the Insured against loss of money or other property belonging to the Insured or for which the Insured is legally responsible, as a direct result of any act of Fraud or Dishonesty committed by an Employee described in the Schedule.

What's covered?

- Legal Action against the Employee
- Automatic Additions and Deletions

Is it for me?

Many companies are subject to fraudulent activity where employees are concerned.

These can sometimes have far-reaching consequences especially when it comes to financial loss as a result of business interruption.

As a precautionary measure, we do advise businesses of all kinds to take out a fidelity guarantee.

What's NOT covered?


- Any losses discovered later than the discovery period stated in the policy.
- Any loss caused by an employee appointed with the insured's prior knowledge of any acts of theft, fraud or dishonesty committed by such employee before employment or appointment to the position held at the time of loss.
- Any losses caused by any commission agent, consignee, contractor or other agent or representative of the insured.
- Any losses caused by the insured, director, trustee, partner or any person acting on their behalf.
- Any unexplained losses.
- Consequential loss of any kind
- Nuclear Energy Risks Exclusion Clause (NMA 1975)
- War, Civil War, Political Risks & Terrorism and Exclusion Clause
- Electronic Date Recognition Clause (EDRC)




Serving you since 1986

We're at the forefront of insurance excellence, providing you with tailored solutions specific to your needs. We continue to innovate on the policy front and are able to offer you a highly bespoke service. Our expertise is driven through the following three pillars:

Fast claims | Bespoke policies | Expert guidance

 +254 722 515 517

 +254 20 374 67 29

 clients@crownscope.com