



WIBA is a workmen's insurance policy that provides cover against bodily injury by accident or disease arising out of and in the course of employment by the insured.

## What's covered?

- Compensation
- Medical Expenses
- Funeral Expenses
- Riot, Strike & Civil Commotion
- Repatriation Clause
- Motorcycle Extension – not Exceeding 250cc
- Disappearance Clause
- Exposure Clause
- Duty & Pleasure
- Work Away clause
- Airfares for Treatment clause

## What's NOT covered?

- Nuclear Energy Risks Exclusion Clause (NMA 1975)
- War, Civil War, Political Risks & Terrorism and Exclusion Clause
- Electronic Date Recognition Clause (EDRC)
- Asbestos clause

## Warranty


- Premium Payment Warranty
- Safety & rules compliance register
- Protective Gear Warranty
- Age and Health Warranty
- Records Warranty
- Safety & Health Committees Warranty
- Transportation of Workers Warranty
- Employees Warranty
- Statutory requirements




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

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