

2. Workmen's Compensation and GPA

2.1. Additional Covers

- Funeral Expense Covers starting from 10,000 up to agreed amount.
- Artificial Physician Appliance for instance Leg, Limb, Hand, Wheel Chair, Eye Glass, Hospital bed, etc.
- Djibouti extension (cover) for driver, assistant driver or other employees.

3. Inland Transit – In addition to the usual standard and wider risk coverages, we give **All Risk Cover** – That covers loss or damage only except the specifically excepted perils or cause of losses/damages.

4. Office Insurance – It is a package cover for small companies who have a risk of Fire, Burglary, Money, Fidelity, Workmen's, etc. The Insured can pick covers he/she likes just like a menu that suit the risk exposure. Hence, one policy one rate one period of insurance, so easy.

5. Multiple Year Coverage – In addition to the usually given annual policy we give above a years like 2 or 3 years period of insurance coverages. It is more convenient for mortgagers (Bank , Microfinance , ...).

6. Other tailor made and combined policies based on the interest and need of the insured.

≠ No thing is No in Zemen we can give tailor made policy based on customer's risk and interest.

III. EXTENDED WORKING HOURS

In order to serve our valuable customers and ease their life we extend our working hours as below.

- Monday to Friday - From 2:00 to 12:30 including lunch time
- Saturday -From 2:00 to 10:30 including lunch time
- Outside these times and week end - by calling to our Branch and Department managers for digital service.

IV. TRAINING

We provide consultation and training on all insurance matters (Know Your Policy and Your Risk), defensive driving & others.

V. EXTRA SUPPORTING SERVICE

- We deliver assistance for all marine insurance requests on Ethiopian electronic single window system (from application to final stage of delivery)
- Digitally supported door to door service delivery
- Vehicle and Machinery maintenance Garage follow-up by our engineering department
- Spare part purchase and delivery by engineering department
- Salvage collection from garage by our staff and/ or engineering department
- Tender and garage bid handling if the insured unable or authorized us.

VI. CLAIMS SERVICE: BACK AND FRONT OFFICE OPERATION

- Customers meet and face only senior officers to directors
- Their claims processed promptly at back office, no delay at all level
- Maintenance and repair will be handled as per the request of the insured (provided that selected garage fulfill the minimum competences)
- We are on for your emergency time contact (የአደጋ ጊዜ ተጠሪ ዋስ ዘመን ኢንሹራንስ)

BRANCH NETWORK

- HEAD OFFICE BRANCH:** - Bole, Noah real state-boston building 0944173675 /0116686274
- KASANCHISE BRANCH:** - Kazanchis,Genet bld-near to zemen bank 0966295960 /0115573686
- MEXICO BRANCH:** - Mexico, Bulgaria Mebrat, Awibane Building 1st floor 0964403660/ 0115584739
- LIDETA BRANCH:** - Dashen building, in front of st. Lideta church 0988803127 /0115621022
- MEGENAGNA BRANCH:** - Megenagna, Amare abraham & family building, ground floor 0987015357 /0116686432
- KALITY BRANCH:** - Kality, Wehalimat admas university college, ground floor 0987035657 /0114626391
- TEWODROS BRANCH:** - Piassa, Haron tower 3rd floor 0970076945/0111718180
- BEKELOBET BRANCH:** - Garad Commercial building, Saris road 0988803535 /0114705468
- JEMO BRANCH:** - Jemo road, Afran building 0988803043 / 0114701293
- ADDISU GEBEYA BRANCH:** - Michael building, NOC gas station 0988803557 /0111547336
- BOLE MEDHANIALM BRANCH:** - Bole Medhanialm road, Abrams building 0988803481 /0116687132
- CMC BRANCH:** - Luel building, near to Michael church 0988803559 /0116671914
- MERKATO BRANCH:** - Dubai tera merkato, Meseret hiwot building 0988803472 /0112733789
- GOFA BRANCH:** - Ayalew building, in front of Sofian mall 0988803469 /0114702687
- WEHALIMAT:** - In front of Karamara police station 0988803470 /0116355051
- HAWASA BRANCH:** - Hawassa piazza Pina hotel, ground floor, next to ker-awud international hotel 0987025657/0462127365
- ADAMA BRANCH:** - German city mall, around Derartu square 0222116265
- BAHIR DAR BRANCH:** - Bahiradr, new building, in front of new bus station 0966856878/0583205615
- MESKEL FLOWER BRANCH:** - Jema building Meskele flower Phone no.0988803431 office 0114629341
- NATIONAL BRANCH:** - Bedelu building 4th floor , 011532123/09164466992
- LAGEHER BRANCH:** - Addis ababa Orda ethiopia building 2nd Floor , 011532123/0988803496
- D/MARKOS BRANCH:** - Debre markos, Ambsele building 1st floor 058178932
- YOHANNES AKABABI BRANCH:** - Addis ababa Sebara babur akababi 0988800063
- WOLAYTA BRANCH:** Mehal s/city , Gido kebele, wolaita soddo town 0988803377
- LEBU BRANCH:** Nifas Silk Lafto sub city wereda 01. 0988803280/0114552212
- GERJI MEBRAT BRANCH:** Bole subcity , woreda 14. 0988803065/011-6394707
- SHASHEMENE BRANCH:** Oromia, Shashemene city woreda 10. 098 880 3372
- BISHOFTU BRANCH:** Oromia, Bishoftu town, Kebele 05, Mati building 1st floor 0988-803244

Important Contacts

Marketing Department Manager [0970077045], Underwriting Department Manager [0944 173676], Claims Department Manager [0944 173673] & Finance Department Manager [0944 173672]



“ዕድገትዎን እናስቀጥላለን”
Insuring Progress!

ABOUT US

Zemen insurance S.C is a new company that entered the Ethiopian insurance market in January 24/2020. It has a paid-up capital of birr 215,787.62 and an equity of birr 280,573,973.00 and total asset of birr 756,783,430 as of December 31,2023 audited financial statement. We are licensed by National Bank of Ethiopia to underwrite all general insurance business.

REINSURERS

The company is working with reliable and reputable local and international reinsurance companies, mainly Africa Re, ZEP/PTA Re and Ethio Re.

VISION

To be one of the top five Insurance company in Ethiopia by 2035

MISSION

To render quality insurance service to its customers by using state of the art technology and competent staffs, and ensuring the sustainable growth of the company and contributing to the insurance industry's growth in a socially responsible manner.

VALUES

T : Timely - Provide Timely Response,

R : Resourceful - build capacity and professional,

U : Unique - add value through innovation and creativity,

S : Service - Provide Quality Service,

T : Team work - collaborate openly and Honesty.

We TRUST and value our customers!

MOTTO

Insuring progress

I. OUR PRODUCTS/ POLICIES

1. PROPERTY INSURANCES

1.1. Motor insurance

- Comprehensive and Own Damage
- Limited Covers
 - a) Compulsory Third Party (TP)
 - b) Third Party, Fire and Theft Policy
 - c) Fire and Theft Coverage Policy
 - d) Fire only,
- Additional Covers
 - a) Daily Cash Allowance
 - b) Ignition Key Replacement
 - c) Flood
 - d) Personal Accident Benefit (PAB) up to 40,000.00
 - e) BSG - Bandit Shifta and Gruella
 - f) Third Part Liab. Limit Extension
 - g) Territorial Extension
 - h) Yellow Card Scheme

1.2. Fire and Lightening Insurance

1.3. Burglary and House Breaking Insurance

1.4. Plate Glass Insurance

1.5. Marine Cargo & Goods in Transit

1.6. Horticulture insurance

1.7. Political Violence and Terrorism (PVT)

1.8. Other tailor-made policies based on Customer's Interest

2. PERSONAL INSURANCES

- 2.1. Personal Accident (Individual/ Group)
- 2.2. Workmen's Compensation
- 2.3. Travel Insurance
- 2.4. Combined Accident Insurance (Personal Accident and Workmen's compensation)
- 2.5. Medical Expenses

3. ENGINEERING INSURANCES

- 3.1. Contractors All Risk (CAR) insurance
- 3.2. Erection All Risk (EAR) insurance
- 3.3. Contractor's Plant and Machinery (CPM) insurance
- 3.4. Machinery Breakdown (MB) insurance
- 3.5. Electronic Equipment Insurance (EEI)
- 3.6. Boiler and Pressure Vessel Insurance
- 3.7. Business Interruption Insurance
 - a) Machinery loss of profit
 - b) Deterioration of stock
 - c) Advance loss of profit

4. PECUNIARY INSURANCES

- 4.1. Money insurance
- 4.2. Fidelity Guarantee Insurance
- 4.3. Combined Insurance (Money and Fidelity Insurance)
- 4.4. Bond

5. LIABILITY INSURANCES

[Carriers' Legal Liability, Professional Indemnity, Public Liability, Product Liability, General Liability, Commercial Liability and Personal Liability Insurances]

6. ALL RISKS INSURANCES

II. OUR UNIQUE PRODUCTS

Currently our company is providing the following unique products.

1. Motor

1.1. Daily Cash Allowance – that gives daily cash allowance or payment on daily basis from one week to one month, if the insured vehicle is disabled or become non drivable due to the insured peril like collision or overturning or the like.

1.2. Flood - flood among natural calamities and catastrophic disaster is excluded by the basic cover, but the Company gives flood damage or loss by additional cover with additional premium payment.

1.3. Comprehensive Coverage - by giving the old Third-Party coverage that gives covers of 30,000.00 per person for bodily injury up to 200,000.00 per event and also 100,000.00 for property damage per property and per event. As a result, the bodily damage become 70,000.00 including compulsory 40,000.00 coverage and the property damage becomes 200,000.00 including the compulsory property damage of birr 100,000.00.

1.4. Ignition Key Replacement – gives agreed amount of key replacement cost if the ignition or motor vehicle key is lost or damaged.

1.5. Personal Accident Benefit (PAB) - from 10,000.00 to 40,000.00 for death or permanent Total Disability and from 2,000.00 to 10,000.00 for medical expense due to accident.