

## Working Hour:

- From **2:00** to **12:30** from **Monday to Friday** including **Lunch Time**
- From **2:00** to **10:30** on **Saturday**
- **Off time** and **Week End** (outside working hours and weekends) by calling Our:
  1. UW & CS Director (+251944173676)
  2. Marketing Director (+251970077045)
  3. Head Office Branch Manager (+251944173675)
  4. Kasanchis Branch Manager (+251966295960)

## Extra Supporting Service

- We deliver assistance for all marine insurance requests on **Ethiopian Electronic Single Window system** (from application to final stage of delivery)

## Training

We Provide consultation and training on:

- All insurance matters
- Defensive Driving
- Others based on the interest and demand of the customer

## Customer Support

- Technology supported Door to Door service delivery
- Dedicated Customer Relation Officer to handle all your underwriting and claims matters
- Garage follow-up by our Engineering Department
- Spare Part Purchase and delivery by Engineering Department
- Salvage Collection from Garage by our Engineering Department
- Tender and garage bid handling if the insured unable or authorized us.

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## 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
- Vehicles and machines maintenance and repair will be handled by selected special Garages
- Maintenance and repair will be handled as per the request of the insured (provided that selected garage fulfill the minimum competences)
- Limited garages that have special agreement with **Zemen for corporate customers**
- Acknowledgment of all calls and emails in less than 24 hours.
- Emergency Time Contact (**የአደጋ ጊዜ ተጠሪ ዋስ**)

## Premium Payment Mediums

- Bank Account Transfer
- Mobile Banking
- Internet Banking
- Virtual Banking
- Tele Birr and
- Other digital money transfer ways



## BRANCH NETWORK

1. **Head Office Branch:-** Bole, Noah Real State-Boston Building 0944173675 /0116686274
2. **Kasanchise Branch:-** Kazanchis, Genet Bld-Near to Zemen Bank 0966295960 /0115573683
3. **Mexico Branch:-** Mexico, Kassa Grand Mall-In front of Genet Hotel 0964403660/ 0115584739
4. **Lideta Branch:-** Dashen Building, In front of St. Lideta Church 0988803127 /0115621022
5. **Megenagna Branch:-** Megenagna, Amare Abraham & Family Building, Ground Floor 0987015357 /0116686432
6. **Kality Branch:-** Kality, Wehalimat Admas University College, Ground Floor 0987035657 /0114626391
7. **Tewodros Branch:-** Piassa, Haron Tower 3rd Floor 0970076945/0111718180
8. **Bekelobet Branch:-** Garad Commercial Building, Saris Road 0988803535 /0114705468
9. **Jemo Branch:-** Jemo Road, Afran Building 0988803043 /0114701293
10. **Addisu Gebeya Branch:-** Michael Building, NOC Gas Station 0988803557 /0111547336
11. **Bole Medhanialm Branch:-** Bole Medhanialm Road, Abrams Building 0988803481 /0116687132
12. **CMC Branch:-** Luel Building, Near to Michael Church 0988803559 /0116671914
13. **Merkato Branch:-** Dubai Tera Merkato, Meseret Hiwot Building 0988803472 /0112733789
14. **Gofa Branch:-** Ayalew Building, In front of Sofian Mall 0988803469 /0114702687
15. **22 Wehalimat:-** In front of Karamara police station 0988803470 /0116355051
16. **Hawasa Branch:-** Hawassa Piazza Pina Hotel, Ground Floor, Next to Ker-Awud International Hotel 0987025657 /0462127365
17. **Adama Branch:-** German City Mall, Around Derartu Square 0228127645
18. **Bahir Dar Branch:-** Bahiradr, New Building, In front of New Bus Station 0966856878/ 0583205615



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Insuring Progress!

## ABOUT US



**Z**emen 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 **143,355,000.00** and an equity of birr **153,082,514** and total asset of the company **250,094,906** as of June 30/2022 stated statement. We are licensed by national bank of Ethiopia to operate general insurance business. We underwrite all general insurance classes with exception of aviation insurance.

## CURRENT STATUS

The company emerged from the outset with high capital, trained human resource and with the moto of “**insuring progress**”. (We plan to operate in full IT based service in the next 18 months). We value the internal and external customers as well. We dedicate a Customer Relation Officer to Corporate Customers where they will be served for any of their requests for underwriting, claims and engineering or any Insurance related services. We are highly committed in talent development, demonstrated prudent underwriting, efficient claims services to save the cost and time of our

## REINSURERS WORKING WITH OUR COMPANY

One of the insurance company’s strength is the reinsurance companies it is working with ZISC. We are led by the leading reinsurance Company in Africa, Africa Reinsurance Corporation and others that follow include ZEP RE, Ethiopian Reinsurance Company. These are reliable reinsurance companies which are all fulfilling the National Bank Requirement as leader and follower reinsurance companies.

## VISION

- To be the Lookout of Choice for Insurance customers

## MISSION

- To provide efficient and effective general insurance services to its customers using state of art, technology, professional, competent and ethical human capital and doing business in a socially responsible manner.
- We are committed to fulfill our obligations to the highest value offer while maximizing our stakeholder’s value.

## VALUES

- **Respect:-** We value our stakeholders to build life long relationship
- **Honesty, Integrity, and professionalism:-**We keep our promise to the highest standards of the profession
- **Proactive and innovative:-**innovative and knowledge based service supported by state of art technology in the provision of quality service
- **Learning organization:-** Continuous learning to meet the customers’ needs
- **Reliable, fair and prompt claims service:-**we value your time
- **Enthusiasm and team work:-** We enjoy what we do/ We are passionate about our work
- **Transparency and accountability** leading the way.

## Motto

- **Insuring Progress**



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**Zemen Insurance S.Co.**

## 1. Property Insurances

- Motor Insurance with Additional Covers
- Fire Insurance with Allied (additional) covers
- Consequential Loss / Business Interruption
- Burglary and House Breaking Insurance
- Plate Glass
- Other Tailor Made Policies based on your interest and demand

## 2. Personal Insurance

- Personal Accident (Individual/ Group)
- Workmen’s Compensation
- Travel Insurance
- Combined Accident Insurance (Personal accident and Workmen’s Compensation)
- Other Tailor Made Policies based on your interest and demand

## 3. Marine Insurance

- Marine Insurance for Sea and air carriage
- Inland Transit (Pure, Wider and All Risk)

## 4. Engineering Insurance

- Contractors Plant and Machinery (CPM)
- Contractors All Risk (CAR)
- Erection All Risk (EAR)
- Electronic Equipment Insurance (EEI)
- Machinery Breakdown (MB)
- Boiler and Other Pressure Vessels
- Consequential Losses
  - a) Machinery Loss of Profit
  - b) Deterioration of Stok
  - c) Advance Loss of Profit

## 5. Pecuniary Insurance

- Money
- Fidelity
- Combined (Money and Fidelity)
- Bonds
  - Performance bond
  - Advance bond
  - Supply bond
  - Maintenance bond
  - Retention bond
  - Bid bond
  - Customs bond

## 6. Liability Insurances

In addition to Workmen’s Compensation and Carriers Liability

- Professional Liability (PI)
- Public Liability
- Product Liability
- General Liability
- Commercial Liability
- Personal Liability

## 7. All Risks insurance

## 8. Our Unique Features Products

1. **Motor**
  - Daily Cash Allowance: - we will pay replacement vehicles rent, directly pay to any ride service company or give a pocket money from a week to a month’s period of time.
  - Flood for motor
  - Comprehensive (O.D plus old TP cover)
2. **Workmen’s Compensation and GPA**
  - Funeral Expense for limited and agreed amount in cased of death of insured life by workmen’s compensation or GPA policies
  - Artificial Physical Appliance
  - Djibouti extension (cover)
3. **Tailor made and Combined Policies based on the interest and need of the insured.**