

BETLINK Insurance Agency

Securing your future today.



Company Profile

Humble Beginnings

Betlink Insurance Agency was established in 2012 through the vision of Betty Namde. That vision has been maintained by successive leaders and allows Betlink Insurance Agency to enjoy its position today as a pioneer and leader in this Insurance.

From its humble beginnings with a fully paid capital of KES 2 million, Betlink Insurance Agency had initiated the growth of Insurance Agencies in Kenya and emerge as a true regional force with a current paid up capital of KES 10 million and underwrites all major classes of business. Amidst the global financial markets slowdowns, Betlink Insurance Agency was able to weather the storm and remained a competitive player in the field.

Betlink Insurance Agency primary focus on technological advancement, employees development and strengthening partnerships with like-minded companies as suppliers of products or services. Betlink Insurance holds its social responsibility as a core value and firmly believes in transparency and education of customers as an ethical requirement. Betlink Insurance Agency has built a solid risk framework and has been a leader in creating new and robust methods of analysing risk that allows the company to maintain its partners' confidence in whichever market sectors it serves.

CEOs Message

Betlink Insurance Agency, as an organisation, has developed significantly since its establishment. While maintaining the ethos of the original organisation and harnessing the pioneering spirit, Betlink Insurance Agency has begun its next stage of development region wide..

For more than 5 years, we have worked closely with our partners and commit to continue working with them to develop products and services that lead the market and meet or exceed customer needs and expectations.

Betlink Insurance Agency believe that the way to move forward is through continued growth and that can only be achieved through close partnership. Partnerships are extremely important for us whether it be our Customer, our Employees or our Supplier; placing each of them at the centre of our organisational focus and providing them the highest level of service and customer care at all times has always been our greatest mission.

As part of our development, Betlink Insurance Agency has initiated reforms across the organisation. We are implementing new technological solutions in the Company including systems for Disaster Recovery and Business Continuity that will allow us to continue our provision of services should anything unfortunate happen to any of our office locations; Security Systems to help secure our systems from attack and maintain any information we hold, secure from intrusion. We utilise a quality management systems across all functional areas in the business. These systems allow us to monitor our performance as well as that of our partners.

This monitoring process helps us to identify opportunities for improvement within our organisation and suggest to our partners a different approach to effectively work together.

Employees' development is a key focus for Betlink Insurance Agency. People are the heart of our organisation, without them, the systems we use would not function correctly and the customer care would not reach the level we desire. All of our employees are encouraged and supported to have their own personal development plans that will allow them to see their career path and develop their skills to be proactive and work efficiently to meet the organisation's objectives. All these initiatives are essential values that the Company believes in and are deeply rooted in its culture and fundamental to moving ahead.

Whilst Betlink Insurance Agency firmly believe in partnerships with our customers, employees, suppliers and business associates and are always looking for ways to enhance our relationships, we would also like to thank all of our partners together with our shareholders and board members for their continued support in the growth and future development of Betlink Insurance Agency and to maintain Betlink Insurance's place at the forefront of Insurance agency in Kenya and the East Africa region.

Our **Vision**

Our vision is to be a market leader, build relationships, embrace change and be innovative while maintaining an edge to compete in the future, we want to leverage our vast experience to engage our customers with a fresh approach through proper insurance products and solutions.

Our **Mission**

To provide our clients with enjoyable, distinct and by making proper plans and implementation of insurance that exceeds their expectations.

For our staff our mission is to create a working environment which will facilitate their continuing development and create a great place to work which is governed by fair and equitable treatment of all employees with clearly defined career path development opportunities based on, appreciation and recognition for their work and achievements.

Management Team

Namde Munyasia- CEO

Namde has significant experience in insurance across Kenya and has been responsible for the development of organisations in the insurance services market including developing products, establishing supply chains and meeting regulatory requirements.

She has helped in establishing financial reporting control mechanisms to oversee daily activities, reviewing underwriting strategies and negotiating premiums. Namde has extensive experience in corporate governance as she has chaired and managed a number of executive governance committees that led to improvements internally and recognition of the company by local regulators.

Namde experience pans across all areas of an organisation including customer care, fiscal management, market development and technical development and emerging markets. She holds a Bsc.in Actuarial science from Jomo Kenyatta University of Agriculture

Antony Mutoro-Head of Marketing

Mutoro is a stalwart of the insurance industry in Kenya and the East Africa countries with over 20 years of experience in the region, Mutoro has worked with different insurance before heading to Betlink Insurance Agency.

Mutoro has helped insurance in Betlink to increase market share by coming up with different marketing strategies and insurance distribution channels.

With his vast experience in Financial services, working in insurance and in multi-cultural teams Mutoro will strengthen the Betlink Insurance Management .

Head of Customer Relations-Mary Ndanu

With over 5 years in the insurance sector, Mary understands better the needs of customers. She has experience working with top insurance companies like UAP, CIC and PIONEER, where she held same position of customer relation.

Mary holds a bachelors degree in Actuarial science from JKUAT and having her services at Betlink, will improve our customer dealings.

Bobby John -Head of Claims

Having over 3 years experience in the Insurance industry in Kenya, Bobby is responsible for claims processes and follow up at Betlink.

Bobby Has helped to drastically reduce claim settlement period for our clients.He supports spirit of the organisation while also looking at risk analysis and mitigation through coverage design and rate modelling ,thereby minimizing loss ratio.

Bobby has experience of handling corporate and personal accounts and has represented clients' portfolios for a number of years.

Holding a degree in Business Administration, Bobby also holds a Diploma in Insurance through College of insurance.

EMMANUEL NABISWA- HEAD OF LEGAL AND COMPANY SECRETARY

As an experienced legal advisor, Mr. Nabiswa brings his talent in all areas of law to Betlink insurance agency and provides an essential support structure to the business.

Mr. Nabiswa has been working in the legal and insurance industry for over 7 years, anticipating and mitigating potential legal problems within organizations as well as developing strategies to avoid costly litigation and reduce on potential areas of risk.

Through his legal background, Mr. Nabiswa has extensive experience of drafting and negotiating contracts as well as offering legal counsel in insurance claims, guidance in insurance law and corporate governance

General insurance products

Motor insurance

Motor insurance cover protects the insured against financial loss in the event that the motor vehicle is involved in an accident, burnt or stolen.

We offer 3 types of coverage:

- Third Party: Covers third party bodily injury and property damage arising out of a vehicle accident.
- Third party Fire & Theft: Cover extends to cover theft, fire, third party bodily injury and property damage.
- Comprehensive: Covers third party liability and property damage to the vehicle i.e. damage arising out of fire, theft and accidental damage to the vehicle.

It covers

- PSV Taxis, Uber, Other Digital Taxi Apps
- PSV Tour Firm
- Motor Cycle
- Motor Trade- KG plates
- Motor Private
- Motor Commercial
- Motor PSV

Home insurance

This is a package that is designed for home owners and tenants against loss or damage to the following elements in a home;

- Residential property
- Contents in the home
- Personal effects
- Domestic employees
- Third party liabilities

The policy offers protection from all types of fire, lightning, full explosion, earthquake, impact, riot, strikes, all types of water damage, theft and falling trees.

Terrorism may be included on request as an extension.

Property Insurance

- This provides indemnity to business premises, contents and stocks against loss or damage to property caused by;
- Fire
- Burglary
- Political violence & terrorism

All risks

This policy is ideal for property developers, industrial companies with respect to their plant and machinery, general contents, office equipment and stocks in trade.

Money Insurance

This policy covers loss or damage to money by robbery or theft whilst:

- In transit from your premises to the bank and vice versa
- In your premises during business hours
- In your premises in locked safes/strong rooms outside business hours
- In the hands of senior employees/authorized personnel of the company
- Damage to safes and /or strong rooms

This policy is ideal for institutions handling money such as Banks, Mpesa shops, betting shops, and jewellery dealers.

Travel Insurance

Travel insurance has been tailored to meet all needs of students, groups, individuals and corporate business travelers. Travel insurance is tailored to provide indemnity for accidental Injuries, medical expenses, losses of personal effects, travel delays, hijack, personal liability, legal expenses, repatriation of mortal remains amongst other risks.

Electronic Equipment Insurance

This policy provides coverage to your electronic equipment against sudden mechanical and electrical breakdown, faulty material and design, lightning, over voltages and unforeseen physical damage.

Liability Insurances

The purpose of liability insurance is to provide indemnity to the insured in respect of the financial consequence of legal liabilities towards third parties arising out of business activities.

The main classes of liability insurances are:

- Public liability
- Product liability
- Employers liability
- Work Injury Benefits Act
- Professional Indemnity

Machinery Breakdown

Machinery breakdown insurance provides cover against sudden and unforeseen physical loss or damage to the insured machinery. This covers the cost of repairing or replacing indemnifiable breakdown or losses to machinery

Marine Hull Insurance

The policy provides cover for loss or damage to insured vessel including legal liabilities to third parties, legal costs and salvage charges.

Contractors All Risks Insurance

Covers the contractor for loss or damage from insured perils that may occur during construction for buildings, roads, bridges, dams, and other like infrastructure.

Marine Cargo Insurance

This policy covers goods being transported by sea or air against loss from sinking, stranding, fire, collision, sea water, heavy weather, contact, explosion, damage during discharge or loading, special charges incurred at the point of distress and a wide range of other perils.

Plate Glass Insurance

The policy provides indemnity to the insured against loss and/or destruction/damage to glass by accident or misfortune of a fortuitous nature. Cover can be arranged for glass windows, cabinet glass, display signs, fixed glass and glass partitions on premises.

General insurance products

Personal accident

Personal accident cover offers compensation for death, permanent disablement, temporary loss of income due to disablement and medical expenses arising from an accident.

- Compensation for Permanent Total Disablement
- Compensation for Temporary Total / Partial Disablement
- Critical Illness Cover
- Accidental Medical Expenses
- Compensation in case of death
- Funeral Expenses
- Hospital Cash
- Artificial Appliances
- Tuition during incapacitation

Consequential loss/Business interruption/Loss of profits

This policy covers the lost income/profit which would have been achieved by the business if the interruption due to material damage had never happened.

This policy is ideal for, rentals, schools and colleges, professional firms such as estate agents, solicitors, accountants & doctors, manufacturing companies, storage companies and traders of stocks.

Goods in Transit

This policy provides cover for loss or damage of goods while in transit by road, rail or any inland waterway within the geographical area set out in the policy.

This policy is ideal for transport companies, individual transporters and logistics companies involved in transportation of letters or package.

LIFE INSURANCE

Group life Assurance

With this in mind having your employees secured under this policy will ensure their families are financially secured in case of accidents or death. Dependents get compensated in form of money that is usually a fixed amount or a multiple of your employee's salary in the event of death.

Having this policy also comes with benefits such as;

- Premium rates represent a very low percentage of the employer's payroll
- The registered schemes premiums are usually allowable as a business expense thereby reducing the net cost to the employer.
- A wide variety of features can be incorporated into any scheme therefore meaning that it can easily reflect an employer's requirements.
- A group life assurance scheme can offer a Free Cover Limit therefore meaning that medical evidence is often not required at all.
- A well promoted scheme can enhance staff loyalty
- The policy can have a funeral expense benefit to cover the employee, his/her spouse and children

Education policy

The child education policy is a life insurance product specially designed as a savings tool to provide an amount of money when your child reaches the age for entry into college (18 years and above). The funds can be used to pay for your child's higher education expenses. Under this policy, the child is the life assured, while the parent/legal guardian is the policy owner. If you opt for a payor benefit rider, the education policy also provides assurance that, in the event of the policy owner's untimely demise, the child will have access to the funds to help finance his or her studies.

Funeral cover

This policy covers funeral expenses. A specified amount is paid within 48 hours upon notification of death and presenting required documents in respect of the insured persons. The cover is available to individuals, families, and groups

HEALTH INSURANCE

A Medical policy in hand gives you the confidence to deal with the situation and care for your loved ones with prompt, efficient and quality treatment at a wide range of Kenya's advanced hospitals. Quick and efficient pre-authorisation means you need not part with a single shilling while treatment takes place, provided that you stay within the policy limits.

It caters for:

Hospitalization and Medical expenses including: Surgeons, Physicians, Doctors & Anaesthetist fees, Operating Theatre & ICU charges, Diagnostic services, Physiotherapist's fees, Prescribed Drugs, Dressings, Surgical Appliances, Chemotherapy & Radiotherapy.

A high-speed photograph of water splashing, with numerous droplets and bubbles suspended in the air against a dark background. The water is captured in mid-air, creating a dynamic and energetic scene. The top of the page features a solid yellow bar, and a thin dark red horizontal line is positioned just below it.

Clients

Clients

Betlink Insurance Agency believes that the only way to move forward and continuously grow is to get the trust of our clients. It is their trust that drives us to strive for excellence and to render the “best customer service” experience at all times.

Betlink Insurance’s mission is to continually develop innovative solutions and strategies to ensure that clients get an exceptional value on their investment. It is our earnest desire to engage our clients with a fresh approach through leading innovative products and solutions.

The following page will showcase some of our major clients who have been with us over the years and whose support has been the pillar of our strength.

Artari Kreations

YADEN organization

Gulf Pharamceutical Industries

Materials Falcon Technologies International

Tumaini Academy

Bungolink tours and travel

Dachi limited

Our partners





Transparency awaits

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