

SIXTH SENSE



Providing financial and risk management to forward thinking companies in Africa.



INTRODUCING SIXTH SENSE

IT PAYS TO TRUST YOUR INSTINCTS IN BUSINESS

Sixth Sense provides businesses with a combination of security consultancy response and financial protection. Developed by XL Catlin and JW Seagon, this simple and cost-effective insurance plan provides businesses with the reassurance that comes from having a world-class response mechanism available to you when you need it most.

There are many potential risks to your business including organised criminals, terrorists, hostile ex-employees, corrupt local officials or competitors seeking to harm your business. Security threats can come from anywhere and often when least expected – this is where your sixth sense is required.

PLAN HIGHLIGHTS

Sixth Sense comprises four cover options. You can choose any or all of the options depending on your requirements and please note the full range of benefits is only available when you opt for them.

- **Security risk cover** (covering the costs of a risk or security company response to a wide range of incidents)
- **24-hour personal accident cover** (worldwide)
- **Emergency political repatriation** (getting you and your employees safely home)
- **Kidnap and ransom** (Special Risks Cover)

SECURITY RISK COVER

As a result of an insured event, such as an act of terrorism or coercion, or where there is a clear and imminent danger of an insured event occurring during the period of insurance, Sixth Sense will pay your reasonable and necessary costs for security consultancy services.

The response element will be provided by Salama Fikira – one of Africa's leading risk management consultancies. Salama Fikira has headquarters in Nairobi and personnel based in East, West and Central Africa. Quite simply, this means that you get the benefit of having an expert local presence and can rest easy knowing that professional help is always close by.

SECURITY SERVICES INCLUDE*:

- Access to a 24-hour local security centre to take your call and determine the response
- Consultant deployment to the incident location (or any other location as appropriate)
- Emergency deployment of on-the-ground security assistance teams where necessary
- Hostile environment awareness training
- Review, recommendation and provision of additional site security and close protection services
- Advice on methods of communication, media policy and planning
- Investigation services and evidence gathering.

*This is a sample of services. For the full list see the policy wording (benefit limits may apply)

24-HOUR PERSONAL ACCIDENT INSURANCE

COMPENSATION FOR:

- Bodily injury following a sudden, unexpected and unintended, specific event which occurs at an identifiable time and place during the period of insurance.
- Repatriation of mortal remains and funeral costs.

EMERGENCY POLITICAL REPATRIATION/RELOCATION

THIS COVERS:

- The return of an insured person to his/her resident country or the return of an insured person who has been the subject of an emergency political repatriation to the country from which he/she has been repatriated.

KIDNAP AND RANSOM

THIS COVERS:

- **Kidnap** - specialist consultant advice from leading kidnap for ransom consultants Salama Fikira during the actual, attempted or alleged taking captive of an insured person(s).
- **Ransom** - reimbursement of cash and/or marketable goods or services surrendered to meet a kidnap demand.
- **Additional expenses** - including interpreter fees, PR consultant fees, salary costs of the insured, medical care, legal costs and other insured losses as listed in the policy.

WHY JW SEAGON & COMPANY?

The JW Seagon group of companies is an independent group of specialist providers of insurance services, with more than 20 years' experience of working in Africa. With over 8,000 clients in different insurance sectors, and a reputation as one of the region's leading international intermediaries, we help you take care of the things that matter.

WHY SALAMA FIKIRA?

Salama Fikira is an authoritative risk management consultancy, which specialises in operating in complex environments. It has a 24/7/365 Operations Centre in West and East Africa covering land, sea and air. The company has the capability to provide crisis management and response at short notice, and has extensive experience in evacuation operations.

Since 2005, Salama Fikira has been providing risk management and commercial security solutions across the developing world and on the high seas. The company is experienced in the delivery of international standards of security and risk management, tailored to its clients' requirements. Salama Fikira secure assets, facilitate business, build assurance and help encourage sensible and managed entry, and growth into the African market.

WHY XL CATLIN?

XL Catlin is ranked in the top ten of the world's largest P&C reinsurers and have a significant presence in all of the world's major reinsurance markets. It offers Property, Casualty, Marine, Aviation and Satellite, Agriculture, as well as Specialty reinsurance. Across the world, you'll find the same qualities: underwriting excellence, sharp reactions and transparent pricing.

With a significant presence in all of the world's major reinsurance markets, leading insurance companies choose XL Catlin to help them manage their risks and keep moving forward.

WHY UAP OLD MUTUAL?

The UAP-Old Mutual Group business is one of the largest financial services providers with a growing footprint in East and Central Africa. It offers customers a comprehensive and enhanced range of financial services as well as a wider and more accessible distribution network:

- A footprint in 6 countries i.e. Kenya, Uganda, South Sudan, Rwanda, DR Congo and Tanzania
- Customer base of over 1.2 million
- Workforce of over 4,000 employees & agents
- 160 Service & Distribution Outlets.

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J W S E A G O N

caring for you