

Commercial Insurance



Are you a business owner?



Making life better

Contact our office @ +267 3600 500
or visit www.bic.co.bw for more information.

A member of the BIHL Group

Are you a business owner?
**Get your business
protected**

Fire Insurance



What if your property or buildings caught fire or are struck by lightning?

With BIC's fire insurance we will make sure damages caused by fire, lightning or explosion are fully paid for. Policy covers damages to the whole or part of:

- Property
- Buildings
- Structures

Buildings Combined Insurance

The policy covers buildings of commercial and community risks such as offices, churches e.t.c against perils such as fire, lightning, explosion and other additional perils.

Sporting and recreational structures, driveways or parking areas are also covered against losses or damage caused by fire, lightning and other natural perils.

Key Benefits

- Reinstatement or replacement of damaged buildings
- Indemnity for loss of rent for the period necessary
- Indemnity for legal costs is paid for





Office Contents Insurance

Business premises can be broken into and contents such as furniture and other movables can get stolen or destroyed. Our office contents insurance will cover damages to your office furniture, assets or/and other contents resulting from:

- Fire
- Lightning
- Explosion
- Theft
- Replacement costs of the insured contents at current market value.

Business Interruption Insurance

With every minute that passes by when your business is closed down the business is losing income.

Business Interruption will protect your business by settling operating costs in the event of a property damage loss. Any financial loss incurred as a result of an interruption to the business is covered.

Business All Risks Insurance

We carry our portable office items with us all the time. Ever thought of what could happen should your laptop get stolen on your way home from the office?

- Business All Risk covers loss of or damage to your business portable items.
- Business laptops, cameras and cellphones are covered against theft and damage





Goods In Transit Insurance (GIT)

Anything can happen whilst transporting goods from one destination to another. GIT provides cover for:

Loss or damages to goods whilst being transported

Electronic Equipment Insurance

Cover is provided against loss or damage to all types of electronic equipment within the insured premises as a result of:

- Natural calamities
- Malicious acts
- Negligence
- Electrical malfunctions

Theft insurance

Robberies happen all the time.

All contents of any insured building at the insured premises as a result of theft are covered against loss or damage.

Money Insurance

Robberies happen all the time.

Covers loss of or damage to any negotiable instruments, including; cash, cheques, money orders, credit card vouchers, as well as postage and airtime vouchers contained in a safe.



Public Liability Insurance

Customers can get injured whilst on your premises, what are the implications?

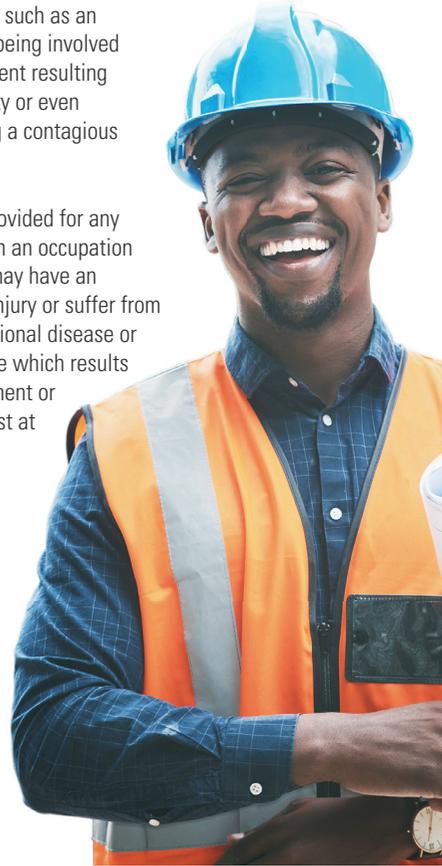
Public Liability covers your business against damages which it may become legally liable to pay following;

- Accidental death or bodily injury to or illness of any person
- Accidental loss of or physical damage to property which occurred in the course of or in connection with the business.

Workers Compensation

Anything can happen in the workplace, such as an employee being involved in an accident resulting in disability or even contracting a contagious disease.

Cover is provided for any workman in an occupation that they may have an accident, injury or suffer from an occupational disease or any disease which results in disablement or death whilst at work.



Disclaimer: Contents of this brochure are summarised. Terms and conditions apply.

Group Personal Accident

There are selected staff members whom the company cannot do without.

GPA covers accidental bodily injury or death resulting from an accident by external or violent means. It can be taken up for high income earners and /or all employees in the company whom would not be compensated accordingly under Workmen's Compensation Insurance.



Fleet Cover Insurance

Provides cover for comprehensive, limited and liability insurance on all commercial vehicles, motorcycles, trailers.

Fidelity Insurance

Cover protects your business against loss of money or other property belonging to the business. This cover

protects the business against losses suffered due to fraud by employees.

What It Covers

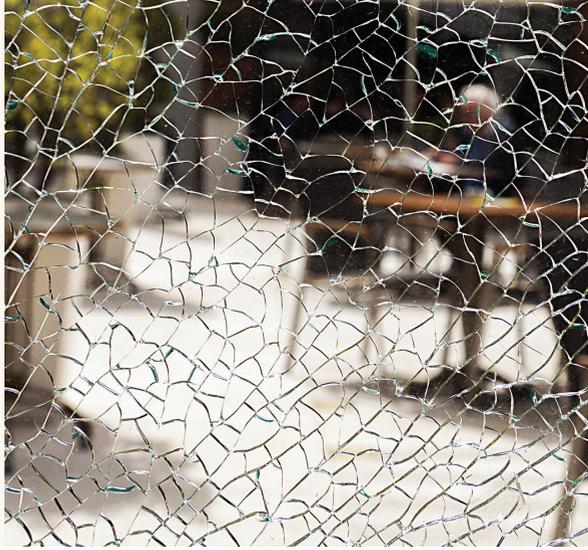
- Loss of Money or Other Property Belonging
- Fraud by Employees

Glass Insurance

Covers loss of damage to internal and external glass (including mirrors), sign writing and treatment thereon at the insured premises owned by the business or in their custody or possession for which they are responsible.

What It Covers

- Internal and External Glass
- Mirrors
- Sign Writing



Motor Traders

Motor Traders External



This provides cover against the insured in respect of any accident, loss or damage occurring whilst any insured vehicle is elsewhere other than in or on any business premises owned by or in the occupation of the insured.

As standard, we provide cover against:

- Accident, storm, hail, flood damage to your vehicle stock or belonging to your customer when the vehicle is driven outside of your premises.
- Damage or loss due to theft and hijack.

Motor Traders Internal



This provides cover against the insured in respect of any accident, loss or damage to a customer's vehicle while you or an employee drives it on your business premises.

As standard, we provide cover against:

- Accident damage to vehicles driven on your premises.
- Indemnity is limited to the reasonable market value
- Not exceeding the limit of liability stated

Thank you Botswana



Botswana Insurance Company is the leading Short-Term Insurer in Botswana.

You're at home with BIC.



Best Insurer of 2021



Global Ranking and Finance 2021 Awards



Moody's Credit Rating



2021 Diamond Arrow Award (1st Overall Insurance Company)

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