

GA VOICE

Corporate Magazine | April 2019 - June 2019



Key Note

Our COO's take on the first half of the year

Mercedes Benz Kenya

Read what our partners have been up to lately

Gallery

See the activities we took part in

KEY NOTE

“Thanks to our clients’ loyalty, our growth remains strong and our position is unshaken”

Greetings to all,

It has been a year of mixed fortunes for GA in 2019. Thanks to our clients' loyalty, our growth remains strong and our position is unshaken. However, on the flip side, many external and internal changes have influenced our business. But maintaining our brand's tenaciously positive approach, we always looked to make sure that we triumphed over all these challenges and deliver excellent service, products and relationships to our internal and external customers plus drive value for our Brand.

To give our clients a deeper view of our Operations, our Premia Core Insurance System has been upgraded to accommodate efficiency, product development improvements and service in General to enable us to stand out in the competitive market at present. GA has invested man hours, human resources and funds to have this system deliver the strategy for 2019 and beyond.

Our Structure has been strengthened with empowered and skilled staff in critical roles to drive exemplary service to our internal and external customers, particularly in Claims for Motor and Non-Motor. This has also synchronized efficient working amongst the branches and elevated our ability to serve our customers.

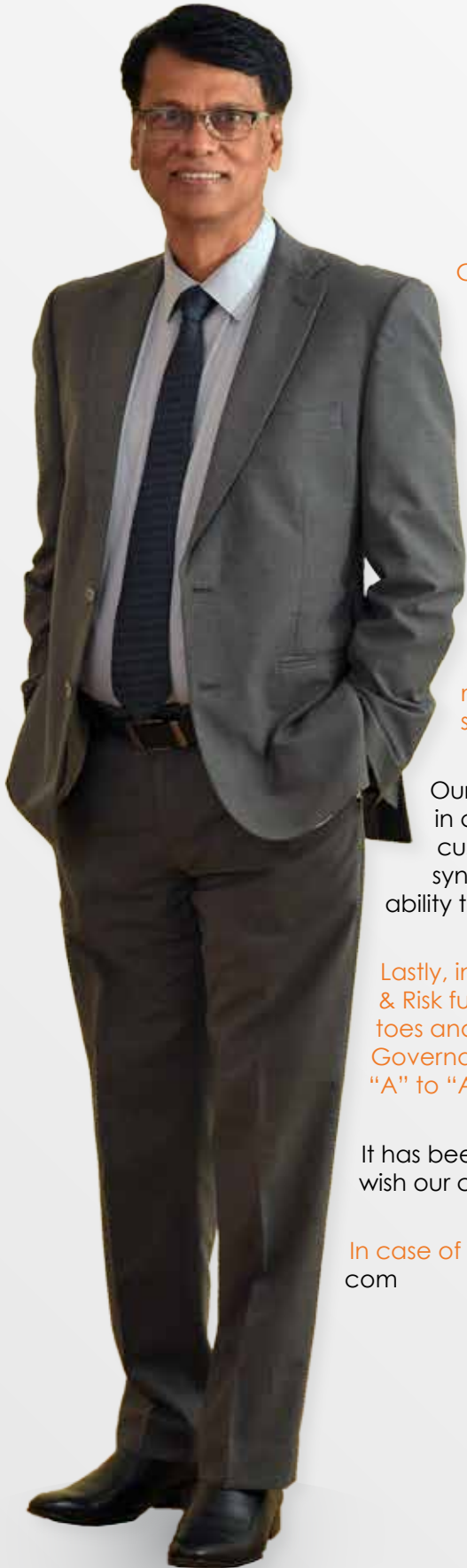
Lastly, in an effort by the Industry to drive Corporate Governance at GA, Audit & Risk functions play an important role to have the business drivers on their toes and check the business support to optimize performance. With Corporate Governance as one of our Pillars of Strength, our GCR Rating improvement from "A" to "A Positive" clearly reflects its positive impact.

It has been a good start to the year. On behalf of GA, I take this opportunity to wish our clients success in the remaining months of 2019.

In case of any queries, do not hesitate to contact us on atyourservice@gakenya.com

Kaushal Kumar

Chief Operating Officer



JOINING STAFF



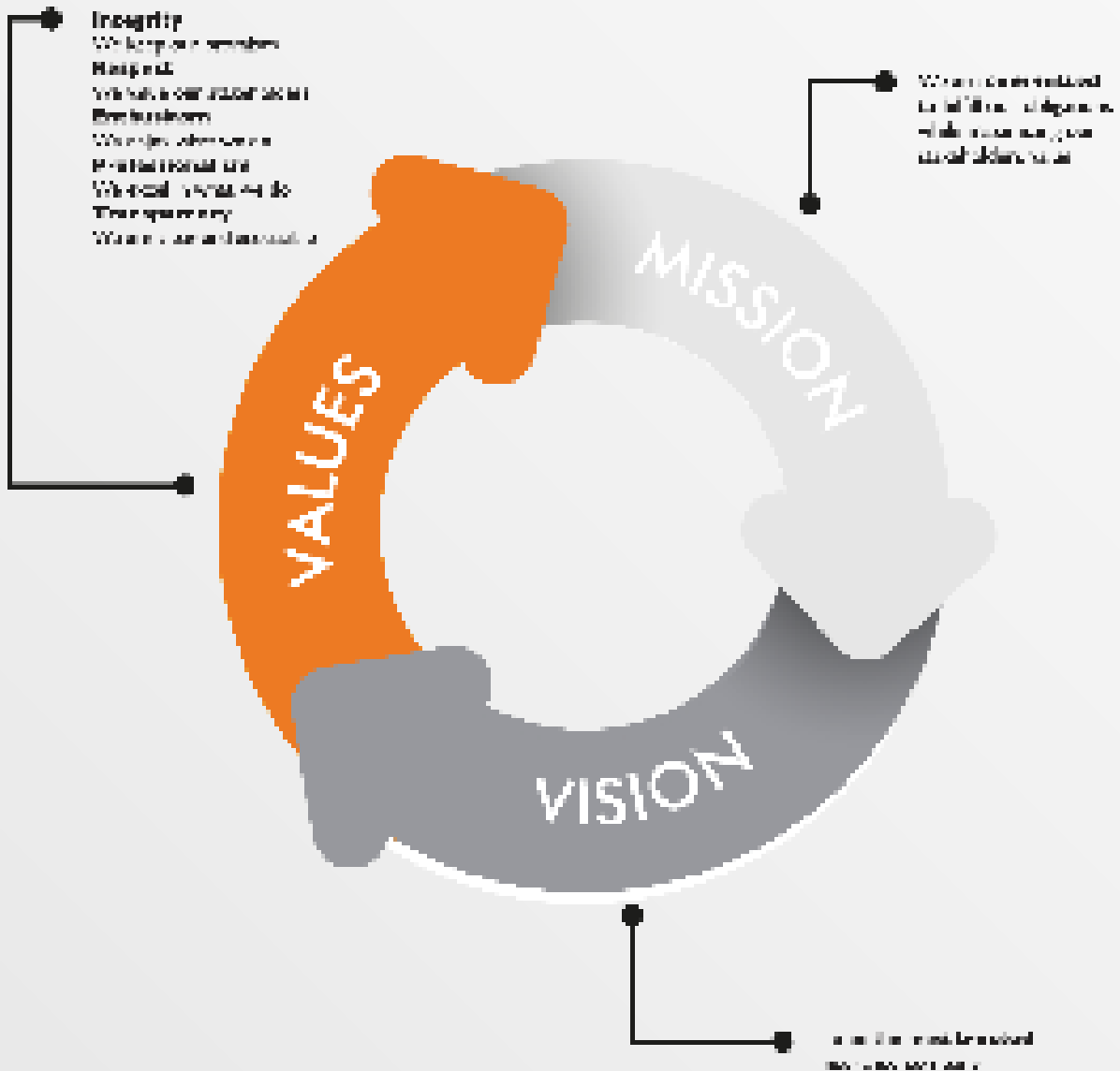
Monica Wangari Karihe

Business Development Officer



Salome Wangui Njoroge

Customer Service Officer - Call Centre



MBCK

What is the mandate of MBCK?

MBCK celebrated its 4th anniversary as a Club formally registered by the Registrar of Societies in March 2019. Our Club's mandate is to bring together a community of Mercedes Benz owners and enthusiasts as indispensable ambassadors of the Mercedes-Benz brand in Kenya and the region. We were accredited by Daimler in August 2018 making our Club the 80th club to be formally recognized and only the 2nd in Africa after the Club in South Africa.

What Activities are you involved in the Society?

Travel

We love to drive our Mercedes Benz vehicles to new destinations and visit interesting destinations in our country and in the region. Our members come from diverse parts of the country and we encourage them to suggest places of interest where we can visit and explore the area and also interact with the communities where we visit. We have had the pleasure to drive in our convoys to Arusha (3 times), Namanga (too many to count), Oloitokitok, Machakos, Kadjiado, Embu, Meru, Nyeri, Nanyuki, Nakuru, Kisumu, Eldoret, Baringo, Iten via Eldama Ravine, Naivasha, Ol-kalou, Gilgil and most recently we completed an epic 2,300 kilometer round trip from Nairobi through the Busia border point to Kampala and then onward to Rwanda through the Katuna border crossing into Kigali. We had 21 of our members bring their vehicles for this drive with the oldest being a 1971 Mercedes Benz W114 model. At the end of June, some of our members will be travelling to Mercedes Museum in Stuttgart, the Mercedes AMG factory in Affalterback, Germany.

What opportunities does MBCK offer to its Members?

Some of the benefits that members enjoy are:-

- Access to a huge pool of technical expertise from both members as well as mechanics that have been tried and tested;
- Advice and information on where to procure quality spares and parts, lubricants and fluids for vehicles;
- We've held workshop days, where partners like DT Dobie have hosted our members exclusively at their workshop and have had their technical teams on hand to educate our members on the various aspects of maintenance and repairs, including the body shop sections;
- All our members will become members of the Global Daimler Museum and this means that they are beneficiaries of the many special perks that Mercedes-Benz avails in terms of access to their Museum and offers from their gift shops, spares catalogues and many other exciting offers;
- We have organized sessions where our members have been educated by players in the Insurance industry on different types of cover, from the police on traffic laws and adherence, from tyre sellers on the different types and features of tyres and continue to organize more;
- We have just formed a fantastic partnership with GA insurance where we have negotiated a very attractive insurance package for our members;
- Access to a huge network of members who have diverse businesses and we have seen many relationships built and business transacted between members.

For How Long has MBCK been doing the East African Tour?

The East African Tour that we did at the beginning of June 2019 was our first East African Tour initiative. The tour was suggested as an

alternative to the in-country tours that we have done and we felt that it would be great to organize a longer drive and interact with communities in at least 2 different countries.

What are the major highlights of the East African Tour?

The East Africa Tour was a resounding success and we must start by thanking GA Insurance for the valuable support that you extended to our Club to help make this tour a reality.

Friendships

Spending up to 13 hours on the road for days at a time with anyone can be an opportunity for great friction or friendship. We had many members carpool owing to the length of the trip and the time they spent as we drove cemented many friendships.

Food and Culture

We had the opportunity to sample different culinary experiences in both Uganda and Rwanda, and they were exquisite, and a welcome change from our staple Ugali and nyama choma. One thing that we must say is that the chilli sauce that we were served at some places in Rwanda was not for the faint hearted. We also had the opportunity to visit the beautiful Lake Kivu in Rwanda and then sat to a lunch of freshly caught and grilled succulent fish, and it is definitely worth doing again.

Driving

The roads that we travelled on were amazing. Once we crossed the border at Busia, we didn't really know what to expect but we were pleasantly surprised that the roads were in excellent state of repair and the road signage across the country informing about speed limits, road bumps and all other information was surprisingly well done. The roads were so good that it was hard at times to observe the speed limits, but the topography would change from open plains, to forested areas, to winding hills and valleys and all manner of amazing dynamic experiences as we drove across Uganda.

Rwanda was a whole different set of challenges, the roads were very well maintained and an absolute pleasure, but we were driving on the "wrong" side of the road. It was a challenge for our members to remember to drive on the right hand side of the road but being in a convoy helped a lot.

What does the future look like for MBCK?

The future is exciting!!

Our membership is brimming with ideas about new horizons to pursue, we have plans to establish a Clubhouse in the near future to accommodate greater member interaction and we also wish to pursue environmental conservation initiatives for the benefit of our country, particularly in relation to our forest cover and the water catchment areas which are crucially important for our country.

In Conclusion

As our Club is featured in the upcoming edition to be released in July, the first time an African Mercedes-Benz club has ever been featured, we want to remember to embrace a spirit of gratitude and extend a hand of welcome to everyone. The best or nothing.

Mercedes Benz Club Kenya East African Tour 2019 was sponsored by GA Insurance.



GALLERY



GA team handing an award to Pine Tours Director for outstanding service



GA website redesign workshop



Members of MBCK showing off their merchandise from GA



GA team receiving "Most Preferred Private Cars Insurer" at the AEI Awards

GA MASKANI PACKAGE



Whether rented or owned, your home is the most important place on earth for you and your family. This is why you must get what the domestic package cover entails and make sure you are insured.

A number of insurance companies are providing domestic package cover for the customers who own the house or rent the house they live in. But do you really think of domestic package insurance as a necessity? If no, then you should read this post and know why should you opt to purchase it.

Domestic Package policy generally offers you coverage against damage to residential homes, as well as loss or damage to the contents of a dwelling house including your valuable items worn or carried. It is termed as "package" because it offers a variety of covers under one policy and caters to everything in your household.

It provides cover for a dwelling house and contents against fire and other specified perils, for contents against theft following a break-in, for portable items against all risks, domestic workers for injuries sustained while at work as well as owners/ occupier's liability.

At GA Insurance, we are keen to bring you peace of mind by protecting what is so precious to you through our re-packaged home insurance package. GA Maskani Domestic Package is an elaborate bespoke home insurance which cover home, liability, golfers, Pet and emergency medical rescue.

GA Maskani domestic package offers the following products:

Buildings

This section covers residential buildings; walls, gates, fences, terraces, patios, drives, paths, garage and outbuildings in the premises. GA Maskani has extended cover to include the following:-

- Debris Removal
- Fire Brigade
- Locks & Keys
- Falling trees, aerial masks and the like
- Emergency home repairs reimbursement
- Cost of Alternative Accommodation/Loss of Rent/Rent Payable
- Political, Terrorism & Sabotage Extension

Contents

The section cover Contents of the residence being a private dwelling house or private flat such as Furniture, Household Goods and Personal Effects of every description, the property of the Insured or any member of his household and also Fixtures and Fittings, being Insured's own or for which he is legally responsible.

Additional Extensions under contents includes:-

- Domestic Staff Contents
- Emergency Medical Expenses for accidental events at the residence
- Money & Credit Card Replacement
- Deep Freezer Content
- Garden Furniture
- Loss of Documents
- Property Temporarily removed
- Wedding Gifts
- Death Cover to Insured or Spouse for injuries sustained during burglary
- Disaster Cash Cover - payable in the event of insured residence becoming uninhabitable as a result of peril insured
- Home Rescue services due to medical emergencies
- Trauma counselling in the event of Burglary case

All Risks

The section covers items usually moved out of the residential premises including mobile phones, laptops and note pads. Property insured includes specified jewellery, watches, gold and silver articles, cameras, spectacles clothing and personal effects.

Additional Extensions includes:-

- Jewellery/precious stones
- Contact lenses
- Damage to Electronic Equipment by power surge
- Pedal Cycle
- Business property while at private dwelling house
- Single article limit

WIBA

A client may insure his/her domestic servants for liability for death or injury arising in the course of employment and this is governed by the Workmen's Compensation Act.

Additional Extensions:-

- Hospital Cash cover for domestic employees
- Inpatient cover up to 180 days
- Limit per day 2,000/- max 60,000
- Personal Accident 24hr for domestic to covers death & permanent disability

EMPLOYERS LIABILITY

This covers the insured against legal liability under common law for damages and claimants' costs and expenses of litigation in respect of bodily injury by accident or disease to employees arising out of and in the course of their employment

Additional Extensions:

- Claims preparation cost

OWNERS LIABILITY

This section covers the insured's legal liability as the owner or occupier of a building for death, injury or property damage to third parties

Additional Extensions:

- Extends personal liability up to Ksh.1,000,000
- Free limit up to Ksh.4,000,000

GOLFERS & SPORTS EQUIPMENT

Covers the insured's sports equipment, personal effects, medical expenses for golf caddies or ball boys, legal liability, personal accident and hole-in-one.

Limits Covered:-

- Golfers Equipment
- Personal Effects
- Hole in One
- Medical Expenses to Caddies
- Third Party Liability
- Personal Accident – Death & Permanent Total Disability

PET

A pet is any animal kept not for economic gain but for the owner's comfort, companionship and /or sentimental value.

What is Covered: -

- Accidental Death of the pet
- Straying and theft
- Medical Expenses-Limit Ksh.20,000 per pet
- Transit

Pet Sum assured is dependent on the valuation of a qualified veterinary doctor

GA ASSIST

It is a Global Travel Medical Emergency Support Service that kicks in once a member travels more than 75 km from their home base.

What is Covered: -

- Medical Emergency Evacuation
- Transportation Home (Medical Repatriation)
- Foreign Hospital Admission Assistance
- Return of Mortal Remains
- Compassionate Visit & Care of Minor Children
- Prescription Assistance & Medical Referral
- Interpreter & Legal Referrals
- Lost Luggage Assistance & Pre-trip Information

Imagine arriving home one day only to meet an army of firefighters battling flames from your burning house? Imagine the risk of finding your main door swaying lazily, with your entire house ransacked, despite having double checked the locks before you left? Imagine unlocking your main door and finding furniture floating around your sitting room after heavy rains.

Where would you start? Re-investing in what you have lost?

This is why you must get a comprehensive domestic package cover and Maskani is your appropriate umbrella.



EBOLA



There is currently an Ebola outbreak putting all of us at risk.

WHAT IS EBOLA?

It's a virus that attacks a person's blood system:

Ebola is what scientists call a haemorrhagic fever - it operates by making its victims bleed from almost anywhere on their body. Usually victims bleed to death.

EXTREMELY deadly: About 90% of people that catch Ebola will die from it. It's one of the deadliest diseases in the world, killing in just a few weeks.

TRANSMISSION

The virus spreads through direct contact (such as through broken skin or mucous membranes in the eyes, nose, or mouth) with;

Blood or body fluids (urine, saliva, sweat, faeces, vomit, breast milk, and semen) of a person who is sick with or has died from Ebola Virus Disease (EVD)

Objects (such as needles and syringes) contaminated

with body fluids from a person sick with EVD or the body of a person who died from EVD

Infected fruit bats or non-human primates (such as apes and monkeys)

Semen from a man who recovered from EVD (through oral, vaginal, or anal sex). The virus can remain in certain bodily fluids (including semen) of a patient who has recovered from EVD, even if they no longer have symptoms of severe illness.

Ebola is however **NOT AN AIRBORNE VIRUS!**

SIGNS AND SYMPTOMS

These symptoms may appear anywhere from 2 to 21 days after contact with the virus, with an average of 8 to 10 days. Victims are usually treated for symptoms with the hope that they recover.

- Fever
- Severe Headache
- Diarrhoea
- Vomiting
- Weakness
- Joint & Muscle pains
- Stomach Pain
- Lack of Appetite
- Unexplained haemorrhage (bleeding or bruising)

PREVENTION

When living in or traveling to a region where Ebola virus is present, there are a number of ways to protect yourself and prevent the spread of EVD;

- **Protect Yourself:** Wash Your Hands with Soap Do this a lot. You can also use a good hand sanitizer.
- Avoid unnecessary physical contact with people.
- Restrict yourself to food you prepared yourself.
- **Disinfect Your Surroundings.** The virus cannot survive disinfectants, heat, direct sunlight, detergents and soaps.
- Fumigate your environment if you have Pests & dispose off the

carcasses properly

- Rodents can be carriers of Ebola.
- Dead bodies **CAN** still transmit Ebola.
- Don't touch them without protective gear or better yet avoid them altogether.
- Use protective gear if you must care or go near someone you suspect has Ebola.
- Report any suspicious symptoms in yourself or anyone else **IMMEDIATELY.**
- Tell your neighbours, colleagues and domestic staff

DIAGNOSIS

To determine whether Ebola virus infection is a possible diagnosis, there must be a combination of symptoms suggestive of EVD **AND** a possible exposure to EVD within 21 days before the onset of symptoms. An exposure may include contact with:

Blood or body fluids from a person sick with or who died from EVD

Objects contaminated with blood or body fluids of a person sick with or who died from EVD

Infected fruit bats and primates (apes or monkeys)

Semen from a man who has recovered from EVD

TREATMENT

Ebola has no known treatment or cure. Currently no vaccine has been licensed by the U.S. Food and Drug Administration (FDA) to protect people from Ebola virus.

Symptoms of Ebola Virus Disease (EVD) are treated as they appear by; Providing fluids and electrolytes (body salts) through infusion into the vein (intravenously).

Offering oxygen therapy to maintain oxygen status.

Using medication to support blood pressure, reduce vomiting and diarrhoea and to manage fever and pain.

Treating other infections, if they occur

Recovery from EVD depends on good supportive care and the patient's immune response



EXCEPTIONAL AND PROFESSIONAL SERVICE STANDARDS

- ✓ Our offices will be open 8:30 – 5.15pm Monday to Friday
- ✓ We will provide prompt, and efficient customer service and at all times remain professional
- ✓ We will provide you with accurate and consistent information.
- ✓ We will be realistic about what we can do and in what time frames

PROVIDE TIMELY RESPONSES

- ✓ We will respond to Phone Calls Immediately and within 24 hours in case of further engagement.
- ✓ We will attend to Quote requests within 24 hours
- ✓ We will respond to Website & Social media queries immediately
- ✓ We will attend to Walk in clients within 10 minutes.
- ✓ We will respond to Email queries within 24 hours



EXCELLENT INTERACTION WITH OUR CLIENTS

- ✓ We will see clients/visitors within 10 minutes of your arrival or tell you if it is going to take longer
- ✓ We will write to you in clear, concise language that is easily understood
- ✓ We will respond to all emails within 24hrs or inform you if it is going to take longer
- ✓ We will provide a 24-hour/7 days a week telephone service for health insurance
- ✓ We will answer telephones within three (3) rings.
- ✓ We will listen to you and discuss your requirements fully

COLLECT FEEDBACK FOR CONTINUOUS IMPROVEMENT

- ✓ We will regularly consult customers to find out how satisfied they are with the level of service we provide and how we can improve.
- ✓ If you want to make a complaint about something we have done, or failed to do, please let us know straight away.
- ✓ If we are doing something wrong, please tell us. This will give us a chance to put things right