



Think Insurance
Think Geminia

HEAD OFFICE

Le'Mac Building, 5th Floor
Church Road, Off Waiyaki Way
P.O. Box 61316-00200 Nairobi
Telephone: 020-2782000 or 0709 551 000
Fax: 2782100
Email: info@geminia.co.ke
Website: www.geminia.co.ke

CBD BRANCH

Agip House, 1st Floor
Haile Selassie Avenue
P.O. Box 61316-00200 Nairobi
Telephone: 020-2782202
Email: info@geminia.co.ke

UPPER HILL BRANCH

Geminia Insurance Plaza, 2nd Floor
Kilimanjaro Avenue
P.O. Box 61316-00200 Nairobi
Telephone: 020-2782180/181
Email: info@geminia.co.ke

MOMBASA BRANCH

Diamond Trust Arcade
Moi Avenue
P.O. Box 80043-80100 Mombasa
Telephone: 020-2782300
Email: mombasa@geminia.co.ke

KISUMU BRANCH

Minoki Building, 1st floor
Oginga Odinga Street
P.O. Box 9230-40100 Kisumu
Telephone: 020-2782500
Email: kisumu@geminia.co.ke

NYERI BRANCH

Konahauthi House, 1st Floor
Opposite GPO, Suite H4
Kenyatta road / Kimathi way
P.O. Box 467-10100 Nyeri
Telephone: 020-2782600

NAKURU BRANCH

Westside Mall, 3rd Floor
Kenyatta Avenue
P.O. Box 19202-20100 Nakuru
Telephone: 020-2782420
Email: nakuru@geminia.co.ke

ELDORET BRANCH

Rupa Business Park
Eldoret-Nairobi Road
P.O. Box 7484-30100 Eldoret
Telephone: 020-2782400
Email: eldoret@geminia.co.ke



GEMINIA CROP INSURANCE COVER

Take protection for your
agribusiness operations to the
next level.



Introduction

In recent years, yields of major field crops in Kenya have been adversely affected by frequent extreme weather events, emerging pests and diseases. These factors have led to direct physical loss or damage to crops at various stages of growth resulting in financial losses.

Geminia Crop Insurance provides the much-needed solution to this problem with ease.

What is the scope of cover?

The insurance covers physical loss or damage to growing crops directly caused by:

- Drought.
- Uncontrollable pests and diseases.
- Hailstone damage.
- Flooding of the crop field.
- Fire and lightning.
- Malicious damage.
- Earthquake.
- Riot and strike.
- Explosion and windstorm.

Which crops are covered?

The following crops are covered;

- Maize.
- Wheat.
- Sorghum.
- Barley among other field crops.

What is the basis of cover?

Insurance can be based on;

1. Cost of production.
2. Loan amount obtained from financial institution.
3. Expected income from the yield.

How does this work?

The insurance compensates for the yield shortfall below the guaranteed level which has been occasioned by the physical loss of or damage to growing crops directly resulting from the insured perils.

What are the cover placement requirements

The individual must complete the proposal form and pay the premium as quoted by Geminia Insurance.

Basis of claim settlement

Yield shortfall below the guarantee level as a result of listed peril.

What are the benefits of taking this cover?

- **Guaranteed Return on Investment:** Ensures a return on your crop production investment.

- **Enhanced Sustainability:** Improves the sustainability of your crop production by facilitating access to credit.
- **Increased Creditworthiness:** Boosts your credibility with financial institutions.
- **Reduced Financial Strain:** Lessens the need for cash reserves and emergency borrowing in the event of a loss.
- **Peace of Mind:** Provides reassurance and stability for your farming operations.

What sets this insurance package apart?

Geminia Crop Insurance offers;

- A simple sign-up process.
- Easy claims process, and quick turnaround times. This ensures that farmers can swiftly meet their financial obligations and keep their agribusiness thriving.

How do I sign up for this cover?

You can visit any of our branches countrywide or contact us through the following channels:

- Tel: 020-2782000
- Email: agriculture@geminia.co.ke
- Website: www.geminia.co.ke
- Social Media: Geminia Insurance

Disclaimer: Terms and conditions apply