



# ARISTOCRATS INSURANCE BROKERS LTD

*Insure through Aristocrats*  
Your **ONE STOP** Insurance Centre  
[www.aristocratskenya.com](http://www.aristocratskenya.com)



**Newsletter No. 75**

REGIONAL PRESENCE ( KENYA , UGANDA AND TANZANIA)

## WORD FROM THE CEO - MR. AASIF KARIM



Welcome to the New Year! We hope you had a wonderful holiday season and are ready to focus on making 2017 a great year! Best Wishes for the Year !

### Call Us For:

- ~Life Insurance
- ~Motor Insurance
- ~Health Insurance
- ~Fire Insurance
- ~Marine Insurance
- ~Aviation Insurance
- & other policies

### FROM THE NEWS BOX:

#### Things You Need to Know Before Buying, Renewing or Claiming Insurance;

1. Ask your broker what the policy doesn't cover. It's better to learn about exclusions now than at claims time.
2. Compare apples to apples. If you get a price that's substantially lower than your current policy, you may not be happy with the coverage.
3. Don't cancel your policy by simply not paying your premium because you'll be considered a bad risk. Instead, notify your insurer in writing.
4. If you decide to switch insurance providers, wait until your policy comes up for renewal so you won't be penalized.
5. Avoid switching insurance providers too often. If you establish a good record with one company it will serve you well when you need to make a claim.
6. Don't sweat the small stuff. Avoid making claims for small incidents as these go on your record and can increase your premium.
7. Take steps to prevent losses: the less you rely on your Insurance the less it will cost in the long run.
8. To prevent policy cancellation or denial of claim, don't omit any details on your application or renewal.
9. Review your insurance policy annually with your broker to we know how your coverage needs have changed.



1991—2016



### Quote of the Month:

**"Every finishing line is the beginning of a new race"**

**SPORTS MONTHLY MAGAZINE** get the latest issue No. 110  
[www.sportsmonthly.co.ke](http://www.sportsmonthly.co.ke)  
[www.thekarims.co.ke](http://www.thekarims.co.ke)

[CLICK HERE TO VIEW OUR PREVIOUS NEWSLETTERS](#)



Stay connected with us on:



### KENYA:

Nairobi ( Head office)  
Lavington- James Gichuru Rd  
P.O. Box 57386-00200 Nairobi  
Email: [info@aristocratskenya.com](mailto:info@aristocratskenya.com)  
Web: [www.aristocratskenya.com](http://www.aristocratskenya.com)  
Mob: 254- 721338556 254-736791152  
Tel: 020 4349617/8



### UGANDA:

Fivestar Insurance Services Ltd  
Plot No. 1219, Namuli Rd, Bukoto  
P.O. Box 23035- Kampala-Uganda  
Tel: +256 414 349089/90  
Fax +256 414 234 897  
Mob: + 256 716 400 786  
Email: [admin@fivestarug.com](mailto:admin@fivestarug.com)



### TANZANIA:

Aristocrats Insurance Brokers (T) Ltd  
P.O. Box 79211- Dar-es-salaam  
Tel: 007 22 2134623;  
Mob: 0748 603921  
Email: [karim@aristocratskenya.com](mailto:karim@aristocratskenya.com) or  
[md@fivestarug.com](mailto:md@fivestarug.com)