



**SIERRA LEONE INSURANCE COMPANY LTD. (SLICO) FIRE, MISCELLANEOUS ACCIDENT AND MARINE TARIFF**

S/No	Location	Cover	Risks And Rates			
			Standard Risk(SR)	Sub-Standard Risk(SSR-a)	Sub-Standard Risk (SSR-b)	Sub-Standard Risk (SSR-c)
1	Western Area	Basic Fire & Lightning	0.2%-0.25%	0.65%-1%	0.65%-1.35%	0.65%-1.75%
	Provincial Area		0.3%-4%	0.95%-1.75% (For all the sub-standard categories)		
2	Western Area	<b>Additional Perils</b>	<b>Rates</b>			
		Windstorm & Tornado	0.1%			
		Earthquake	0.0375%			
		Riot & Strike	0.2%			
		Malicious Damage	0.05%			
		Flood	0.0375%			
		Impact	0.0375%			
		Water Damage	0.05%			
		Explosion	0.0375%			
	Aircraft Damage	0.0375%				
	Provincial	RATES FOR EXTRA/ADDITIONAL PERILS ARE UNIFORM FOR UP-COUNTRY PROPOSALS				
3	Nationwide	<b>BURGLARY</b>	2.0%-2.5%	2.5%-3.5%		
		Business Premises				
		Private Premises	1.5%-2.0%	2.0%-3%		
4	Nationwide	<b>FIRE AND BURGLARY</b>	2.5%-3.5%	3.5%-4.5%		
		Business Premises				
		Private Residences	2.5%-3.5%			
5	Nationwide	<b>MISCELLANEOUS ACCIDENT INSURANCES</b>	Rates			
			Between	To		
		Public Liability	0.5%	2.5%		
		Cash-In-Transit	1.5%	5% per Mille		
		Cash -In-Safe/Vault	1.00%	2.5%		
		Fidelity Guarantee	3.5%	5%		
		GOODS -In-Transit	1.0%	5%		
6	Nationwide	<b>EMPLOYER'S LIABILITY</b>	0.5%			
7	Nationwide	<b>Workmen's Compensation- Number of staff and monthly salary for (12) months</b>	1%-1.5%			
8	Nationwide	<b>Marine Hull and Machinery</b>	10%			
		<b>Marine Open Cover (Cargo)</b>	0.3% -0.5%			

Key insurance Terms Relating to the Structure of Building

1. Standard Risk-(SS)..... Concrete Structure.
2. Sub-standard Risk- SSR (a).....Board/Timber and Concrete Building.
3. Sub-standard Risk- SSR (b).....Board/Timber Construction.
4. Sub-standard Risk-SSR (c)..... Mud Building and plastered with Concrete.