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**Melaka Insurance**

Brokers Limited



**ALLOW US TO  
COVER YOUR PERILS  
AND KEEP YOU RELAXED  
AND COMFORTABLE**



## Chairman's Message



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**Chairman – Mr. Farough Ahmed Baghozah**

“Our focus is Excellence in all that we do, Welcome”





## About Melaka

Melaka Insurance Brokers Limited is a limited liability company incorporated on 12th July 2022. Melaka is registered and licensed by the Commissioner of Insurance under Tanzania Insurance Regulatory Authority (TIRA) to provide insurance brokerage services in Tanzania and has commenced provision of services in October 2022. Melaka is one of the most reputed insurance broker in Tanzania and in the region, supporting businesses, investments and social life by providing a wide array of insurance policy covers to various perils and risks. Our priority is our customer's needs.

Melaka is insurance services, highly committed to exceed expectations of all its customers in terms of efficiency, commitment, integrity and excellence in the provision of its services.

**Motto "Our priority is to sufficiently cover our customers' needs"**



## Our Vision

To be the most efficient and leading insurance broker in Tanzania

## Our Mission

To offer the most effective solutions to risks and exceed customer expectations through five pillars

- Professionalism and Accountability
- Integrity and Ethics
- Commitment and dedication
- Innovative solutions
- Optimal and balanced costs

## Why Melaka

01

### **Ability to see the risk**

Our professional eyes can see the perils

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02

### **Timely Services**

Our Services are delivered on time.

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03

### **Customer focused vision and Mission**

We focus on exceeding customers' expectation

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04

### **Risk management**

When risks are managed properly, the world becomes more and more safer place

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05

### **Handling of Claims**

We have invested in handling claims which is a critical moment of truth in insurance services

## Board of Directors

Melaka has the best and sizable Board of Directors endowed with experts in finance, investments, business, governance, law, international trade, real estate and project finance. The Board is chaired by Farough Ahmed Baghozah who is endowed with profound knowledge in Business in both local and international trade for over thirty years, Managing Director Frank Mwalongo who is a seasoned advocate in Tanzania practicing Law for over seventeen years, handling both local and international clients, and Director Deo Rulangaranga who is a seasoned corporate banker with vast experience in the trade, finance and banking industry in Tanzania and beyond.



**Farough Ahmed Baghozah**  
Director and Chairman

Farough holds an outstanding track record of founding and successful establishing multi-billion TSN Group of Companies in Tanzania. Farough has vast knowledge in Finance, Business, Investments, International Trade, Oil and Gas, Logistics, and Real Estate. He has been in business for over thirty years. In 2018 through TSN Oil won the Africa Leadership Awards in Oil and Gas Retail of the Year 2018. Farough is engaged in international project negotiation.

Frank Mwalongo is currently serving as a Managing Director of Melaka. He is the Advocate of High Court of Tanzania with practical experience in Legal and Business Management. Frank is currently the Managing Partner at Apex Attorneys Advocates. He holds L.L. B and LL. M from the University of Dar-es-Salaam and MBA from Eastern and Southern African Management Institute (ESAMI). He is an Advocate, Notary Public and Commissioner for Oath since December 2005.



**Frank Steven Mwalongo**  
Managing Director



**Deogratias Bwengye  
Rulangaranga**  
Director

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Deogratias Rulangaranga is a seasoned banker with over 15 years of banking experience in several commercial banks in Tanzania. He has also been in the Trading as well as Mining sector as a key player on behalf of the TSN group. Deo looks after the Finance and the Sales committees of the board and is responsible with ensuring that sales increase steadily so as to sustain the company.

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## Our Services

We offer a wide array of insurance products to cover all insurable risks in Tanzania. We also advice on risk management and on the range of insurance products that are available.



01



### Motor Insurance

Motor Insurance Loss of or damage to motor vehicles due to accident, theft, fire, including liability to Third Party.

02



### Business Insurance

Business Insurance is a coverage that protects businesses from losses due to events that may occur during the normal course of business. There are many types of insurance for businesses including coverage for property damage, goods on transit, legal liability and employee related risks.

03



### All Risk Insurance

All Risk Insurance refers to a type of insurance coverage that automatically covers any risk that the contract does not explicitly omit.

04



### Fire and Allied Perils Insurance

Fire and Allied Perils Insurance covers against damage or destruction caused by fire, lightning, or the explosion of domestic appliances. This product can be used to protect the house or business premises.

INSURANCE





## Property Insurance

Property Insurance is a form of insurance designed to protect properties from theft, flooding, fire and criminal damages. It covers both buildings and contents of private/domestic buildings and their contents while in the said houses. Cover can be extended to cover portable items for all risks



## Agriculture Insurance

Agriculture Insurance covers various risks in agriculture such as losses due to adverse weather conditions caused by a hail storm, fire, drought etc.



## Marine Cover

Marine Cover covers all risks of loss or damage or destruction to the goods in transit by sea as well as goods on a warehouse to warehouse basis.



## Travel Insurance

Travel Insurance covers persons who travel abroad from time to time and wish to insure themselves against accidents and or loss or damage to their properties in the course of travel





09



### Professional Indemnity

It helps protect professionals from legal liability that may arise due to acts of negligence, error or omission in the rendering of or failure to render professional services for others.

10



### Risk Assessment

As an insurance broker we provide advice and explains clearly what your insurance covers, and, crucially, what it does not cover

11



### Workmen & Employer's liability

This form of insurance covers employers in respect of their legal liability under Workmen's Compensation Legislation and employers' liability.

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### Performance Bond

Performance Bond is a surety bond or a financial guarantee issued by an insurance company or a bank to guarantee the satisfactory completion of a project by a principal or payment at a given date and upon failure of the other party. Three parties are involved who are the principal (usually a contractor), the obligee who paying the principal to perform certain work and the surety who provides a performance bond to guarantee that the principal will complete their work.

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### Risk Assessment and Advice

As an insurance broker we provide advice and explains clearly what your insurance covers, and, crucially, what it does not cover.



# Claims Processing and Handling

After the happening of the peril which calls for compensation, is a moment of truth in our provision of services during which time we have a duty to provide services to Our Client to the extent of exceeding customer expectations. Our customers will experience the high level of exciting ambiance during processing and compensations. The most critical moment of truth in insurance business is turnaround time to meet policy holder's demands and live up to their expectations. The critical time is when a policyholder requires timely response. The customer need to go through a position experience during claims processing and handling. Melaka embraces digital technologies and adapts several strategies in order to service with excellence all its customers during claims handling and processing



*When Our Customers have claims, we dedicate our time and resources to see to it that the required compensation is executed.*

Our Customers have all the reasons to use us and continue using us as we jointly mitigate risks in the social economic business and life cycles.

## Steps to Make Claim

The steps to be followed in the even the insured event have happened are transparently clear, open and easy to adhere, they involve:

- Step 01** Timely Reporting of the Claim
- Step 02** Documentation
- Step 03** Review the Claims and documentation
- Step 04** Contact the insurance company
- Step 05** Prepare for the insurance adjuster
- Step 06** Review the settlement offer
- Step 07** Receive the claim payment and repair the damage.



# Our five key Pillars in Claims Handling and Processing

## Digital Technologies

We employ maximum use of digital technologies to expedient delivery of services in terms of reduction of operational costs, cuts down movement and delays as well as improve turnaround time.

## Speed and Transparency

The high speed and openness in processing claims is at the heart of claims processing. Speedy communication is a key element of customer interactions in claims processing. Transparency means an open environment that is proactive, highly accurate, and communicated to its customers.

## Process Automation

By incorporating process automation and intensive use of mobile app, there is time and costs saving.

## Insurance Analytics

Analytics in insurance is pertinent to handle complex claims, avoid common errors, and effectively manage risks, remove performance variability, and reduce operating costs.

## Insurance Claims Investigations

In case the insurance claims falls into the need for investigation then it is expedited to avoid delays.





**The Board of Directors wishes you prospects in all your business, investments and in your social political life cycle.**

## **Contact Us**

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