



- **HEAD OFFICE** - First Assurance House, Clyde Gardens, Gitanga Road, Lavington, P O Box 30064-00100, Nairobi, Kenya
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- **MOMBASA BRANCH** - First Assurance House, Nyali Road, Off Mombasa-Malindi Road, P O Box 43559, Mombasa, Kenya
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DOMESTIC PACKAGE INSURANCE PROPOSAL FORM

SECTION A - BUILDINGS

LOSS OR DAMAGE CAUSED BY

1. Fire, Lightning, Thunderbolt, Earthquake or Volcanic Eruption (including Flood or overflow of the sea occasioned thereby) or Subterranean Fire.
2. Explosion.
3. Riot and Strike.
4. Aircraft or other Device or any article dropped therefrom.
5. Bursting or overflowing of a water Tank Apparatus or Pipe, excluding
 - (a) The first KShs.500/- in respect of each and every loss.
 - (b) Loss or damage whilst the Buildings are left unfurnished.
6. Theft accompanied by actual forcible and violent breaking into or out of the Buildings or any attempt thereat excluding loss or damage occurring whilst the buildings are left unfurnished. Provided that during any period when the private dwelling house is left without an inhabitant cover against theft is suspended from the beginning of the thirty first consecutive day of such unoccupancy
7. Impact with the Buildings by any road vehicle or animal not belonging to the Insured or any member of his family normally residing with him.
8. Storm or Tempest (including Flood or Overflow of the Sea occasioned thereby) EXCLUDING: -
 - a) The first kShs.500/- of each and every loss
 - b) Damage caused by subsidence or landslip and
 - c) Damage caused by storm or tempest as regards any buildings in course of construction reconstruction or repair (unless all outside doors windows and other openings are complete and protected against such perils) awnings, blinds, signs, external television and radio antennae, aerials fittings, masts and towers or other outdoor fixtures and fittings including gates and fences.

AND IN ADDITION

9. Additional expense of alternative accommodation and loss of rent (not exceeding 10 per cent of the sum insured) in the event of the buildings being so damaged by any above perils as to be rendered uninhabitable.

SECTION B - CONTENTS

LOSS OR DAMAGE CAUSED BY

1. Fire, Lightning, Thunderbolt, Earthquake or Volcanic Eruption (including Flood or overflow of the sea occasioned thereby) or Subterranean Fire.
2. Explosion.
3. Riot and Strike.
4. Aircraft or other Aerial Device or any article dropped therefrom.
5. Bursting or Overflowing of a Water Tank Apparatus or Pipe (excluding damage caused thereto).



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6. Impact with the buildings by any road vehicle or animal not belonging to the insured or any member of his family normally residing with him.
7. Storm or Tempest (including Flood excluding the first KShs.500/- of each and every loss.
8. (a) Theft accompanied by actual forcible and violent breaking into or out of the Buildings or any attempt thereat.
(b) Theft in any other circumstances but excluding:
 - (i) Theft whilst the Buildings or any part thereof are lent, let or sub-let
 - (ii) Theft from any outbuilding not directly communicating with the private dwelling house or private flat mentioned in the schedule or from any veranda thereto
 - (iii) The first Shs.500/-of each and every loss

Provided that during any period when the Insured's private dwelling house or private flat is left without an inhabitant cover against Theft is entirely suspended from the beginning of the eighth consecutive day of such unoccupancy.

AND IN ADDITION

9. Additional expense of alternative accommodation and loss of rent (not exceeding 10per cent of the sum insured) in the event of the private dwelling being so damaged by any of the perils specified above as to be rendered uninhabitable.
10. Damage to the buildings mentioned in the schedule and/or Landlord's Fixtures and Fittings therein for which the Insured is legally responsible as tenant and not as owner (but only if the house or private flat mentioned in the schedule be furnished and occupied) directly caused by storm or Tempest (but excluding destruction or damage by subsidence or Landslip), Bursting or Overflowing of a Water Tank Apparatus or Pipe, Theft accompanied by actual forcible or violent breaking into or out of the Buildings or any attempt thereat provided however that this Indemnity exclude the first KShs.500/- of each and every loss shall not exceed in the aggregate 10 per cent of the Total sum Insured as stated in the schedule.

SECTION C - ALL RISKS INSURANCE

Covers loss or damage to clothing and personal Effects, Jewellery, gold and silver plate and other specified valuables caused by burglary, fire, theft, from persons, loss in transit or while travelling, accidental damage etc.

Principal exclusions are: -

- (i) War, civil commotion, wear and tear, Depreciation and Damage due to Moth or by process of repairing, restoring and renovating.
- (ii) The first Shs.500/- of each and every loss.

SECTION D - WORKMEN'S COMPENSATION

Covers your liability at law including liability under Workmen's Compensation legislation in force in Kenya, in respect of domestic servants employed at your private residence.

SECTION E AND F-LIABILITY

Provides an Indemnity to you and members of your family, permanently residing with you, for Legal Liabilities arising from bodily injury or damage property occurring during the period of insurance as a result of an accident up to a limit of Kshs.500, 000/- for any one accident or series of accidents arising out of one event.

The company will also pay all costs and expenses recovered from the insured by any claimant and/or incurred with the written consent of the company.

In respect of Sections D, E and F the indemnity under the company's standard form of policy will not apply in respect of judgements which are not in the first instance delivered by or obtained from a court of competent jurisdiction within the Republic of Kenya.



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PROPOSAL FOR PERSONAL INSURANCES

FULL NAME OF PROPOSER _____ TEL NO. _____

ADDRESS _____

POST CODE _____ CITY/TOWN _____ COUNTRY _____

OCCUPATION _____

PLEASE COMPLETE FOLLOWING SECTIONS AS REQUIRED

SECTION A - BUILDING AND/OR CONTENTS

1. ADDRESS OF DWELLING AT WHICH INSURANCE IS REQUIRED _____

(All questions must be answered)

2. Of what materials is the dwelling constructed?

- (a) Walls? _____
- (b) Roof? _____

3. What is its height in storeys? _____

4. How are the outbuildings (if any) constructed?

- (a) Walls? _____
- (b) Roof? _____

5. Is any business, profession or trade carried on in any portion of the premises of which the dwelling forms a part? If so, give particulars _____

6. Is the dwelling.... State whether (a), (b) or (c)

- (a) A private dwelling house? _____
- (b) A self-contained flat with separate entrance exclusively under your control? _____
- (c) Rooms not self-contained? _____

7. Is the dwelling solely in your occupation (including your family and servants)? _____

8. If not solely in your occupation, do you let apartments or receive boarders? _____

9. (a) Will the dwelling be left without an inhabitant for more than 7 consecutive days? If so, state extent

(b) Will the dwelling be left without an inhabitant for more than 30 consecutive days? If so, state extent.

10. Are the buildings in a good state of repair and will they be so maintained? _____



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PROPERTY TO BE INSURED

SECTION A - THE BUILDINGS

Sum to be insured (Full Value) Kshs _____

The Proposer’s residence being a private dwelling house or private flat and all the domestic offices, stables, garage and outbuildings on the same premises and used in connection therewith, and the walls, gates and fences around and pertaining thereto, including landlord’s fixtures in the said buildings all situated as above

(all said buildings are brick, stone or concrete built with slate, tile, asbestos or metal roofs except as below)

Total sum Insured on Buildings Kshs. _____

SECTION B -THE CONTENTS

On furniture, household goods and personal effects of every description the property of the Proposer or of any member of the Proposer’s family normally residing with the Proposer, and fixtures and fittings the Proposer’s own or for which the Proposer is legally responsible, not being the landlord’s fixtures and fittings, in the Buildings of the Proposer’s residence.

Kshs. _____

The policy does not cover

- (i) Property more specifically insured
- (ii) Deeds, bonds, bills of exchange, promissory notes, cheques, travellers cheques, securities for money, stamps, documents of any kind, cash, currency notes, manuscripts, medals, coins, motor vehicles and accessories and livestock unless specifically mentioned herein.
- (iii) Any part of the structure or ceilings of the Buildings, wallpapers or the like or external television and radio antennae, aerial fittings, masts and towers.

No one article (Furniture, household appliances, pianos and organs excepted) shall be deemed of greater value than five percent of the Total Sum Insured on the Contents unless such article is specifically insured.

Special here any such articles of greater value than 5 per cent of the Total _____

Sum Insured on the said contents _____

Total sum Insured on contents Kshs. _____



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The total value of platinum, gold, and silver articles, Jewellery, and furs will be deemed not to exceed one-third of the Total Sum Insured on the said contents unless specifically agreed. If the said value exceeds this portion please state the total value of such property.

Kshs. _____

1. What protection exists on the windows of the premises? (State if (a) or (b) and if (c) please give details. IF NOT protected, state NIL).

a) Expandable metal or Burglar Bars _____

b) Shutters (warranted in use by night) _____

c) Any other protection _____

2. How many members of the Proposer's family reside in the premises? If children please give their ages

3. Is there a safe? If so give details _____

4. How is the Full value of the contents of the premises made up?

Furniture Kshs _____

Household Linen Kshs _____

Cutlery, Glass, Crockery Kshs _____

Picture and Ornaments Kshs _____

Wines and Spirits Kshs _____

Personal Clothing Kshs _____

Sports Equipment Kshs _____

Photographic Equipment Kshs _____

Jewellery and Valuables Kshs _____

Total Sum Insured Kshs _____

5. To what extend are the premises unoccupied by members of the Insured's family?

(a) by day? _____

(b) by night? _____



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6. Do you intend to leave the house unoccupied any period during the course of the next three months?__

7. Do you keep a dog or dogs on the premises? If so, please give details, stating whether they sleep inside or outside the house.._____

SECTION C –ALL RISKS

SCHEDULE OF PROPERTY

Please give detailed description and state separately the full value of each item.
A valuation from approved valuer must be submitted in respect of each article
to be insured for more than shs.3,000/-.

VALUE
KSHS

1. Clothing and Personal effects (as defined) excluding any one article of greater value than Shs.1,000/-

Definition of clothing and personal Effects: -

- a) Wearing apparel (other than furs)
- b) Luggage, containers and brief cases
- c) Jewellery trinkets and toilet requisites
- d) Other personal effects (excluding contact lenses) generally or usually carried on or with the person.

SECTION D-WORKMEN’S COMPENSATION

PLEASE STATE THE NUMBER OF SERVANTS EMPLOYED

INDOOR SERVANTS _____ GARDENERS _____

STABLEMEN _____ CHAUFFER & WATCHMEN _____



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SECTION E - PERSONAL LIABILITY

LIMIT OF INDEMNITY KSHS. 500,000/-

IS THIS COVER REQUIRED? _____

1. HAS ANY COMPANY OR INSURER IN RESPECT OF ANY OF THE CONTINGENCIES TO WHICH THIS PROPOSAL APPLIES

- a) DECLINED TO INSURE YOU? _____
- b) REQUIRED SPECIAL TERMS TO INSURE YOU? _____
- c) CANCELLED OR REFUSED TO RENEW YOUR INSURANCE? _____
- d) INCREASED YOUR PREMIUM ON RENEWAL? _____

IF SO GIVE FULL PARTICULARS _____

HAVE YOU EVER SUSTAINED LOSS FROM ANY OF THE HEREIN MENTIONED PERILS? _____

IF SO GIVE FULL PARTICULARS _____

2. PERIOD OF INSURANCE FROM _____ TO _____

DECLARATION

I do hereby declare that the above answers and statements are true, and that I have withheld no material information regarding this proposal. I agree that this Declaration and the answers above given, as well as any proposal or declaration or statement made in writing by me or anyone acting on my behalf shall form the basis of the contract between me and the company, and I further agree to accept indemnity subject to the conditions in and endorses on the company's policy. I also declare that the sums declared in Section A& B represents not less than the full value of the property, as above mentioned.

Date _____ Signature of Proposer _____

The liability of the Company does not commence until the proposal has been accepted and the first premium paid.

IMPORTANT NOTE

NOTE 1
THE INSURANCE WILL BE SUBJECT TO THE TERMS AND CONDITIONS OF THE COMPANY'S USUAL FORM OF POLICY, A SPECIMEN COPY OF WHICH IS SENT ON REUEST. THE INSURANCE ON BOTH BUILDINGS AND CONTENTS IS BASED UPON THE FACT THAT THE BUILDINGS ARE OCCUPIED AS PRIVATE DWELLINGS ONLY, AND ARE SUBJECT TO NO ABNORMAL HAZARD.

NOTE 2
PLEASE ENSURE THAT YOU CONSULT THE COMPANY PRIOR TO LEAVING THE HOUSE FOR LONGER THAN 8 DAYS IN ORDER THAT YOU MAY OBTAIN ADVICE ON RESTRICTIONS AND COVER.