

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 will be sent on request. The insurance on both buildings and contents is based upon the fact that the buildings are occupied as private dwelling only, and subject to no abnormal hazard.

NOTE 2

Please ensure that you consult your Insurance Company prior to leaving that house for longer than 8 days in order that you may obtain advice on restrictions and cover.

SECTION A – BUILDINGS**LOSS OR DAMAGE CAUSED BY:**

- 1) Fire, Lightning, Thunderbolt, Earthquake or Volcanic Eruption (Including Floods 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 Water Tank Apparatus or Pipe excluding,
 - a) the first Kshs. _____ 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 Building 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 31st consecutive day of such Unoccupancy.
- 7) Impact with the Building 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) but EXCLUDING:
 - a) the first Kshs. _____ of each and every loss
 - b) damage caused by Subsidence or Landslip, and,
 - c) damage caused by Storm or Tempest as regard any Buildings in course of construction, reconstruction or repair (unless all outside doors windows and other openings thereto are complete and protected against such perils) awnings, blinds, signs, external television and radio antennae, aerials, aerial fittings, masts and towers or other outdoor fixtures and fittings including gates and fences.

AND IN ADDITION

- 9) Additional expense or 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 of the above perils as to be rendered uninhabitable.

SECTION B – CONTENTS**LOSS OR DAMAGE CAUSED BY:**

- 1) Fire, Lightning, Thunderbolt, Earthquake or Volcanic Eruption 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).
- 6) Impact with the Building
- 7) Storm, Tempest, Flood excluding the first Kshs _____ 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 outbuildings not directly communicating with the private dwelling house or private flat mentioned in the Schedule or from any veranda thereto.
 - iii) The first Kshs _____ or each and every loss

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

AND IN ADDITION

- 9) Additional expense or alternative accommodation and loss of rent (not exceeding 10 percent of the sum insured) in the event of the private dwelling being so damaged by any of the above perils 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 private dwelling 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 and violent breaking into or out of the Building or any attempt thereat provided however that this indemnity excludes the first Kshs _____ of each and every loss and shall not exceed in the aggregate 10 per cent of the Total Sum Insured as stated in the Schedule.

SECTION C - ALL RISKS INSURANCE

Cover, loss or damage to Jewellery, Gold and Silver Plate and other specified valuables caused by Burglary, Fire, Theft from Person, Loss in Transit or while travelling, accidental damage, etc.

Principal exclusions are: - War, Civil Commotions, Wear and Tear, Depreciation and Damage due to Moth or by process or repairing, Restoring or Renovating.

SECTION D – WORKMEN'S COMPENSATION

Covers your liability under Workmen's Compensation legislation in force in Kenya, Tanzania and Uganda or at common Law 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 to property, occurring during the period of Insurance as a result of an accident up a limit of Kshs _____ 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 resisting any claim.

NB: All questions must be answered in full. Dashes are not acceptable. Please use BLOCK letters or tick as applicable.

PARTICULARS OF THE PROPOSER

Full name of Proposer(s): _____ PIN No: _____

Physical Address: Bldg: _____ Locality or Neighbourhood: _____ Street: _____

Postal Address: _____ Postal Code: _____

Telephone No: _____ Mobile Phone No: _____

Email Address: _____

Period of Insurance: From Date: _____ To Date: _____

INSURANCE REQUIRED

Please tick the covers you require

BUILDINGS

CONTENTS

ALL RISKS

WIBA

OWNERS LIABILITY

OCCUPIERS LIABILITY

GENERAL INFORMATION

1) Situation of Premises

(a) Plot Number: _____

(b) Street: _____

(c) Town: _____

2) Are you

(a) The owner occupiers? Yes No

(b) The Landlord? Yes No

(c) The tenant? Yes No

(d) If other, explain

3) Construction of Main Buildings

(a) What is the height of the buildings in storeys including the ground floor _____

(b) Construction of walls. Stone/Concrete/Bricks/Wood. _____

If others please specify.

(c) Construction of roof. Concrete/Iron or Asbestos. _____

Sheets/Tiles. If others please specify.

(d) Construction of floors. Concrete/Timber. _____

4) Are there any outbuildings? Yes No

If yes what are they used as (e.g. staff quarters, garage...) If others specify..... _____

5) Is any business profession or trade carried on in any Portion of the premises of which dwelling forms a part? Yes No

If Yes, give full particulars of the trade, profession or business carried out.

6) Is the dwelling house

(a) A private Dwelling House? Yes No

(b) A self Contained flat with separate entrance exclusively under your control? Yes No

(c) Rented rooms not self contained Yes No

7) Is the dwelling house solely in your occupation? Yes No

(Including your family and servants)

8) If no, do you

(a) Let apartments? Yes No

(b) Receive boarders? Yes No

9) Are the buildings in good state of repair and will they be so maintained? Yes No

Video Cassettes, Audio Cassettes

Records and CDs

Please Indicate



Make

Model

Serial No

a) Television

b) Video cassette Recorder/Player

c) Photographic Equipment

d) Musical Equipment

e) Electronic Equipment

Jewellery and Valuables

Others – Pleases specify

TOTAL

SECTION C – All Risks

Note: The sum insured should be full replacement value of the property less a deduction for wear and tear and depreciation.

Please give a detailed description and state separately the full value of each item (A recent valuation report or receipt is required for each item insured for more than Kshs 3,000)

(Please state the make and serial number of any T.V, D.V.D, Phone, Camera insured under this section)

Description of article	Make	Model	Serial Number	Value
			Total Value	

SECTION D – Work Injuries Benefit Act (WIBA)

Please state the number of servants employed

Number

Indoor Servants	
Gardeners	
Chauffeurs	
Watchmen	
Others (please specify)	

SECTION E – Owner’s Liability

Limit of Indemnity..... Kshs 500,000

Is this cover required?

Yes

No

SECTION F – Occupiers and Personal Liability

Limit of Indemnity..... Kshs 500,000

Is this cover required?

Yes

No

SECURITY ARRANGEMETS

(1.) Do you have a radio system?

Yes

No

(2.) Do you have a CCTV Installed?

Yes

No

(3.) Do you employ an overnight security guard?

Yes

No

(4.) Are all the windows protected by burglar bars?

Yes

No

(5.) Describe what security measures you have put in place

PARTICULARS OF INSURANCE

(1.) Are you currently or have you ever been insured for the type of cover proposed?

Yes No

If Yes, please give Name of Insurers and Policy No _____

(2.) Has any Insurance Company or Underwriter ever

- | | | |
|----------------------------------|------------------------------|-----------------------------|
| a) Cancelled your Policy? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| b) Declined to insure you? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| c) Refused to renew your Policy? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| d) Imposed any special terms? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| e) Repudiated any claim? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

If the answer to any of the above question is Yes, please give details.

CLAIMS EXPERIENCE

Have you ever suffered a loss in connection with the type of insurance now proposed?

Yes No

If Yes give details of last loss as under

a) Date of loss _____

b) Amount of loss _____

c) Cause of loss _____

d) Name of the Insurance Company with which the claim was made _____

e) If you have more than one loss give brief particulars of each loss _____

DECLARATION

We Hereby declare that the statement made by us in this Questionnaire and proposal are, to be best of our knowledge and belief, complete and true, and we hereby agree that this Questionnaire and Proposal forms the basis and is part of any policy issued in connection with the above risk(s).

It is agreed that the insurers are liable in accordance with the terms of the policy only and that the insured will not lodge any other claim of whatsoever nature.

The insurers undertake to deal with this information in strict confidence.

Signature of Proposer: _____ Date: _____

Liability does not begin until this proposal has been accepted by the Company and the premium paid, except as provided by any official cover note by the Company

IMPORTANT

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