

PROPOSAL FORM FOR DOMESTIC PACKAGE INSURANCE PROSPECTUS

Subject to the terms and conditions of the Company's usual form of policy. The insurance offered is based upon the fact that the buildings are occupied as private residences only and are not subject to abnormal hazard.

SECTION A – BUILDINGS

LOSS OR DAMAGE CAUSED BY

1. FIRE, LIGHTNING, THUNDERBOLT, EARTHQUAKE or VOLCANIC ERUPTION (including Floor or overflow of the Sea occasioned thereby) or SUBTERRANEAN FIRE.
2. EXPLOSION
3. RIOT & STRIKE
4. AIRCRAFT or OTHER AERIAL DEVICE or any article dropped therefrom.
5. BURSTING or OVERFLOW OF A WATER TANK, APPARATUS OR PIPE EXCLUDING
 - (a) the first Shs.1000/- in respect of each and every loss
 - (b) loss or damage whilst the Building 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 31st consecutive day of such unoccupancy.
7. IMPACT WITH THE BUILDINGS by any road vehicle or animal not belonging to nor under the control of 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 Shs.1000/- 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 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 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 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 OVERFLOW OF A WATER TANK, APPARATUS OR PIPE EXCLUDING damage caused thereto) or any member of his family residing with him.
6. IMPACT WITH THE BUILDINGS by any road vehicle or animal not belonging to nor under the control of the Insured or any member of his family residing with him.
7. STORM, TEMPEST, FLOOD EXCLUDING the first Shs.1000/- of each and every loss.
8. THEFT
 - (a) ACCOMPANIED BY ACTUAL FORCIBLE AND VIOLENT BREAKING into or out of the Building or any attempt thereat.
 - (b) 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

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 private dwelling being so damaged by any of the perils specified above as to be rendered uninhabitable.
10. Damage to the building 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 caused by Subsidence or Landslip), Bursting or Overflowing of Water Tanks, Apparatus or Pipes, Theft accompanied by actual forcible and Violent breaking into or out of the Buildings or any attempt thereat provided however, that this Indemnity excludes the first Shs.1000/- of each and every Loss and shall not exceed in aggregate 10 per cent of the Total Sum Insured as stated in the Schedule.

AGENT/BROKER	ACCOUNT NO.	POLICY NUMBER
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**PROPOSAL FORM
QUESTIONS TO BE ANSWERED BY THE PROPOSER**

1. **Name of Proposer** (in full)Please
Postal Address use
Profession or Occupation Block
 Capitals
Residential Address (Location/Plot No.)
Tel No. **Fax No** **E-mail:**
First Period of Insurance required ---- **From** **To** (inclusive)

Note: Please give definite answers to each question – ticks or dashes are not sufficient.

2. Of what materials are the buildings constructed
- | | | |
|--------------------|---|-----------|
| (a) Walls ? | 2 | (a) |
| (b) Roof ? | | (b) |
3. What is its height in storeys ? 3
4. How are the outbuildings (if any) constructed
- | | | |
|--------------------|---|-----------|
| (a) Walls ? | 4 | (a) |
| (b) Roof ? | | (b) |
5. Is any business, profession or trade carried out in any portion of the premises of which the residence forms a part ? 5
- If so, give particulars
6. Is the residence (a) a private dwelling house ? 6 (a)
- (b) a self-contained flat with separate entrance exclusively under your control ? (b)
- (c) rooms not self-contained (c)
7. Is the residence solely in your occupation ? 7
- (Including your family and servants)
8. Do you let the residence or have boarders ? 8
9. Will the residence be left without an inhabitant: 9
- | | | |
|--|--|-----------|
| (a) for more than 7 consecutive days? | | (a) |
| (b) for more than 30 consecutive days? | | (b) |
| (c) if so, state period of unoccupancy.... | | (c) |
10. Are the buildings in a good state of repair and will they be so maintained ? 10
11. Has any Company or Insurer, in respect of any of the contingencies to which the proposal applies: 11
- | | | |
|---|--|-----------|
| (a) Declined to insure you ? | | (a) |
| (b) Required special terms to insure you ? | | (b) |
| (c) Cancelled to refused to renew your insurance ? | | (c) |
| (d) Increased your premium on renewal ? | | (d) |
12. Have you ever sustained loss from any of the herein mentioned perils ?If so, give particulars 12
13. Have you any other policies in force covering any of the contingencies to be insured against ? if so, please give Particulars 13
14. What precautions are adopted for protecting the premises and property ? (Please give full details) 14

PROPERTY TO BE INSURED

SECTION A - BUILDINGS

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 and fittings in the said Buildings all situated as above.

**Sum to be Insured.
(Full Value)**

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

Total Sum Insured on Buildings Shs: _____

SECTION B - CONTENTS

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

**Show overleaf
how the value of
the contents is
made up.**

The policy does not cover

- (i) Property more specifically insured
- (ii) Deeds, bonds bills of exchange, promissory notes, cheques, travelers cheques, securities for money, stamps, documents of any kind, cash, currency notes, manuscripts, medals, medals, coins motor vehicles and accessories and live stock unless mentioned specifically herein.
- (iii) Any part of structure or ceilings of the Buildings, wallpapers and the like or external tele- vision 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 5 per cent of the Total Sum Insured on the contents unless such article is specifically insured.

Specify here any such articles of greater value than 5 per cent of the Total Sum Insured on said contents.].....
].....
].....

Total Sum Insured on Contents Shs: _____

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 specially agreed. If the said value exceeds this proportion please state the total value of such property.

Shs: _____

SECTION C - ALL RISKS

Description

**Sum to be Insured
(Full Value)**

Each article must described and its valued stated. _____

Shs: _____

SECTION D - WORKMENS COMPENSATION

Please state the number of servants employed

Indoor servants Stablemen
Gardeners Watchmen and Drivers

SECTION E - LIABILITY (OWNERS)

If you are the Owner of the Residence do you wish to insure your liability for an Indemnity

Limit **Kshs.1,000,000/=**

SECTION F - LIABILITY (OCCUPIERS)

If you are the Occupier of the Residence do you wish to insure your personal liability for an

Indemnity **Kshs. 1,000,000 ?**

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 endorsed on the Company's policy. I also declare that the above total represents not less that 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.

Full value of the Property under Section B – Contents

Sum to be Insured

- (a) Hard furniture including kitchen equipment. -----
- (b) Soft furnishings to include curtains, household linen and pictures. -----
- (c) Carpets -----
- (d) Personal Clothing and effects (No Single Article above Kshs.7,500/=) -----
- (e) Photographic equipment (Provide Details e.g. Make, Model, Serial Nos.) -----
- (f) Musical equipment (Provide Details e.g. Make, Model, Serial Nos.) -----
- (h) Television set (Provide Details e.g. Make, Model, Serial Nos.) -----
- (i) Video set (Provide Details e.g. Make, Model, Serial Nos.) -----
- (j) Jewellery and valuables (excluding any articles valued at Shs.10,000/= or more, which should be detailed on a separate sheet of paper. A valuation should be supplied for any item valued in excess of Shs.10,000/=) -----
- (k) Any other items -----

 <p>A CO-OPERATIVE MEMBER OF ZURICH INSURANCE COMPANY</p>	<p>THE HERITAGE A.I.I INSURANCE COMPANY LIMITED</p>	<p>DOMESTIC PACKAGE INSURANCES PROSPECTUS AND PROPOSAL FORM</p>
<p>HEAD OFFICE P.O. BOX 30390, 00100 NAIROBI KENYA</p> <p>BRANCH OFFICE P.O BOX 84886 MOMBASA KENYA</p> <p>BRANCH OFFICE P.O BOX 6120 ELDORET KENYA</p> <p>BRANCH OFFICE P.O BOX 1319 - 20117 NAIVASHA KENYA</p>		

PROSPECTUS (Continued)

SECTION C – ALL RISKS

COVERS loss or damage to Jewellery, Gold and Silver plate and other Specified Article

CAUSED by Burglary, Fire, Theft, Loss in transit or while traveling, Accidental Damage etc.

PRINCIPAL EXCLUSIONS are War, Civil Commotion, Wear and Tear, Depreciation and Damage due to mildew, vermin or insects or by process of Repairing, Restoring or Renovating, Breakage of glass or other substances of a brittle or fragile nature, Theft from any unoccupied vehicle unless the property is contained in a securely locked luggage compartment or boot of a private car.

SECTION D – WORKMEN COMPENSATION

COVERS liability under Workmen’s Compensation legislation in force in Kenya, Uganda and Tanzania or at Common Law in respect of accidents to domestic servants employed at the residence and arising in the course of their employment.

SECTION E AND F – LIABILITY

PROVIDE an Indemnity upto Kshs.1,000,000/= any one event, against Legal Liability which might arise from bodily injury or damage to property as a result of an accident in connection with the ownership of the residence or the personal negligence of the Proposer or his household.