

Heritage

Insurance Company

A member of  LIBERTY



Domestic Package Underwriting

FAQ (Frequently Asked Questions)

1. Who is supposed to complete a proposal form? The proposal form should be completed and signed by the proposer where the proposer is an individual. where the individual is assisted to complete the form, he/she should confirm details and sign the form. For corporate entity, an authorised signatory should sign and stamp the proposal form.

2. What are our requirements on on-boarding of a risk? We require the following to underwrite a risk:

- a) Completed and signed proposal form by the proposer
- b) Copy of KRA PIN certificate
- c) Copy of proposer's national identification card. For non-Kenyans, a copy of passport or Alien ID card is acceptable.
- d) A schedule of items proposed to be insured
- e) A copy of CR12 for corporates, Certificate of incorporation and KRA PIN certificate
- f) For jewellery, a current valuation report for any item valued above Kshs. 50,000/=. Valuation report to be obtained from a professional jeweller.
- g) Full premium payment

3. Policy sections brief explainer:

Section A: Building.

- a) **What is a building?** A Residential building under this policy includes dwelling, fixtures, boundary wall, out buildings fence,
- b) **What are the risks covered under the building section?** The policy covers, subject to policy exclusions, losses arising from, but not limited to fire, thunderstorm, lightning, flooding, malicious damage, earthquake, riot and strikes etc. The policy document is more detailed on this.
The policy also covers cost of alternative accommodation in the event of an insured loss, limited to 10% of the sum insured under this section.
- c) **Which building construction type is covered?** Building constructed of the following: Roof (tiles and iron sheets), Walls (bricks, concrete or stone), Fixtures (wardrobe, shelves and lighting) and Fence (Concrete/stone)

Notes

- 1. Building valuation:** Buildings are covered on replacement value/cost of reconstruction basis. It is advisable for insured to carry out valuation of the building so as to ascertain the current value and insure the building based on a current valuation. Why is a valuation important? It confirms adequacy of the sum insured.
- 2. Who can insure the building?** The owner of the building as well as a lessee of the building as both have insurable interest in or on the building/property.
- 3. Occupancy:** If the house is left uninhabited for more than 30 days, the policy requires insured to notify insurer (us) of the unoccupancy and additional premium is payable

NB - This section cannot be taken on it's own without section B and A(where insured owns the building)

Section B: Contents

These are items belonging to the insured or members of the household that are permanently located in the house/insured items that do not leave the building. Examples are furniture, beddings, furnishings, kitchen appliances, clothing, water heater, air conditioning equipment, electronics, television and entertainment system.

Notes:

1. Occupancy: If the house is left uninhabited for more than 7 days, the policy requires insured to notify insurers of un occupancy and additional premium is payable,
2. A person occupying a rented building cannot insure the building but they can insure their contents contained in that building

Section C: All risks

The items insured under this risk are movables that are carried in and out of the building. Examples are mobile phones, laptop, jewellery, watch, camera and gas cylinder.

Notes:

1. Items insured under pairs and sets: These items come in sets example earrings, cufflinks etc. In the event that one of the item consisting of the set gets lost, the claim for the insured item is payable by returning the remaining item or if locally sourced, then based on indemnity, the lost item can be replaced and we compensate insured for that lost item.
2. Geographical limit: Our policy provides cover within Kenya boundaries but cover can be extended to worldwide basis at an additional premium.

NB - This section cannot be taken on it's own without section B and A (where insured owns the building)

Section D: Work injury benefits cover

Under this section of the policy, domestic workers/servants are covered for injury sustained in the course of their employment. It provides relieve where the insured is obligated to provide compensation where an employee suffers fatal injuries, permanent disablement or incurs medical bills for treatment. The benefits are subject to the policy limits as agreed and appearing on the policy schedule.

Who is a domestic servant/employee? This is a person who works at insured's residence. Examples of employee are Nanny, Watchman, Gardener, driver, house-help and care giver.

Section E: Employer's liability

This section provides protection to insured in-the-event that their domestic employee takes legal action against sues them for a work-related injury or illness.

The policy takes up the claim for compensation of damages as determined through courts or any other form of acceptable mode of negotiation including a reasonable fee accruing from the process subject to the policy limit.

Section F: Owner's liability

Covers owner of the building and not necessarily occupying the building for bodily injury and death.

Section G: Occupier's and owner's liability

Under this section of the policy, we cover third party liabilities as a result of bodily injury or death.

What is meant by occupiers' liability? Under the Occupiers Liability, a person who occupies/owns land can be held liable when death, injury or property damage happens to a lawful visitor on that building. For a claim to be honored under this section, there must be a duty of care and breach of duty that causes damage/harm to the third party.

Who is a third party? A third party is any person who is not part of insured's nuclear family (spouse and children). Cover is invoked through legal process initiated by the third party.

Section H: Political violence and Terrorism:

It's an extension to the policy.

This section covers against political violence and terrorism risks. What is terrorism? Terrorism is an act of violence by an organized group with an intention of influencing the government.

Insure the customer's property against damage i.e. theft, break-in, or destruction from acts of violence as defined above.

Section I: Duty of care:

The policy provides that the insured will implement measures to manage or reduce claim occurrence by carrying out various measures e.g.

- a) Maintenance on their building by painting, cleaning gutters and trimming overgrown shrubs/trees
- b) Secure items by locking them away and keeping them out of sight to reduce risk of theft
- c) Carry out due diligence when contracting employee when contracting employee to fact check their background as a person their employment track record

4. What is policy excess? This is the first amount of claim which the client is supposed to pay for a claim to be paid by the insurer. The amount is usually a percentage (%) or a stated amount of item sum insured. Under this policy there are various excess applicable under each section as indicated below or in the policy document:

- a) Earthquake: 2.5% of the sum insured minimum Kshs. 5,000,000/=
- b) Wind, storm or tempest: Kshs. 10,000/= for each and every loss
- c) Contents and all risks: 10% minimum 10,000/=
- d) WIBA: Kshs. 5,000/= for each and every claim

e) Any other excess that may be agreed upon on case by case if need be

- 5. How do I receive the policy document?** We are currently sending policy documents in digital form to the email provided by the customer.
- 6. Why is it important to revise the policy schedule?** It is vital to update/revise the policy schedule and reinstate cover for lost/claimed items. Reinstatement of cover calls for additional premium payment which will be advised under receipt of reinstatement instructions.
- 7. Why is depreciation factored under this policy?** As you continue to use an item(s), their value goes down due to gradual deterioration or decrease in value that we take into account when processing a claim.
- 8. What factors would impact change in premium at renewal?** The following factors have an impact on renewal premium:
- a) Client's claims history
 - b) Prevailing market performance for the insurance class/category
 - c) Changed/revise sums insured
 - d) If a law is passed that affects insurance premiums
- 9. How do I receive my renewal notice?** Renewal notices are usually sent at least sixty (60) days prior to renewal month. In respect to clients insured through an intermediary, the renewal notice is sent to the intermediary for onward transmission and discussion with their client and for direct clients, renewal notice is sent to either their email or postal address.
- 10. What will I need to do to cancel a policy?** A customer will be required to issue written instructions to us to cancel a policy. On receipt of documents and/instructions will proceed to cancel the policy, refund premium on prorated basis where there has been no claim and where there is a claim, no refund premium is applicable, and customer is advised accordingly.
- 11. Can the insurer cancel my policy?** Yes, if policy terms are breached or in the event fraud is detected. Insurer will issue a cancellation notice as per terms of the policy, effect cancellation upon expiry of the notice and refund pro-rate premium where applicable
- 12. How shall we communicate with the customer?** We shall require current mobile telephone number, email address and postal address of the policyholder and intermediary

This cover includes exclusions as detailed in the policy document

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