

## DOMESTIC PACKAGE INSURANCE PROPOSAL FORM

**IMPORTANT: PLEASE ANSWER ALL QUESTIONS IN BLOCK LETTERS OR TICK AS APPROPRIATE**

Agency Name \_\_\_\_\_  
Code \_\_\_\_\_

PIN Number: \_\_\_\_\_

### PARTICULARS OF PROPOSER

\_\_\_\_\_  
Name of Proposer (in full) Surname First name Other names

Postal Address/ \_\_\_\_\_

Telephone \_\_\_\_\_ Posal Code: \_\_\_\_\_ Town \_\_\_\_\_

ID Number/Passport/Business Reg. No (Tick) \_\_\_\_\_ Email Address: \_\_\_\_\_

Age (where applicable) \_\_\_\_\_ Pin No (KRA) (Mandatory) \_\_\_\_\_

Profession / Occupation \_\_\_\_\_

Period of insurance: From \_\_\_\_\_ To \_\_\_\_\_

Does any organization or individual have financial interest with your insured property(s)? ☐ Yes ☐ No (both dates inclusive) Yes If  
yes, briefly give details: \_\_\_\_\_

### SECTION A. BUILDING

This is a private dwelling house or private flat, including outbuildings, landlord's fixtures and fittings, walls, gates and fences. Cover is for damage to property caused by fire, lightning, earthquake, explosion, riot and strike, aircraft, bursting or overflowing of water apparatus, theft with forcible entry or exit, impact, storm or tempest. Additional expense for alternative accommodation and loss of rent may also be covered.

1. Location of the premises: Building \_\_\_\_\_ Street/Road Plot No. Town \_\_\_\_\_

2. Of what material is the dwelling constructed?

i Walls \_\_\_\_\_

3. Is the dwelling solely in your occupation? ☐ ☐

ii Roofs  
Yes No

Yes No

4. i Will the dwelling be left without an inhabitant for more than seven(7) consecutive days? 

Yes

 If yes, 

No

 state the extent \_\_\_\_\_

ii Will the dwelling be left without an inhabitant for more than thirty(30) consecutive days? 

Yes

No

  
If yes, state the extent \_\_\_\_\_

**NOTE:** Whenever the dwelling is to left unoccupied for a period exceeding the above stated days please notify the company. 

Yes

No

5. Do you wish to enhance the value of your building automatically at the end of every insurance period? 

Yes

 If yes, 

No

 indicate the percentage increase required. (Tick appropriate options below.)

i. Five  percent(5%)

ii. Ten  percent(10%)  
state

iii. Fifteen percent(15%)

iv. Twenty percent  (20%)

v. Others, please \_\_\_\_\_

6 . Has any company or insurer in respect of any of the contingencies to which this proposal applies Yes  No  :

. Declined to insure you? i 

No

 If Yes, explain \_\_\_\_\_  
Yes No

ii. Required special terms to insure you?  \_\_\_\_\_

Yes No

iii. Cancelled or refused to renew your insurance? Yes  If Yes, explain \_\_\_\_\_  
No

Premium Table for Section A

Sum Insured ( KSHS. )	1 million	2 million	3 million	4 million	5 million	6 million	7 million	8.5 million	10 million
Annual premium ( KSHS. )	1,800	2,500	3,800	5,100	6,300	7,600	8,800	10,700	12,600

(Use the premium rate of 0.125% of the sum insured above KSHS.

10,000,000.00) SECTION B. CONTENTS

The contents of the residence mentioned above include furniture, fixtures and fittings, household goods and personal effects belonging to the insured or any member of the family normally residing with the insured. Cover is for loss or damage to property caused by the following perils; fire, lightning, earthquake, explosion, riot and strike, aircraft, bursting or overflowing of water apparatus, theft with forcible entry or exit, impact, storm or tempest.

**Additional cover** i Cover for contents temporarily removed from the insured's premises.

ii Damage to buildings and Landlord's fixtures and fittings.

**NOTE: All items above 5% of the sum insured should be declared except household appliances eg Furniture, Pianos and Organs.**

**Section A or B can be covered separately. All other sections can only be covered together with section A or**

**B. Premium Table for Section B**

Sum Insured ( KSHS. )	250,000	500,000	600,000	700,000	800,000	1 million	1.2 million	1.5 million	2 million
Annual premium ( KSHS. )	2,600	5,100	6,100	7,100	8,100	10,100	12,100	15,100	20,200

(Use the premium rate of 1% of the sum insured above KSHS. 2,000,000.00)

**SECTION C. ALL RISK**

Loss or damage to property insured, by any cause that is not excluded under the policy subject to the applicable policy excess.

**NOTE:**

- i) This cover is appropriate for items that are used away from the domestic premises eg mobile phones, camera, laptops computers, jewellery and other personal effects.
- ii A list of items insured must be provided with detailed information of the make, model and serial number.
- iii The single article limit for personal effect is Kshs. 10,000/= where the schedule has not been provided.

**Premium Table for Section B**

Sum Insured ( KSHS. )	20,000	50,000	70,000	100,000	120,000	150,000	200,000	300,000	500,000
Annual premium ( KSHS. )	540	1,260	1,800	2,550	3,050	3,800	5,060	7,570	12,600

(Use the premium rate of 1.5% of the sum insured above KSHS. 500,000.00)

**SECTION D: WORK INJURY BENEFITS**

Covers domestic employees against bodily injury by accident or by disease arising out of or in the course of employment by the insured.

**NOTE:**

*Premium is KSHS. 500 per worker subject to a maximum of five workers*

**SECTION E: OWNER'S LIABILITY**

Cover for the insured as owner of the premises for events occurring within the premises leading to liability for: i

Accidental bodily injury or illness to any person other than members of the insured's family or household or employee.

- ii Accidental loss of or damage to property not belonging to the insured or his household or his employee, or in the insured's custody or control.

**Premium free up to 1Million Limit, then additional Kshs.500 for every additional 1M limit**

**SECTION F: OCCUPIER'S AND PERSONAL LIABILITY**

Cover for the insured as the occupier of the premises for events that may lead to liability for:

- i Accidental bodily injury or illness to any person other than members of the insured's family or household

or employee.

- ii Accidental loss of or damage to property not belonging to the insured or his household or his employee, or in the insured's custody or control.

**Premium Table for Section F**

Sum Insured ( KSHS. )	500,000	1 million	2 million	2.5 million	3 million	3.5 million	4 million	4.5 million	5 million
Annual premium ( KSHS. )	Free	Free	500	750	1000	1250	1500	1750	2000

**ADDITIONAL BENEFITS**

- i Forced ATM withdrawal following robbery at home will be covered up to a limit of Kshs. 20,000
- ii Cover for damage of contents in the freezer as a result of perils mentioned in section B limit Kshs. 5,000.
- iii Cover for emergency rescue including cost of fire fighting up to a limit of Kshs. 50,000.

**Credit Reference Bureau**

I confirm that I have authorized Madison General Insurance Kenya Limited to share my credit information, and to access my credit profile from Credit Reference Bureau.

**Premium Payment.**

All premiums shall be paid directly to Madison General Insurance Kenya Limited. Madison General Insurance Kenya Limited will not assume the risk proposed for, unless and until the full premium payable is received by them.

CONSENT:

I ALLOW YOU TO USE THE DATA HAVE SUPPLIED LIMITED FOR THE PURPOSE OF PROCESSING INSURANCE

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YES

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NO

**DECLARATION**

We warrant that all the above statements and particulars are true and We hereby agree that this declaration shall be held to be promissory and shall form the basis of the contract between we and Madison General Insurance Kenya Limited and us, We are willing to accept the policy subject to the terms, exceptions and conditions prescribed by the company therein.

SIGNATURE OF PROPOSER \_\_\_\_\_  
DATE **OFFICIAL USE**

**Premium Computation**

POLICY	SUM ASSURED	PREMIUMS
SECTION A		
SECTION B		
SECTION C		
SECTION D		
SECTION E		
SECTION F		
SECTION G		
Stamp Duty		
PHCF		
Training Levy		
TOTAL		

COMPUTED BY:      DATE:    CHECKED BY:      DATE:



## A. Privacy Statement

Madison General Insurance Kenya Limited respects your privacy and is committed to protecting your personal data. This Privacy Statement is a summary of Madison Groups' Privacy Policy. It explains how we collect, use, disclose or otherwise process the personal data that you give to us.

**What type of personal data do we process?** We may process your personal data including but not limited to; basic personal information such as name, date of birth and occupation/employment details; contact information such as phone number, email address and postal address; location data such as physical address; financial information such as bank account details, card payment details, transactional data; insurance related data such as member/policy/account number, claims history and other insurance related information; technical information such as online account information, IP address, usage data, geolocation data and device ID; sensitive data such as your property details, health data including medical history, medical condition and health status, disability, marital status, family details including names of child(ren), parent(s), spouse(s), sex, habits and pursuits. This personal data is received directly from you or indirectly through your duly authorized representative, our third-party service providers or public sources. In cases where you submit personal data about another person, kindly ensure that you capture the correct information and that you have notified them that you are submitting their information to us. It is also crucial that you show them this privacy statement, our privacy policy and direct them to us if they have any questions or concerns about the use of their personal data. Please note that we may not be able to effectively perform the contract that you have with us if you fail to provide us with the personal data that we have requested. This may lead to the cancellation of the product/ service that you have taken or wish to take.

**What is the legal basis for processing your personal data?** We process your personal data for various purposes ("the purposes") including; For the performance of the insurance contract that we have with you including, verifying the accuracy and validity of the information that you have provided, assessing your eligibility for cover, underwriting and pricing your cover, investigating, processing and payment of claims, handling disputes, payment of a claim to you or your legal personal representative, communicating with you on general updates relating to the product/service you have taken with us, and the general servicing and administration of the product/service you have with us; To carry out statistical analysis/market research/surveys on our products and services including asking for feedback on our products or services; To comply with any legal, regulatory, tax, accounting or reporting obligations; Where you give your consent, particularly where we use your personal data for direct marketing, where we process personal data relating to a child and where we process personal data outside Kenya; To safeguard our legitimate interests, public interests and your vital interest including detecting and preventing fraud and the establishment, exercise and defence of a legal claim. We will limit the processing of your personal data to these purposes.

**How long do we retain your personal data?** We will retain your personal data for only as long as is necessary to fulfil the purposes for which it was collected as informed by legal and regulatory requirements and our internal retention policies.

**Who do we share your personal data with?** We may share your personal data with certain third parties like suppliers or service providers with whom we have engaged for and in connection with the purposes. This may include; your agent or broker, technology service providers, risk surveyors, claim investigators, valuers, loss adjusters, garages, towing service providers, car hire firms, fraud prevention and anti-money laundering agencies; credit reference agencies; financial institutions through which your transactions are processed, advisory bodies such as the Association of Kenya Insurers, government agencies & public authorities; our reinsurers, our professional advisers and other companies within the Madison Group. Some of these third parties may be located outside Kenya. We will take reasonable steps to ensure that the data we share is accurate, up to date, complete and relevant to the purpose of the use or disclosure. All third parties are required to ensure the security of your data and shall strictly utilise it in connection with the purpose it is shared with them.

**How can you access your data subject rights?** You have the right to; be informed on the purpose for which we are processing your personal data, to access the personal data that we process, request that we correct your personal data if it is inaccurate, false or misleading, erase your personal data (this is subject to any legal obligation that we may have), object to the processing of your personal data, data portability and restrict the processing of your personal data. You may exercise any of your data subject rights by downloading the appropriate data subject action form which may be downloaded from our website at [www.madison.co.ke](http://www.madison.co.ke) and sending the filled form to [dpo@madison.co.ke](mailto:dpo@madison.co.ke) OR by sending an email to [dpo@madison.co.ke](mailto:dpo@madison.co.ke)

**Data security.** We will employ adequate organisational and technical measures to safeguard your data at all stages of processing.

**Changes to the privacy statement.** We may occasionally update this Privacy Statement to reflect changes in our data processing activities or legal developments. Any updates will be posted on our Privacy Policy posted on our website and the date of the last revision will be indicated at the top of the Privacy Policy.

Please visit see Madison Groups' Privacy Notice on our website at [www.madison.co.ke](http://www.madison.co.ke) for further information on our privacy practices. If you have any questions regarding this privacy statement or any concerns regarding the processing of your personal data, please write an email to [dpo@madison.co.ke](mailto:dpo@madison.co.ke) or visit our offices at Madison House, Upper Hill Close, Upper Hill, Nairobi.

## B. Consent for processing Personal Data relating to a child.

The Data Protection Laws require us to obtain the parental or legal guardians' consent where we process personal data belonging to a child (Any person under 18 years). If you have provided personal data belonging to a child including beneficiaries and or next of kin, we require your consent as their parent or legal guardian.

If you are not the child's parent or legal, kindly ask us for a separate consent form to facilitate the collection of the minors' parent/legal guardians' consent.

\*Please tick the appropriate box.

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**I AGREE** to the processing of personal data belonging to child/children submitted above. I understand that the Child's personal data will be processed in accordance with the Data Protection Act and Madison's Privacy Policy.

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**I DO NOT AGREE.**

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**Not Applicable** (Where you have not submitted personal data belonging to a child)

### C. Transfer outside Kenya

Madison General Insurance Kenya Limited our business partners and or service providers, may transfer your personal data including your sensitive data such as data revealing your; race, health, ethnic social origin, belief, genetic data, biometric data, property details, marital status, details of your child, parents or spouses; sex and or sexual orientation (as applicable) outside Kenya. This is majorly where software solutions or other technology services have been utilized (these may include email exchange services, cloud storage services, document management and storage system services). These services are embedded in our processes and are necessary to enable us provide you with the service/product that you have with us.

The Data Protection Laws require us to obtain consent to transfer your data outside Kenya. We will ensure that the country hosting your data is bound by similar data protection laws and appropriate security safeguards are applied to ensure the security of your data. Do note that we will not be able to provide you with the services and or product that you take with us if you decline to grant your consent as these services have been embedded into our processes and are necessary for the performance of our contractual obligation to you.

\* Please tick the appropriate box below.

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**I AGREE.**

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**I DO NOT AGREE**

### D. Marketing consent

The Madison Group Limited, Madison General Insurance Kenya Limited, Madison Life Assurance Limited and Madison Investment Managers (collectively "**Madison Group**") our business partners and or third-party service, would like to communicate to you about the services and products we offer across Madison Group such as latest updates, special offers, new products or services and or other promotions that we think would interest you. In order to comply with the Data Protection laws, we need to obtain your consent to send such communication.

\* Please tick the applicable box below.

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**YES**, I agree to receive such communication from Madison Group by email, text message, phone or other electronic means.

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**NO**, I do not wish to receive such communication from Madison Group.

**IMPORTANT :** Consent is voluntary and may be withdrawn at any time by filling the consent withdrawal form found at [www.madison.co.ke](http://www.madison.co.ke) and sending it to [dpo@madison.co.ke](mailto:dpo@madison.co.ke) OR by sending an email to [dpo@madison.co.ke](mailto:dpo@madison.co.ke). Third parties to whom we have disclosed your personal data for that purpose will be informed of your consent withdrawal. The withdrawal will however not affect the lawfulness of the processing activities undertaken prior to withdrawal.

If you have any questions with regard to consent, please write an email to [dpo@madison.co.ke](mailto:dpo@madison.co.ke)

### Declaration\*

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I acknowledge that I have read and understood the privacy statement

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I confirm that I have personally selected my choice on each respective consent and under my own free will and that I am aware that I may withdraw my consent at any time through the mechanisms provided by Madison Group.



Name: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_