

The Heritage Insurance Company (K) Ltd
Head office and branches

HERITAGE INSURANCE- HEAD OFFICE NAIROBI

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Processional Way
P.O Box 30390-00100 Nairobi Kenya
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Mombasa

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071103962/0711039627

Eldoret

Imperial Court, Eldoret Town
Waiganjo Street/Uganda Road
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Naivasha

Heritage House, Moi Road
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Nakuru

Polo Centre, Tom Mboya Street
Off Kenyatta Avenue,
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Meru

Nakumatt - Mwitu Center Bld
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P O Box 1911 - 60200
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Nanyuki

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Nairobi City Branch

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Kisii

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Kisumu

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Embu

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Tanzania

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Arusha Branch

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St Floor Sykes Building
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Arusha



Domestic Package

A home is an asset to many families. However, the home is exposed to many risks: fires, burst pipes, falling trees, earthquake, lightning, flood from water tanks and pipes, damage by road vehicles, theft, accidental damage to your electronics, injury at home to your domestic servants and injury to visitors to your home. How about alternative accommodation when your home is made Inhabitable? Imagine the cost of looking for alternative accommodation.

The Heritage Domestic package policy is all that you need.

Section A (Buildings):

These are the residential buildings where the Insured is an owner as well as the occupant of the building including but not limited to landlords fixtures and fittings and the following, in so far as they form part of the property: walls, gates, fences, terraces, patios, drives, paths, carports, garages and outbuildings.

Section B (Contents):

The contents of the residence usually means household goods and personal effects of every description belonging to, or being the responsibility of the insured or members of his family permanently residing with him or resident domestic servants; whilst contained in the dwelling or in domestic outbuildings and garages specifically mentioned.

Section C (All Risks):

Under this section, property is insured against loss or damage by any accident or misfortune, subject to the policy exclusions. Such property includes: specified jewellery, watches, gold and silver articles, binoculars and photographic equipment for private use, unspecified luggage, clothing and personal effects. Limit any one item. Kshs. 5,000 for unspecified items.

Section D (Work Injury Benefits - Domestic Workers)

Under this section, the insured may insure his domestic workers for liability in case of death or injury arising in the course of employment, and this is governed by the Work Injury Benefits Act.

Section E (Employer's Liability)

This section covers the insured's legal liability as the owner of a building for death or injury to domestic workers.

Section F (Owners Liability)

This section covers the insured's legal liability as the owner of a building for death, injury or property damage to third parties.

Section G (Occupier's Personal Liability)

This section covers the insured's legal liability as the occupier of a building for death, injury or property damage to third parties.

The main policy exclusions include:

- Cheques, securities, credit cards and money value documents of any kind
- Landlord's fixture and fittings Property more specifically insured
- Theft by the permanent residents of the dwelling Motor Vehicles and Accessories therein
- Animals
- Property damaged while its undergoing any process involving the application of heat or the actual process of dyeing, cleaning, repair or renovation
- Electrical or mechanical breakdown or faulty manipulation
- Wear, tear, gradual deterioration, vermin, inherent vice, rust or atmospheric conditions
- Political Risks and Terrorism

NB: Political Risks and Terrorism cover is available at a reasonable cost if required.

*Policy Terms and Conditions Apply