

SUMMARY OF HOME INSURANCE COVER

1. SUMMARY OF COVER	Indemnity against loss or damage to the property insured by perils indicated below
2. TERRITORIAL LIMITS	Worldwide for ALL RISKS, & Kenya Uganda & Tanzania for Contents
3. PREMIUM PAYMENT	<ul style="list-style-type: none"> • Premium to be paid before cover inception • Where premiums are paid on monthly basis, full annual premium shall have to be paid before claim processing.
4. CONTENT SECTION	
PROPERTY COVERED	All house hold items other than those excluded and those insured under “ALL RISKS” section
PERILS INSURED UNDER CONTENT SECTION	<ul style="list-style-type: none"> • Fire, lightning, thunderbolt, earthquake, volcanic eruption (including flood or overflow of the sea occasioned thereby) or subterranean fire, subsidence and landslip • Full explosion • Riot , strike and civil commotion • Malicious damage • Aircraft & other aerial devices or articles dropped therefrom • Bursting or overflowing or escape of water from tanks, pipes or other apparatus • Theft accompanied by actual forcible and violent entry or exit for buildings or fixtures and fittings • Theft accompanied by actual forcible and violent entry or exit and in other circumstances for contents and personal effects • Impact any vehicle or animal • Impact by falling trees or branches • Impact by aerials, aerial fittings or masts, satellite dishes, lamp posts, electric or overhead cables, telegraph or telephone poles or pylons • Wind, storm or tempest(including flood and overflow of the sea occasioned thereby) • Theft by domestic servants • <p><u>Extensive clauses under content section:</u></p> <ul style="list-style-type: none"> • loss of or damage to the buildings mentioned in the Schedule and/or Landlords Fixtures and Fittings therein for which the Insured is responsible as tenant and not as owner • Temporary removal

	<ul style="list-style-type: none"> • Additional or alternative accommodation – limit 10% of total sum insured • Municipal charges – limit 10% of the sum insured • Debris removal costs - limit 10% of the sum insured • Breach of warranties • Fire brigade charges - limit 10% of the sum insured • Cost of removal of fallen trees - limit 10% of the sum insured • Earthquake Excess: 2% of sum insured, maximum Kshs 5,000,000 per location • Theft Excess: 10% each and every claim minimum kshs 5,000
5. ALL RISKS SECTION	
Scope of cover	Indemnifies the Insured against Loss of or Damage to the Property described below by any cause (other than as stated in the Exceptions) occurring during the Period of Insurance
Property insured	<ol style="list-style-type: none"> 1. Jewellery – subject to maximum of 10% of the total value of ALL RISKS sum insured 2. Laptops & computers, cameras, wrist watches, mobile phones and all other portable electronic items 3. Bicycles
Exclusions under All Risks Section	<ul style="list-style-type: none"> • Wear, tear depreciation etc. • Electrical or mechanical breakdown except as provided under Electrical Extension below • Property undergoing process of repair or alteration • Theft by members of insured's household other than domestic servants • Unaccompanied property in transit unless specifically declared • Breakage of brittle articles (other than lenses) except following an insured peril • Damage to sports equipment in course of play unless by theft, fire or accident • Theft from a motor vehicle unless the vehicle was locked • Scratching of lenses unless other damage is sustained by the property • Cash, currency, bank notes, securities, negotiable instruments or credit cards • Any consequential loss of any kind • Delay, confiscation or detention by Customs or other Officials or Authorities • Excess - Kshs 2,500/- each and every loss

6. PROPERTY NOT INSURED	<ol style="list-style-type: none"> 1. Property more specifically insured 2. Deeds, bonds, bills of exchange, promissory notes, cheques, travelers cheques, securities for money, stamps, documents of all kind, cash, currency notes, manuscripts, medals, coins, motor vehicles and accessories and livestock 3. Any part of the structure or ceilings of the buildings, wallpapers and the like or external television and radio antennae, aerial fittings, masts and towers. 4. Property outside the limits of Kenya, Uganda and Tanzania other than items insured under All Risks

7. GENERAL EXCLUSIONS APPLICABLE TO THE WHOLE POLICY	<ul style="list-style-type: none"> • War, invasion and the like • Terrorism, sabotage and political violence • Ionizing radiations or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel solely for the purpose of this Exception Combustion shall include any self-sustaining process of nuclear fission • Damage by pressure waves from aircraft travelling at sonic or supersonic speeds • Where the house is left un-occupied for more than 7 days • Any loss or damage arising from confiscation, commandeering, requisition or destruction of or damage by order of the Government de jure or de facto or any public, municipal or local authority • Compensation for damage in respect of judgments delivered or obtained in the first instance otherwise than in a court of competent jurisdiction within the Republics of Kenya, Uganda and Tanzania. • Costs and expenses of litigation recovered by any claimant from the Insured which are not incurred in and recoverable in the Republics of Kenya, Uganda and Tanzania
8. BASIS OF VALUATION	Replacement i.e.(New for old) for items up to three (3) years old from the year of manufacture

9. OTHER TERMS & CONDITIONS	As per the policy wording
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