

PIONEER GENERAL



HEMOCARE



Enhancing Lifestyles

ABOUT US

- Pioneer General is the fastest growing insurance company recognized in claims settlement with a wide range of customized products. We are passionate about offering excellent customer experience driven by innovation and technology.

THE PRODUCT

- Homecare covers loss or damage to property and Liabilities that may arise in connection with ownership or occupation of a residence. It has six sections (A-H).

SECTION A: BUILDINGS

Covers loss of, or damage to a private dwelling house, a private flat or an apartment including domestic outbuildings, fixtures and fittings, walls, fences, and gates on the same premises caused by fire, lighting, explosions, flooding, volcanic eruption, falling aircrafts or other aerial devices, storm, and impact by vehicle or animal not owned by the insured or any member of the family. Human causes such as riots and strikes, malicious damage and theft following an insured event are also covered.

SECTION B: CONTENTS

Covers loss of, or damage as result of named perils in section A above, to personal effects, furniture, and other contents of every description owned or held under the responsibility of the insured, or member of the insured's family residing with the insured.

SECTION C: ALL RISKS

Covers loss or damage to any portable items owned by the insured including but not limited to Laptops and accessories, mobile phones, ipads, cameras and jewellery caused by any peril apart from what is specifically excluded in the Policy.

SECTION D: WORK INJURY BENEFITS COVER

Covers domestic employees in the event of death or bodily injury arising out of and in the course of employment. Compensation includes costs and expenses which the insured will be liable to pay under the Work Injury Benefits Act (WIBA) 2007. The benefits are as shown below:-

- (i) **Death:** 96 Months earnings subject to the set limits.
- (ii) **Permanent Total Disability:** Percentages as set out in the First Schedule of WIBA Act 2007.
- (iii) **Total Temporary Disability:** Weekly benefits subject to maximum 12 months earnings
- (iv) **Medical Expenses:** Actual expenses incurred subject to a maximum of Kshs.100,000 per employee.
- (iv) **Funeral Expenses:** Kshs.30,000 per deceased employee.

SECTION E: OWNER'S LIABILITY

This section provides cover to the insured (owner/landlord) against all sums that the insured shall become liable to pay as an owner for damages arising from and in connection with accidental bodily injury (including illness) to a third party or accidental loss of or damage to third party property.

SECTION F: OCCUPIER'S AND PERSONAL LIABILITY

This section provides cover to the insured (tenant) against all sums that the insured shall become liable to pay as a tenant for damages arising from and in connection with accidental bodily injury (including illness) to a third party or accidental loss of or damage to third party property.

SECTION G: POLITICAL RISKS AND TERRORISM.

This section provides cover against loss or damage to insured's property under section A or B or C above arising from acts of Terrorism, Sabotage, Civil Commotion, Mutiny, Insurrection, Revolution, or Rebellion, Mutiny and or Coup d'Etat.

SECTION H: CONSEQUENTIAL LOSS

This section offers compensation to landlords for loss of rent as a result of damage to the insured house or residential apartment following an insured event. Note: Cover under section C, D, E, F, G and H cannot be taken in Isolation.

ADDITIONAL FREE BENEFITS

- (i) Cost of alternative accommodation following an insured event (Section A) up to 10% of sum insured.
- (ii) Cover for deep freezer contents following a continuous power failure in excess of 12 hours up to a maximum of Kshs. 5,000 (Subject to Section B above)
- (iii) Forced ATM withdrawal up to a maximum limit of Kshs. 10,000 (Subject to Section B above)
- (iv) Cost of replacing lost keys or personal documents following an insured event under section A or B above. Subject to a Limit of Kshs. 5,000.
- (v) Cover for theft to declared garden furniture and goods in the open up to a maximum limit of Kshs. 5,000.
- (vi) Cover for guest effects up to a maximum limit of Kshs. 5,000 following an insured event under section B.

PREMIUM RATES

Section A:	0.085% of the building(s) value.
Section B:	0.5% of the contents value.
Section C:	1% of the portable item(s) value.
Section D:	Free Cover for 2 indoor domestic employees. Kshs. 1,000 for any additional domestic employee Kshs. 2,000 fo outdoor servant.
Section E:	Free cover up to a limit of Kshs. 2,000,000. 0.1% for any additional limit.
Section G:	Building(s) – 0.05% of the building(s) value Contents: - 0.05% of the contents value All Risks: - 0.075% of the items portable(s) value
Section H:	Loss of Rent: 0.085% of annual estimated initial income

EXCESS APPLICABLE

Section A:	Earthquake Excess – 2% of loss Maximum Kshs 5,000,000
Section B:	5% of each and every loss Minimum Kshs. 5,000.
Section C:	Laptops, Mobile Phones and Tablets: 20% of each and every loss Minimum Kshs. 5,000. Others: 10% of each and every loss Minimum Kshs. 5,000
Section D:	Kshs. 5,000 each and every loss excluding death.
Section G:	0.5% of the Sum Insured, Minimum Kshs. 50,000
Section H:	Time Excess: 7 Days

WHAT IS NOT COVERED

The insurers will not indemnify the insured in respect of loss, damage or liability directly or indirectly caused by or arising out of or aggravated by:

- a) War.
- b) Nuclear reaction, nuclear radiation or radioactive contamination.
- c) Willful act or willful negligence of the Insured or of his representatives.
- d) Terrorism unless the client takes section G
- e) Deductible / Excess.
- f) Consequential loss of any kind.unless the client takes section H
- g) Wear and tear, corrosion, oxidation, deterioration.
- h) Liability that would not have attached also in the absence of an agreement.

***** Kindly refer to the policy document for the full list of exclusions*****

Mpesa payment details
Paybill Number: 999415
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Contact us



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