



Home Sweet Home,
Protected. 

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). 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 jewelry caused by any peril apart from what is specifically excluded in the Policy.

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.

HomeCare

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 maximum12 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.



SCAN TO VISIT
OUR WEBSITE



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

PREMIUM RATES

SECTION A	0,109% 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 for 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) values
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: 10% of each & every loss Min, Kshs, 5,000, Jewellery, Cameras - 5% each & every loss min, Kshs, 2,500/= On All Other Items - 5% each & every loss min, Kshs, 2,500/=
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

