



HEMOCARE

**PIONEER
GENERAL**



Your Future, Our Commitment

Home Sweet Home, Protected

Peace of Mind for Your Most Valuable Asset.

Your home is more than just a building; it's where memories are made and futures are built. Our Homecare policy is designed to protect your sanctuary from unexpected events, covering loss or damage to your property and the liabilities that may arise from owning or occupying your residence.

Comprehensive Coverage

Our Homecare policy offers extensive protection through its carefully crafted sections:

- **SECTION A: Buildings (Owner/Landlord)** Covers your private dwelling, outbuildings, fixtures, and fittings against perils like fire, flood, storm, impact, volcanic eruption, and even human-caused events such as riots, strikes, malicious damage, and theft following an insured event.
- **SECTION B: Contents (Personal Effects & Furniture)** Protects your personal effects, furniture, and other household contents against the same named perils as Section A, whether owned by you or held under your responsibility.
- **SECTION C: All Risks (Portable Items)** Safeguards your valuable portable items like laptops, mobile phones, iPads, cameras, and jewelry against any peril not specifically excluded in the policy, providing true "all risks" protection.
- **SECTION D: Work Injury Benefits Cover (Domestic Employees)** Covers your domestic employees in case of death or bodily injury sustained during employment. This section handles compensation, including costs under the Work Injury Benefits Act (WIBA) 2007, with benefits for:
 - Death: 96 Months earnings (subject to limits)
 - Permanent Total Disability: Percentages as per WIBA Act 2007
 - Total Temporary Disability: Weekly benefits (up to 12 months earnings)
 - Medical Expenses: Up to Kshs. 100,000 per employee
 - Funeral Expenses: Kshs. 30,000 per deceased employee

CONTACT US



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Pioneer House,
Moi Ave 3rd, 6th, 7th Floor



Extended Protection

Our Homecare policy extends its protective reach to cover various liabilities and unexpected scenarios, ensuring you're comprehensively secured.

- **SECTION E: Owner's Liability** Protects the insured (owner/landlord) against liability for accidental bodily injury (including illness) to third parties or accidental loss/damage to third-party property arising from property ownership.
 - **SECTION F: Occupier's and Personal Liability (Tenant)** Offers compensation to the insured (tenant) against liability for accidental bodily injury (including illness) to third parties or accidental loss/damage to third-party property arising from occupying the residence.
 - **SECTION G: Political Risks and Terrorism** Provides cover against loss or damage to your insured property (under sections A, B, or C) resulting from acts of Terrorism, Sabotage, Civil Commotion, Mutiny, Insurrection, Revolution, or Rebellion, Mutiny and/or Coup d'Etat.
 - **SECTION H: Consequential Loss (Loss of Rent)** Compensates landlords for loss of rent if their insured house or residential apartment is damaged following an insured event.
- Note: Cover under sections C, D, E, F, G, and H cannot be taken in isolation.
- Additional Free Benefits

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Contact us



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