

DOMESTIC PACKAGE PROPOSAL FORM



Centenary House, 2nd Floor, Off Ring Road, Westlands, P.O. Box 1870 - 00200, NAIROBI
Tel: 254 - 020 - 4452560, Fax: 254 - 020 - 4452561, Email: info@paciskenya.com, website: www.pacisinsurance.com

- NOTE 1.** This Insurance will be subject to the terms and conditions of the company's usual form of policy, a specimen copy of which will be sent on request. The insurance on both buildings and contents is based upon the fact that the buildings are occupied as private dwellings only and are not subject to abnormal hazard.
- NOTE 2.** Please ensure that you consult PACIS Insurance Company prior to leaving the house for longer than 7 days in order that you may obtain advice on restrictions and cover.
- NOTE 3.** Please refer to the back page for brief description of the cover provided.

PROPOSER

1. Full Name _____
Last Middle First
- a) Pin. No. _____
- b) Tel. No. Res. _____ Mobile _____ office _____
2. a) Postal Address _____ Code _____ Email _____
- b) Address of property to be insured House No. (Estate/Town/District) _____
- c) Situation of the insured's property: Plot No. _____
3. Profession or occupation. If more than one, give details of all (*Please also state if self-employed*)
- a) Your own _____
4. a) Height of building in storeys _____
- b) Of what materials is building constructed of (i) Walls? _____
(ii) Roof? _____
5. How are the out-buildings (if any) constructed _____
- a) Walls? _____ b) Roof _____
6. a) Is any business, profession or trade, carried out in any portion of the premises of which the dwelling/out-building forms a part? Yes No
If so, give particulars. _____
7. Is the dwelling
a) A private dwelling house? Yes No
b) A self-contained flat with separate entrance exclusively under your control? Yes No
8. Is the dwelling solely in your occupation? (including your family and servants) Yes No
9. If not solely in your own occupation, do you let apartments or receive boarders? Yes No
10. a) Will the dwelling be left without an inhabitant for more than 7 consecutive days?
If so, state extent _____
- b) Will the dwelling be left without an inhabitant for more than 30 consecutive days? Yes No
If so, state the extent _____
11. Are the buildings in good state of repair and will they be so maintained? Yes No
12. PLEASE TICK NATURE OF YOUR INSURED RESIDENCE
Owned on Mortgage: Yes No Owned outright: Yes No
Owned by Local Authprity: Yes No Rented: Yes No
- Other: Specify* _____

SECTION A Property Insured

5. On the building being a private dwelling house or private flat shown in the Schedule including domestic outbuildings (referred to as "the Buildings") Landlords fixtures and fittings, walls, gates and fences all on the same premises.

Unless otherwise stated the Buildings are built of brick stone or concrete asbestos or metal roofs,

Sum to be insured:

KShs. _____

If No give details _____

6. Name of Mortgagee/Other interests _____

SECTION B The Contents of your home

On furniture, household goods, and personal effects of every description the property of the Proposer. or of any member of the Proposer's family normally residing with the Proposer, and fixtures and fittings the Proposer's own, or for which the Proposer is legally responsible, not being landlord's fixtures and fittings, in the Buildings of the proposer's residence.

Specify here any such articles of greater value than 5 per cent of the Total Sum Insured on the said contents.

Total Sum Insured on Contents KShs.

Please show on a separate leaf, how the value of the contents is made up.

THE POLICY DOES NOT COVER:

- (i) Property more specifically insured,
- (ii) Deeds, bonds, bills of exchange, promissory notes, cheques, travellers cheques, securities for money, stamps, documents of any kind, cash, currency notes, manuscripts, medals, coins, motor vehicles and accessories, and livestock, unless specifically mentioned herein.
- (iii) 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.

No one article (**Furniture, Household appliances, Pianos, and Organs**) excepted shall be deemed of greater value than 5 per cent of the Total Sum Insured on the Contents unless such article is specifically insured.

The total value of **platinum, gold, and silver articles, jewellery, and furs** will be deemed not to exceed one-third of the total insured on the said contents unless specifically agreed. If the said value exceeds this portion, please state the total value of such property

SECTION C - ALL RISKS INSURANCE (Your valuables, clothing and other personal effects)

9. Sums to be insured

- a) Please give detailed description and state separately the full value of each item (jewellery).

A valuation from an approved valuer must be submitted in respect of each article to be insured for more than **KShs 5,000/=** (Single article limit in lieu thereof **2,000/=**)

Total Sum to be insured:	

NOTE: No cover for jewellery not in safe when not in use.

SECTION D Your Domestic Employees

10. Do you wish to insure your domestic employees for your liability under the Workmen's Compensation Act and at Common Law?

Yes No

If yes, please indicate number of employees per category:

Indoor Employees Gardener
 Chauffeurs Watchmen
 Other (specify) _____

SECTION E - Your Liability as Owner of the Dwelling (Limit of Idemnity Kshs. 1,000,000/-)

11. Do you wish to insure this liability _____ Yes No

SECTION F - Your Liability as Occupier And Your Personal Liability(Limit of Idemnity Kshs. 1,000,000/-)

12. Do you wish to insure this liability? _____ Yes No

GENERAL QUESTIONS FOR ALL SECTIONS

13. State how the following are secured giving make of locks if possible

a) i) outer doors _____

ii) front windows _____

iii) back windows _____

iv) trap doors and skylights _____

b) Is any alarm system fitted? Yes No

if so, give details and state which parts of the premises are protected _____

c) Are metal burglar bars fitted on all the windows? Yes No

d) Is the compound fenced? Yes No

e) Is there a guard dog? Yes No

g) Is jewelry when no in use locked in a safe? Yes No

14. Is the dwelling:-

a) only left regularly unattended for recreation and shopping purposes? Yes No

b) in an area which has been free from flooding for the past ten years? Yes No

c) Give details of any 'NO' answer to the above questions

15. Have the-name of your previous insurers, if any, give their policy number? Yes No

16. Has any insurer:-

a) declined to insure you? Yes No

b) required special terms to insure for? Yes No

c) cancelled or refused to renew your insurance? Yes No

d) increased your premium on renewal? Yes No

if so, give full particulars _____

17. Have you ever sustained loss from any of the herein mentioned perils?

If so, give particulars _____

18. State date from which this insurance is to commence: From: _____ To: _____

DECLARATION

I do hereby declare that the above answers and statements are true and that I have withheld no material information regarding this proposal. I agree that this Declaration and the answers above given, as well as any proposal or Declaration or statement made in writing by Me or anyone acting on My behalf shall form the basis of the contract between Me and the Company and I further agree to accept indemnity, subject to the conditions in, and endorsed on, the Company's policy. I also declare that the sums expressed in Section A & B represent not less than the full value of the property, as above mentioned.

Date _____ Signature of Proposer _____

THE LIABILITY OF THE COMPANY DOES NOT COMMENCE UNTIL THE PROPOSAL HAS BEEN ACCEPTED AND THE FIRST PREMIUM PAID.

SECTION A - BUILDINGS: LOSS OR DAMAGE CAUSED

1. Fire, Lightning, Thunderbolt, Earthquake or Volcanic Eruption (including flood or overflow of the Sea occasioned thereby) or Subterranean Fire.
2. Explosion
3. Riot and Strike
4. Aircraft or other Aerial Device or any article dropped there from.
5. Bursting or Overflowing of a Water Tank Apparatus or Pipe excluding:-
 - (a) the first KShs. 500 in respect of each and every loss.
 - (b) Loss or damage whilst the Buildings are left unfurnished.
6. Theft accompanied by actual forcible and violent breaking into, or out of, the Buildings or any attempt threat excluding loss or damage occurring whilst the Buildings are left unfurnished. Provided that during any period when the private dwelling house is left without an inhabitant, cover against theft is suspended from the beginning of the 31st consecutive day of such unoccupancy.
7. Impact with the Buildings by any road vehicle or animal not belonging to the insured or any member of his family normally residing with him.
8. Storm or Tempest (including flood or overflow of the Sea occasioned thereby) but EXCLUDING:-
 - (a) the first KShs. 500 of each and every loss.
 - (b) damage caused by Subsidence or landslide and
 - (c) damage caused by storm or Tempest as regards any buildings in course of construction, reconstruction, or repair (unless all outside doors, window and other openings thereto are complete and protected against such perils) awnings, blinds, signs, external television and radio antennae aerials, aerial fittings, mast and towers or other outdoor fixtures and fittings including gates and fences.

AND IN ADDITION:

9. Additional expense of alternative accommodation and loss of rent (not exceeding 10 percent of the sum insured) in the event of the Buildings being so damaged by any of the perils specified above as to be rendered uninhabitable.

SECTION B CONTENTS: LOSS OR DAMAGE CAUSED

1. Fire, Lightning, thunderbolt, Earthquake or Volcanic Eruption, or Subterranean Fire.
2. Explosion.
3. Riot and Strike
4. Aircraft or other Aerial Device or any article dropped there from.
5. Bursting or Overflowing of a Water Tank Apparatus or Pipe (excluding damage caused thereto)
6. Impact with the Buildings by any road vehicle or animal not belonging to the Insured or any member of his family normally residing with him.
7. Storm or Tempest, Flood Excluding the first KShs. 500 or each and every loss.
8.
 - (a) Theft accompanied by actual forcible and violent breaking into, or out of the Buildings, or any attempt threat
 - (b) Theft in any other circumstances but excluding:
 - (i) Theft whilst the Buildings or any part thereof are rent, let or sub-let.
 - (ii) Theft from any outbuilding not directly communicating with the private dwelling house or private flat mentioned in the schedule or from any verandah thereto.
 - (iii) the first KShs. 500 of each and every loss, PROVIDED that during any period when the Insured private dwelling house or, private flat is left without an inhabitant, cover against theft is entirely suspended from the beginning of the eighth consecutive day of such unoccupancy.

AND IN ADDITION:

9. Additional expense of alternative accommodation and loss of rent (not exceeding 10 percent of the sum insured) in the event of the private dwelling being so damaged by any of the perils specified above as to be rendered uninhabitable.
10. Damage to the Buildings mentioned in the Schedule and/or Landlord's fixtures and Fittings therein for which the insured is legally responsible as tenant and not as owner (but only if the private dwelling house or private flat mentioned in the Schedule be furnished and occupied) directly caused by Storm or Tempest (but excluding destruction or damage by Subsidence or Land slip). Bursting or Overflowing of a Water Tank Apparatus or Pipe. Theft accompanied by actual forcible and violent breaking into or out of the Buildings, or any attempt threat provided. However, that this indemnity excludes the first KShs. 500 of each and every loss and shall not exceed in the aggregate 10 per cent of the total Sum Insured as stated in the Schedule.

SECTION C - ALL RISKS INSURANCE: Covers loss or damage to Jewellery, Gold, and Silver Plate, and other specified valuables caused by Burglary, Fire, Theft from Person, Loss in Transit or while Travelling, Accidental Damage, etc.

Principal exclusions are: - War, Civil Commotions, Wear and Tear, Depreciation and Damage done to Moth, or by the process of repairing, Restoring, or Renovating. Losses from Motor Vehicles unless goods locked in Boot of Vehicles at time of loss.

SECTION D - WORKMEN'S COMPENSATION:

Covers your liability at Law including liability under Workmen's Compensation legislation in force in Kenya, Tanzania and Uganda in respect of Domestic servants employed at your private residence.

SECTIONS E AND F - LIABILITY

Provides an Indemnity to you and members of your family, permanently residing with you, for legal liabilities arising from bodily injury or damage to property, occurring during the period of Insurance as a result of an accident up to a limit of Kshs. 1,000,000 for any one accident or series of accidents arising out of one event.

The company will also pay for all costs and expenses recovered from the insured by any claimant and/or incurred with the written consent of the company. In respect of Sections D, E and F, the indemnity under the company's standards form of policy will not apply in respect of judgments which are not in the first instance delivered by or obtained from a Court of competent jurisdiction within the Republic of Kenya.