

Head Office: Bishop Magua Centre, 3<sup>rd</sup> Floor  
George Padmore Lane, Off Ngong Road  
P.O BOX 52964-00200 Nairobi, Kenya  
Tel: 020 2605220 Cell: 0715316830  
E-mail: [invesco@invescoassurance.co.ke](mailto:invesco@invescoassurance.co.ke)

## DOMESTIC PACKAGE INSURANCE PROSPECTUS AND PROPOSAL FORM

### NOTE 1.

The 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 subject to no abnormal hazard.

### NOTE 2.

Please make sure that you consult us prior to leaving the house for longer than 7 days in order that you may obtain advice on restrictions and cover

## SECTION A

### **BUILDINGS;**

#### LOSS OR DAMAGE CAUSED BY

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 and other Aerial Device or any article dropped therefrom.
5. Bursting or Overflowing of a Water Tank Apparatus or Pipe Excluding
  - (a) the first Shs.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 attempt thereat excluding loss or damage occurring whilst the Buildings are left unfurnished. Provided that during any period when the house is left without an inhabitant cover against theft is suspended from the beginning of the 31<sup>st</sup> 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:**

9. (a) the first Shs.500/= of each and every loss  
(b) damage caused by subsidence or landslip and  
(c) damage caused by storm or Tempest as regards any buildings in course of construction reconstruction or repair (Unless all outside doors windows and other openings thereto are complete and protected against such perils) awnings, blinds, signs, external television and radio antennae, aerials, aerial fittings, masts and towers or other outdoor fixtures and fittings including gates and fences.
- AND IN ADDITION  
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 above perils as to be rendered uninhabitable.

## SECTION B

### CONTENTS

#### LOSS OR DAMAGE CAUSED BY

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 therefrom.
5. Bursting or Overflowing of a Water Tank Apparatus or Pipe (excluding damage thereto)
6. Impact with the Buildings by any road vehicle or animal not belonging to the insured or to any member of his family normally residing with him.
7. Storm, Tempest, Flood Excluding the first Shs.500/= of each and every loss.
8. (a) Theft accompanied by actual forcible and violent breaking into or out of the Buildings or any attempt thereat  
(b) Theft in any other circumstances but excluding:
  - (i) Theft Whilst the Buildings or any part thereof are lent, 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 Shs.500/= of each and every loss  
Provided that during any period when the Insured's 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 a Storm or Tempest (but excluding destruction or damage subsidence or landslip). Bursting or Overflowing of a Water Tank Apparatus or Pipe, Theft accompanied by actual forcible and violent breaking into or out of Buildings or any attempt thereat provided however that this Indemnity exclude the first Shs.500/= of each and every loss and shall 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 traveling, accidental damage etc.

Principal exclusions are:- War, Civil Commotion, Wear and Tear, Depreciation and Damage due to a Moth or by process of repairing, Restoring or Renovating.

**SECTIONS D E & F**

**WORKMEN'S COMPENSATION (SECTION D)**

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

**LIABILITY (SECTION E AND F)**

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.500,000/= for any one accident or series of accidents arising out of one event.

The Company will also pay all costs and expenses recovered from the Insured by any claimant and/or incurred with the written consent of the Company.

In respect of Section D, E and F, the indemnity under the Company's standard form of Policy will not apply in respect of judgements which are not in the first instance delivered by or obtained from a Court of competent jurisdiction within the Republic of Kenya

**PROPOSAL FOR PERSONAL INSURANCES**

**INVESCO INSURANCE COMPANY LIMITED**

1. 1.FULL NAME OF PROPOSER: MR/MRS/MISS .....  
 ADDRESS .....  
 OCCUPATION .....

**PLEASE COMPLETE THE FOLLOWING SECTIONS REQUIRED**

**SECTION: BUILDING AND/OR CONTENTS**

1 ADDRESS OF DWELLING AT WHICH INSURANCE IS REQUIRED.....  
 .....

(All questions must be answered)

- |   |   |
|---|---|
| <p>1. Of what materials is the dwelling constructed<br/>         (a) Walls?                      (b) Roof?</p> <p>3. What is its height in storeys</p> <p>4. How are the buildings constructed?<br/>         (a) Walls?                      (b) Roof?</p> <p>5. Is any business, profession or trade carried<br/>         on in any portion of the premises of which<br/>         the dwelling forms a part? If so, give particulars</p> <p>6. Is the dwelling<br/>         (a) A private dwelling house?<br/>         (b) A Self contained flat with separate<br/> <br/>         (c) Rooms not self contained?<br/>         state whether (a) (b) or (c)</p> <p>7. Is the dwelling solely in your occupation?<br/>         (Including your family and servants)</p> <p>8. If not solely in your occupation,<br/>         do you let apartments or receive boarders?</p> | <p>2 (a) .....<br/>         (b) .....</p> <p>3 .....</p> <p>4 (a) .....<br/>         (b) .....</p> <p>5 .....<br/>         .....<br/>         .....</p> <p>6 .....<br/>         (a) .....<br/>         (b) .....<br/>         .....</p> <p>(c) .....<br/>         .....</p> <p>7 .....</p> <p>8 .....</p> |
|---|---|

- 9 (a) Will the dwelling be left without an inhabitant for more than 7 consecutive days? If so, state extent 9 (a) .....
- (b) Will the dwelling be left without an inhabitant for more than 30 consecutive days? If so, state extent (b) .....
- 10 Are the buildings in good state of repair and will they be so maintained? 10 .....

11. has any company or insurer in respect of any of the contingencies to which this proposal applies

- (a) Declined to insure you? .....
- (b) Required special terms to you? ..... ensure
- (c) Cancelled or refused to your insurance? ..... renew
- (d) Increased your premium renewal? ..... on  
 if so give full particulars .....

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

.....

if so, give particulars .....

12. Period of insurance 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 sum 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*

*Please remember to keep a copy of this Proposal for your records.*

**PROPERTY TO BE INSURED**

**SECTION A:**

**THE BUILDINGS**

The proposer's residence being a private dwelling house or private flat and all the domestic offices, stables, garages and outbuildings on the same premises and used in connection therewith, and the walls, gates and fences around and pertaining thereto, including landlord's fixtures and fittings in the said buildings all situated as above.

Shs. ....

(all the said buildings are brick, stone or concrete built with slate, tile, concrete, asbestos or metal roofs except as below)


Total Sum Insured on Buildings Shs. \_\_\_\_\_  
\_\_\_\_\_

**SECTION B**

**THE CONTENTS**

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 Building of the proposer’s residence.

Shs. ....

The Policy does not cover

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

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

Total Sum Insured on Contents Shs. ....





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

Shs. ....

**SECTION C**

ALL RISKS

**SCHEDULE OF PROPERTY**

Please give detailed description and state separately the full value of each item. A valuation from an approved valuer must be submitted in respect of each article to be insured for more than Shs.3,000/=	
Total Section C Shs.	

**SECTION D**

WORKMEN'S COMPENSATION

PLEASE STATE THE NUMBER OF SERVANTS EMPLOYED

INDOOR SERVANTS ..... GARDENERS .....  
 STABLEMEN .....CHAUFFEURS & WATCHMEN .....  
 .....

**SECTION E**

PERSONAL LIABILITY

LIMIT OF INDEMNITY K

IS THIS COVER REQUIRED .....



**INSURED**

**HOUSEHOLDER'S COMPREHENSIVE POLICY NO.**

**Please complete**

	Value of furniture & Pictures	Value of Curtains & Carpets	Value of China Glass Cutlery & Linen	Value of T.V. Record player Radio & Refrigerator	Value of Kitchen Equipment & Electrical Appliances	Value of Food, Drinks & Provisions etc	Value of Clothing Furs, Jewellery Watches & Sewing machines	Value of Toys Garden Tools Prams & Fuel	TOTAL K. Shs.
Living room									
Dining room									
Other reception room									
Kitchen									
Bathroom									
Bedrooms 1									
2									
3									
4									
Hall and landing									
Garage									
<b>TOTAL</b>									
Add 5% for accidental omissions, additions and renewals.									
GRAND TOTAL K.Shs.									
N.B. Valuation lists to be attached for items of Jewellery & Valuables									