ICEA LION
GENERAL INSURANCE

DOMESTIC PACKAGE INSURANCES 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 ensure that you consult us prior to leaving the house for longer than 8 days in order that you may obtain advice on restrictions and cover.

SECTION A: BUILDINGS

LOSS OR DAMAGE CAUSED BY

1. Fire, Lighting, 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 therefrom.
5. Bursting or Overflowing of a Water Tank Apparatus or Pipe excluding:
    a. the first Kshs. 20,000/= 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 thereat 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 Building 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.1,000/= 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

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

SECTION B: CONTENTS

LOSS OR DAMAGE CAUSED BY

1. Fire, Lighting, 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 caused thereto).
6. Impact with the Building caused 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 Kshs.______________________________ 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 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 Kshs.5,000/= of each and every loss.

   Provided that during any period when the Insured's private dwelling house or private float 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 per cent 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 Landslip), 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 thereat provided however that this Indemnity excludes the first Kshs. 1,000/= 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 while travelling, accidental damage etc.
Principal exclusions are: - War, Civil Commotion, Wear and Tear, Depreciation and/or Damage due to Moth or by process of repairing, restoring, or renovating.

SECTIONS D, E AND F

WORKMEN'S COMPENSATION (SECTION D)
Covers your liability at law including liability under Workmen's compensation legislation Act No. 72 of 1948 in respect of Domestic servants employed at your private residence.

LIABILITY (SECTIONS 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 Sections 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.

Full Name Of Proposer: MR/MRS/MISS

Postal Address

Occupation

Telephone No. (Office) Mobile No.

Email Address

PIN No. & ID No. *(Attach copies)*

Residential Address

Agency

PLEASE COMPLETE THE SECTIONS REQUIRED

SECTION A. BUILDING AND/OR CONTENTS

1. Address Of Dwelling At Which Insurance Is Required ____

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(All questions must be answered)

2. Of what materials is the dwelling constructed a. Walls? b. Roof?	2. a. ____________________ b. ____________________
3. What is its height in storeys?	3. ____________________
4. How are the outbuildings (if any) constructed? a. Walls? b. Roof?	4. a. ____________________ b. ____________________
5. Is any business, profession or trade carried on in any portion of the premises of which the dwelling forms a part? If so, give particulars	5. ____________________ ____________________ ____________________
6. Is the dwelling a. A private dwelling house? b. A self contained flat with separate entrance exclusively under your control? c. Rooms not self contained? State whether (a) (b) or (c)	6. ____________________
7. Is the dwelling solely in your occupation? (including your family and servants)	7. ____________________
8. If not solely in your own occupation, do you let apartments or receive boarders?	8. ____________________
9. 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? If so, state extent	9. a. ____________________ b. ____________________
10. Are the buildings in a good state of repair and will they be so maintained?	10. ____________________

PROPERTY TO BE INSURED

SECTION A: BUILDINGS

	Sum to be insured (Full value)
The proposer's residence being a private dwelling house or private flat and all the domestic, stables, garage 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 (all the said buildings are bricks, stone or concrete built with slate, tile, concrete, asbestos or metal roofs except as below) ____________________ ____________________ ____________________	
Total Sum Insured on Buildings. Kshs.	

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 Buildings of the Proposer's residence. Kshs.	____________________
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. 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.	
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 specifically agreed. If the said value exceeds this portion please state the total value of such property. Kshs.	____________________

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 Jewellery items to be insured for more than Kshs. 30,000/=.	VALUE KSHS.
Total Section C Kshs.	

Please state within which Geographical area you wish cover to apply:

a. Kenya only

b. World wide

SECTION D: WORK INJURY BENEFITS ACT

PLEASE STATE THE NUMBER OF SERVANTS EMPLOYED

INDOOR SERVANTS ______________________ GARDENERS ______________________

STABLEMEN ______________________ CHAUFFEURS & WATCHMAN ______________________

SECTION E: OWNERS LIABILITY

If you are the owner of the residence do you wish to insure your liability for an indemnity limit of Ksh. 500,000? __________

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SECTION F: OCCUPIERS LIABILITY

If you are the occupier of the residence do you wish to insure your liability for an indemnity limit of Ksh. 500,000? __________

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1. **HAS ANY COMPANY OR INSURER IN RESPECT OF ANY OF THE CONTIGENCIES TO WHICH THIS PROPOSAL APPLIES**

   A. DECLINED TO INSURE YOU? ______________________

   B. REQUIRED SPECIAL TERMS TO INSURE YOU? ______________________

   C. CANCELLED OR REFUSED TO RENEW YOUR INSURANCE? ______________________

   D. INCREASED YOUR PREMIUM ON RENEWAL? ______________________

   IF SO GIVE FULL PARTICULARS ______________________

HAVE YOU EVER SUSTAINED LOSS FROM ANY OF THE HEREIN MENTIONED PERILS? ______________________________

IF SO GIVE PARTICULARS ____

2. 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 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 above mentioned.

Date ___________________________________ Signature of Proposer ____

Please do attach a copy of your **PIN certificate,National Identification card/Passport and utility bill** as per the **"proceeds of crime and anti-money laundering Act, 2009"** as "acceptable proof of identity"

The liability of the Company does not commence until the proposal has been accepted and the first premium paid.