

**Broker/Agent:**



## **DOMESTIC PACKAGE**

## **PROPOSAL FORM**

*A New Dimension in Insurance*  
A P A Insurance Limited

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**Nakuru Office:** Giddo Plaza, George Morara Road, P.O. Box 12632, Nakuru 20100 Kenya Tel: 051 2213 412/6

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**Nyeri Office:** 3<sup>rd</sup> Floor, Sohan Plaza, Kimathi Wing, P.O. Box 2443, Nyeri 10100 Kenya

Tel: 061 2030332 Fax: 061 2030332

Web site: [www.apainsurance.org](http://www.apainsurance.org)

## PROSPECTUS

### 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 your Insurance Company 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, 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 therefrom.
5. Bursting or Overflowing of a Water Tank Apparatus or Pipe excluding
  - (a) the first 5000/= 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 3<sup>1</sup><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:
  - (a) the first Shs. 5000/= 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, windows and other openings thereto are complete and protected against such perils) awnings, blinds, signs, external television and radio antennae, acrials, aerial fittings, masts and towers or other outdoor fixtures and fittings including gates and fences.

### EXTENSION

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 perils specified above 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 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 to any member of his family normally residing with him.
7. Storm, Tempest, Flood Excluding the first Kshs. 5000/= 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 Building 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 veranda thereto.
  - (iii) The first Shs. 5,000/= 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.

#### **EXTENSIONS**

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 Shs. 5000/= 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 Commotion, Wear and Tear, Depreciation and Damage due to Moth or by process of Repairing, Restoring or Renovating.

#### **SECTION D - WORKMEN'S COMPENSATION**

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

#### **SECTION 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 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 judgments which are not in the first instance delivered by or obtained from a court of competent jurisdiction within the Republic of Kenya.

**IMPORTANT:-** The purpose of this Proposal Form is to provide the Company with all the material information that is likely to influence the assessment of your proposal. When completing the Proposal form or having your agent complete it for your signature you should complete all questions fully (dashes are not sufficient). Where you are in doubt as to whether a particular piece of information is material you should include it. Failure to disclose all facts may invalidate the cover under your Policy. It is an offence to make a false statement or withhold any material information for the purpose of obtaining this class of Insurance. Please also initial any alterations.

**1. The Proposer**

Name(in full):

.....  
(Please use Block letters)

Postal Address: P. O. Box..... Postal Code ..... Town: .....

Telephone Nos. .... Mobile Nos. .... Fax Nos. ....

Email Address: ..... Pin No: .....

Trade or Business:..... Client No.....

Period of Insurance From:..... To:.....

State Physical Location of all the Premises at which property is contained / insurance is required  
.....

**THE BUILDING AND/OR CONTENTS**

- 1. Of what materials is the dwelling constructed? (a) \_\_\_\_\_  
(a) Walls (b) Roof (b) \_\_\_\_\_
  
- 2. What is its height in storeys? \_\_\_\_\_
  
- 3. How are the outbuildings (If any) constructed? (a) \_\_\_\_\_  
(a) Walls (b) Roof? (b) \_\_\_\_\_
  
- 4. Is any business, profession or trade carried on in any portion of the premises of which the dwelling forms a part? Yes  No   
If so, give particulars. \_\_\_\_\_

5. Is the dwelling
- (a) A private dwelling house? (a) Yes  No
- (b) A self contained flat with separate entrance exclusively under your Control? (b) Yes  No
- (c) Rooms not self contained (c) Yes  No
6. Is the dwelling solely in your occupation? (including your family and servants) Yes  No
7. If not solely in your own occupation, do you let Apartments or receive boarders? Yes  No
8. (a) Will the dwelling be left without an inhabitant for more than 7 consecutive days? Yes  No
- If so, state extent (a) \_\_\_\_\_
- (b) Will the dwelling be left without an Inhabitant for more than 30 consecutive Days? Yes  No
- If so, state extent (b) \_\_\_\_\_
9. Are the buildings in a good state of repair and will they be so maintained? Yes  No
10. Do you have burglar proof doors/windows? Yes  No
- If so give details \_\_\_\_\_
11. What other security arrangement do you have in place (eg. Guards / alarm, etc)
- \_\_\_\_\_

## PROPERTY TO BE INSURED

### SECTION A

### THE BUILDINGS

### Sum to be Insured

The proposer's residence being a private dwelling house or private flat and all the domestic offices, 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 brick, stone or concrete built with slate, tile, concrete, asbestos or metal roofs Except as below)

Shs. \_\_\_\_\_

Constructed:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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





**SECTION D - WORKMEN'S COMPENSATION**

Please state the number of employees

Indoor Staff \_\_\_\_\_ Gardener \_\_\_\_\_  
Stablemen \_\_\_\_\_ Chauffeurs \_\_\_\_\_  
Watchmen \_\_\_\_\_

**SECTION E - OWNERS LIABILITY**

Limit of Indemnity Shs. 1,000,000/= Is this cover required? Yes  No

**SECTION F - PERSONAL LIABILITY**

Limit of Indemnity Shs. 1,000,000/= Is this cover required? Yes  No

**General questions for all sections**

- Has any Insurer Yes  No
- (a) Declined to insure you?
- (b) Required special terms to insure you? 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 .....

- 2. Have you ever sustained loss from any of the herein mentioned perils? Yes  No

If so give particulars.....

**DECLARATION**

I/We hereby propose to effect an insurance with A P A Insurance Ltd. and warrant the truth and correctness of all the above statements to the best of my/our knowledge and belief, including the extended questions and declare that no material information has been withheld affecting the assessment of the risk.

I/We agree that this proposal and declaration shall form the basis of the contract between me/us and the said Company and I/We am/are willing to accept the policy and be bound by all the terms, provisos and conditions thereof and to pay the premium thereunder.

Date : ..... Signature of Proposer .....

**THE LIABILITY OF THE COMPANY DOES NOT COMMENCE UNTIL THE PROPOSAL HAS BEEN ACCEPTED BY THE COMPANY AND THE FIRST PREMIUM PAID EXCEPT AS PROVIDED BY ANY OFFICIAL COVER NOTE ISSUED BY THE COMPANY**