



Version: FULLBLOOM/8/5/17

AIG Kenya Insurance Co. Ltd.

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FULLBLOOM HOMESAFE TERMS

SCOPE OF COVER	RATE
<p><u>1. Buildings</u></p> <ul style="list-style-type: none"> • Fire, Lightning, Thunderbolt, Explosion • Earthquake, Volcanic Eruption, Storm, Tempest, Wind, Hail, Floods • Accidental Impact, damage by falling trees • Riot & Strike, Vandalism & Malicious Damage • Theft or attempted theft • Cost of Debris Removal (up to 15% of sum insured) • Fire Brigade and municipal charges (10,000/-) • Architects, surveyors & consulting engineers • Cost of Alternative Accommodation or Loss of Rental income (up to 15% of sum insured) • Escape of water from storage or heating installation • Accidental breakage of fixed door or window glass, sanitary ware. 	<p>0.115%</p>
<p><u>2. Contents</u></p> <ul style="list-style-type: none"> • Fire, Lightning, Thunderbolt, Explosion • Earthquake, Volcanic Eruption, Storm, Tempest, Wind, Hail, Floods • Accidental Impact • Riot & Strike, Vandalism & Malicious Damage • Theft or attempted theft • Cost of Debris Removal (10,000/-) • Fire Brigade and municipal charges (10,000/-) • Cost of Alternative Accommodation (up to 15% of sum insured) • Escape of water from storage or heating installation • Property temporarily removed from residence (up to 50,000/-) • Guest's and Domestic Servants effects (10,000/- each) • Loss / damage / theft of locks and keys (20,000/-) • Veterinary expenses due to accidental injury to pet (10,000/-) • Cost of Trauma Counselling following theft or attempted theft (5,000/- per family member maximum 20,000/- per family) • Cost of replacement of securities and deeds due to accidental loss or damage (5,000/-) • Wedding gifts cover – 10% of sum insured on contents for one month prior and one month after wedding 	<p>0.75%</p>
<p><u>3. All Risks</u></p> <ul style="list-style-type: none"> • Valuable items normally carried or worn anywhere against damage, loss or destruction by any cause except as excluded in the policy. 	<p>Worldwide – Cell phone - 11.25% Laptops – 2.25% All Other items 1.75%</p>
<p><u>4. Personal Liability</u></p> <ul style="list-style-type: none"> • Household/ House owner's Legal liability for bodily injury to third party persons, or damage to third party property anywhere within Kenya. Free limit up to 2,000,000/-. 	<p>Free up to 2,000,000/-.</p>

Directors:

Muhoho Kenyatta*,
Wayne Abraham***,
Isaac Odundo Awuondo*,
John Stuart Armitage** (alternate),
Catherine Igathe*(Managing)
Paul Van Der Merwe***
Charles Muchene*

*Kenyan, **British, ***South African



<ul style="list-style-type: none"> • Golfer's Legal liability for bodily injury to third party persons, or damage to third party property anywhere within Kenya. Free limit up to 1,000,000/-. ○ Golfer's cover includes Hole In One up to a limit of 30,000/- and Caddy's medical expenses up to a limit of 30,000/- 																	
<p><u>5. Domestic Employees</u></p> <ul style="list-style-type: none"> • Legal liability under the Workers Injury Benefit Act as per the following covers and limits of liability; <table border="1" data-bbox="459 719 1278 1655"> <thead> <tr> <th data-bbox="459 719 916 757">Covers</th> <th data-bbox="916 719 1278 757">Limits of Liability</th> </tr> </thead> <tbody> <tr> <td data-bbox="459 757 916 927"> a) Death: Ninety Six (96) months earnings subject to a maximum of </td> <td data-bbox="916 757 1278 927"> 1. 4Million per Employee. 2. 25Million per Event 3. 50Million in Aggregate </td> </tr> <tr> <td data-bbox="459 927 916 1160"> b) Permanent Total Disablement : Percentage as set out in the First Schedule of WIBA subject to a maximum of </td> <td data-bbox="916 927 1278 1160"> 1. 4Million per Employee. 2. 25Million per Event 3. 50Million in Aggregate </td> </tr> <tr> <td data-bbox="459 1160 916 1330"> c) Temporary Total/Partial Disablement: As per the Work Injury Benefits Act, 2007 subject to set maximum per employee </td> <td data-bbox="916 1160 1278 1330"> 1Million </td> </tr> <tr> <td data-bbox="459 1330 916 1429"> d) Medical Expenses: Actual expenses incurred subject to set maximum per employee </td> <td data-bbox="916 1330 1278 1429"> 100,000/= </td> </tr> <tr> <td data-bbox="459 1429 916 1505"> e) Funeral Expenses: per deceased employee </td> <td data-bbox="916 1429 1278 1505"> 30,000/= </td> </tr> <tr> <td data-bbox="459 1505 916 1581"> f) Artificial Appliances per injured employee </td> <td data-bbox="916 1505 1278 1581"> 30,000/= </td> </tr> <tr> <td data-bbox="459 1581 916 1655"> g) Life-assistant benefit per Employee </td> <td data-bbox="916 1581 1278 1655"> 250,000/= </td> </tr> </tbody> </table>	Covers	Limits of Liability	a) Death: Ninety Six (96) months earnings subject to a maximum of	1. 4Million per Employee. 2. 25Million per Event 3. 50Million in Aggregate	b) Permanent Total Disablement : Percentage as set out in the First Schedule of WIBA subject to a maximum of	1. 4Million per Employee. 2. 25Million per Event 3. 50Million in Aggregate	c) Temporary Total/Partial Disablement: As per the Work Injury Benefits Act, 2007 subject to set maximum per employee	1Million	d) Medical Expenses: Actual expenses incurred subject to set maximum per employee	100,000/=	e) Funeral Expenses: per deceased employee	30,000/=	f) Artificial Appliances per injured employee	30,000/=	g) Life-assistant benefit per Employee	250,000/=	<p>Kshs. 500/- per domestic worker</p>
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<p><u>ADDITIONAL BENEFITS (Where Contents Cover is taken up)</u></p>																	
<ol style="list-style-type: none"> 1. Hospital Cash cover for domestic employees which includes; <ul style="list-style-type: none"> ○ In-patient cover for upto 180 days excluding the first two days of admission ○ Limit per day – 1,000/- ○ Evidence of hospitalization required 2. Personal Accident (24 hours) for Domestic employee covering Permanent Disability <ul style="list-style-type: none"> ○ Limit of Liability 500,000/- 	<p>Kshs. 500/- per domestic worker</p> <p>Kshs 1,200/- per domestic worker</p>																



3. Disaster Cash cover payable in the event of the insured residence becoming uninhabitable as a result of a peril insured under Section B - Contents; <ul style="list-style-type: none">○ Lump sum payment of Kshs 50,000/-	Kshs. 500
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8 May, 2017

For: AIG Kenya Insurance Co. Ltd