

3. ALL RISKS

Covers loss or damage to specific valuables from any cause except as excluded in the policy.

Common items covered:

- Jewellery
- Spectacles
- Cell phones
- Laptops
- Clothing
- Photographic equipment

4. DOMESTIC EMPLOYEES

Covers the legal liability under the Work Injury Benefit Act (WIBA) against:

- Accidental death or bodily injury in the course of duty
- Medical expenses

5. THIRD PARTY LIABILITIES

Covers the legal liability that may arise from accidental bodily injury or damage to property in connection with the ownership and /or occupation of the residence by the insured or his household.



DOMESTIC PACKAGE

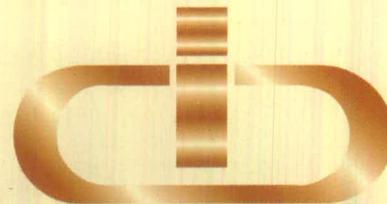
Don't let disaster drive you from home



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SUMMARY OF COVER

This is an attractive package for homeowners and tenants, which gives the policy holder the benefits of several policies in a single package. The policy is subject to the terms and conditions of the policy and is offered upon the fact that buildings are occupied as private dwelling houses only.

1. BUILDINGS

Covers the building against loss and damage by:

1. Fire, lighting, thunderbolts, earthquakes, volcanic eruptions
2. Storm or tempest, floods, accidental impact with the building
3. Burst or overflowing water tanks, apparatus or pipes
4. Loss or damage following escape of water from storage or heating installations
5. Theft or attempted theft
6. Aircraft or other aerial device or any article dropped there from above the building
7. Explosions
8. Riots and strikes
9. Falling trees

Additional Cover

10. Cost of alternative accommodation or loss of rental income (not exceeding 10% of the sum insured)
11. Mobilization (initial) payment at 10% of value of buildings to the affected insured in the event of fire or burglary
12. Fire brigade charges up to Ksh. 200,000
13. Cost of debris removal up to Ksh. 200,000

2. CONTENTS OF BUILDING

Covers house contents against loss or damage by:

1. Fire, lighting, thunderbolts, earthquakes, volcanic eruptions
2. Storm or tempest, floods, accidental impact with the building
3. Burst or overflowing water tanks, apparatus or pipes
4. Loss or damage following escape of water from storage or heating installations
5. Theft or attempted theft
6. Aircraft or other aerial device or any article dropped there from above the building
7. Explosions
8. Riots and strikes
9. Falling trees

Additional Cover

10. Cost of alternative accommodation or loss of rental income (not exceeding 10% of the sum insured)
11. Mobilization (initial) payment at 10% of value of buildings to the affected insured in the event of fire or burglary
12. Damage to the building or landlord's fixtures and fittings for which the insured is legally responsible as a tenant
13. Loss or damage of contents of the freezer up to Ksh. 5,000 following continuous power failure of more than twelve hours
14. Cost of replacement of keys up to Ksh. 5000
15. Loss of personal money following fire or burglary up to a maximum Kshs.5000
16. Guests effects up to Ksh. 20,000 in any one event