

DOMESTIC PACKAGE INSURANCE

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Domestic Package Policy

DOMESTIC PACKAGE

- The domestic package is an insurance policy that provides cover to individuals/organisations against risks present in their private dwelling. The package has several sections under one policy to cater for different subject in private homes

Domestic Package Policy

Section A – Buildings

- Damage to the private dwelling house or flat including domestic buildings, landlord fixtures and fittings, walls gates and fences all on the same premises.



Section B- Contents

- Contents of the residence being a private dwelling house or private flat consisting of furniture, household goods and personal effects of every description the property of the insured or any member of his family normally residing with him and fixtures and fittings the insured's own or for which he is legally responsible not being landlords fixtures and fittings.



Domestic Package Policy

Section C- All Risks

- Indemnifies the insured against loss of or damage to the portable items such as Mobile phones, tablets, cameras etc.



Domestic Package Policy

Section D – Workmen’s Compensation

- In the event of any domestic servant sustaining bodily injury by accident or disease arising out of and in the cause of employment by the insured, during the currency of the policy, the insured will subject to the terms and exceptions of the policy pay compensation and claimants costs and expenses in respect of such injury and will in addition pay all costs and expenses incurred with its written consent. As per WIBA Act



Domestic Package Policy

Section E – Owners Liability

- Any Liability that the insured may be made liable as owner (not occupier) of the premises.



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Section F – Occupiers and Personal Liability

Any liability that the insured may be made liable as occupier of the premises. It also covers the insured's personal liability. (Duty of care to visitors)



Domestic Package Policy

Covers:

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 Kshs. 5000/- in respect of each and every loss (b) loss or damage whilst the Buildings are left unfurnished



Domestic Package Policy

Subjectivity:

- Jurisdiction Clause
- Other Insurance and Declinature:
- False or Fraudulent Claims
- Full Premium Payable
- Petrol & Mineral Oil Warranty¹
- Electrical Clause¹
- Premium Payment Warranty

Domestic Package Policy

Exclusions

- Earthquake Excess 2% of Sum Insured Maximum Kshs 5,000,000
- Computer General Loss Clause
- Asbestos Exclusion Clause
- War and Civil War Exclusion
- Nuclear Energy Risks Exclusion
- Political Risks Exclusion
- Section C Excess: 10% each & every loss Mobile Minimum Kshs. 3,000 Laptop Kshs 5,000, Jewelry Kshs 10,000 & all others Kshs 5,000

Domestic Package Policy

Occupancy

- Buildings - 30 days
- Contents – 7 days

QUESTIONS



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