



# HOME INSURANCE PROPOSAL FORM

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AGENTS No/DSO CODE:- ..... ACCOUNT NUMBER.....

- NAME OF PROPOSER    
LAST NAME OTHER NAMES
- POSTAL ADDRESS  CODE  TOWN
- PIN NUMBER  ID/PASSPORT NO  MOBILE NO.
- OCCUPATION/PROFESSION  EMAIL ADDRESS
- NAME OF ANY FINANCIER IF ANY  LOCATION OF BUILDING   
STREET  HSE NO  PLOT/LR NO
- Tick where appropriate. Is the building a? a) bungalow  b) flat  c) apartment  d) maisonette
- What is the nature of construction material
- Have you ever had any claim/loss?   If yes please give details

### NOTE

Cover for All Risk and DOMESTIC EMPLOYEES-Wiba cannot be taken in isolation of BUILDING or CONTENTS  
Sections to be insured

	Value in ksh
Building including outbuildings, extensions, garage and fences	
Total contents (please provide list on separate sheet)	
Total sum insured for all risk items	
WIBA – Give the total estimated annual earnings and number of domestic employees	

Provide a schedule of all the items covered under All Risk and their value. For jewelry items valued above ksh 30,000, proof of purchase or value shall be required.

Please tick appropriately if you require cover for political violence and terrorism extension a) building  b) Contents

Period of Insurance: From  to   
Date /Month/Year Date /Month/Year

### DECLARATION

I /we do hereby declare that the above answers and statements are true, and that I/we have not withheld any material information regarding this proposal.

DATE:   
Date /Month/Year

Signature of Proposer   
Rubber Stamp/Seal

### FOR OFFICIAL USE ONLY

	SUM INSURED IN KSHS	PREMIUM IN KSHS
BUILDING		
CONTENTS		
ALL RISK		
WIBA		
PVT (Min 5,000/-)		
	LEVIES	
	STAMP DUTY	
	TOTAL PREMIUM PAYABLE	

## HOME INSURANCE - SUMMARY OF COVER

This is a comprehensive, tailor made and affordable package that enables home owners & tenants enjoy the benefits of several policies in a single package. The policy is subject to the terms and conditions as per the policy and is offered upon the fact that the buildings are occupied solely as private dwelling houses.

### BUILDINGS

Covers building against loss resulting from fire lightning, earthquake, storm, flood, burglary, accidental impact to the building, bursting or overflowing of water tanks, escape of water from storage facilities, falling trees, riot and strike, explosion from domestic gas cylinders, impact from aircrafts or other aerial devices.

### CONTENTS OF ALL DESCRIPTION

The policy will provide insurance against loss or damage to furniture, electronics, cutlery, crockery and all other contents of all description against losses resulting from the perils in (buildings) above.

### COVER FOR PERSONAL ITEMS-ALL RISK

This part will provide cover for loss or damage to the following specified personal effects against all risks unless specifically excluded.

- Camera
- Mobile phones
- Laptops
- Jewelry
- Spectacles
- I pads
- Led and Plasma Tvs
- Hearing aids
- Electrical installations e.g Dstv, alarm systems etc

### DOMESTIC EMPLOYEES-Wiba Act 2007

This will provide cover against legal liability to you as the employer under the Work Injury Benefits Act (WIBA). The cover available is for:

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

### THIRD PARTY LIABILITIES

This will provide cover for legal liability that may arise from accidental bodily injury or damage to property in connection with the owner-ship and /or occupation or the residence by the insured or his household.

#### Additional free benefits

1. Emergency medical expenses following assault during burglary up to 20,000/-
2. 1 free nanny training on safety and prevention, prompt detection when a child is ill, controlling bleeding, care of fractures, dealing with burns, common medical emergencies, your first aid kit, child abuse, detection and prevention, resuscitation and CPR and practical sessions.
3. First aid kit.
4. One emergency ambulance rescue service per family per year following fire or burglary.
5. 10% cash back for paid premiums after three years if the first three years are without a claim.
6. Loss of personal money up to ksh 5,000/- following fire or burglary.
7. Cost of replacing damaged grilles following a burglary-ksh 5,000/-
8. Damage or loss of insured contents on transit while the insured is moving houses- ksh 20,000/- (following collision or overturning of conveying motor vehicle)
9. Cost of replacement of keys/replacement of locks up to ksh 5,000/- following an attempted theft or fire
10. Cost of alternative accommodation following an insured event not exceeding 10% of the sum insured.
11. Damage to contents in the freezer up to ksh 5,000/- following continuous power failure for a period exceeding 12 hrs.
12. Mobilization (initial payment) up to 10% of a documented and valid claim for contents/building to the affected insured in the event of fire or theft.
13. Cost of debris removal following a fire up to ksh 200,000/-
14. Fire brigade charges up to ksh 200,000/-
15. Damage to guest effects up to ksh 20,000/- for any one event.
16. Work injury benefits in insurance for the first two domestic workers- up to ksh 2,000,000/-
17. Owners liability up to Kshs 2,000,000/-