



LANDLORDS INSURANCE PROPOSAL FORM

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

- NAME OF PROPOSER
- 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
If it's a flat or apartment, please state the number of unit
Is any part of the building used for business? *Please give details*
- What is the nature of construction material
- Have you ever had any claim/loss? If yes please give details

NOTE - Cover for BUILDINGS is compulsory

Sections to be Insured	Value In Kshs
Building including electrical installations(Give value for each installation)	
Annual Rental Income	
Landlords Contents (Please attach separate sheet)	
Monthly Loan Installment amount	

Please tick appropriately if you require cover for Political violence and terrorism a) Building b) Contents

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

AGENCY/BROKER

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 (FULLY FURNISHED APARTMENTS)		
MONTHLY LOAN INSTALLMENT		
PVT (Minimum Kshs 5,000/-)		
	LEVIES	
	STAMP DUTY	



AAR LANDLORDS INSURANCE-SUMMARY OF COVER

Landlords Insurance is a comprehensive, tailor made and affordable package that enables landlords, benefits from several policies in a single package. Subject to the terms and conditions, the policy is offered upon the fact that the buildings are owned solely for rental purposes only.

BUILDINGS

The policy will provide insurance coverage for the building against losses resulting from Fire lightning, Earthquake, storm, floods, burglary, accidental impact to the building, bursting or overflowing of water tanks, escape of water from storage facilities, falling trees, riot and strike, explosions from gas cylinders, impact from aircrafts or other aerial devices.

Electrical installations,

The policy will cover the following named electrical installations - CCTV /Alarm systems, dishes e.g for DSTV and, Water Pumps and Electric Fences against all risks unless specifically excluded. This will form part of the sum insured but will need to be captured separately at proposal stage.

LOSS OF RENTAL INCOME-OPTIONAL

The policy will also provide insurance cover for loss of rental income to a maximum of 12 months following loss occasioned by the perils in (buildings) above.

CONTENTS FOR FULLY FURNISHED RENTAL APARTMENTS/ HOMES - OPTIONAL

The policy will provide insurance against loss or damage to furniture, electronics and other contents as described in the schedule against losses in (buildings) above. In addition, this section will also cover thefts occasioned by the tenants.

MORTGAGE MONTHLY LOAN INSTALLMENTS - OPTIONAL

The policy will also provide loan repayment following an occurrence of an insured event which leads to total loss of rent for a period not exceeding three months subject. It is anticipated that within three months the adjustment report should have reached the company and a final position on the loss will be know. There are two options available:

- With a time excess of 30 Days
- With a time excess of 60 Days

COVER FOR BUILDING CARETAKER-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 of the building.

Additional Free benefits

1. Deposit refunds for tenants in the event of an insured peril rendering the building un-inhabitable (Initial mobilization payment to be deducted from the final payment).
2. 10% discount on premium for the landlords personal home insurance.
3. 10% discount on Contractor all risk / Construction Insurance for all future developments.
4. 10% Cash back for paid premiums after three years if the first three years are without a claim.
5. Costs of replacing damaged grilles following a burglary up to Kshs 10,000/-
6. Cost of replacement of keys/Replacement of locks up to Kshs 5,000/- following a burglary or attempted theft.
7. Legal liability to third parties for death, injury or damage to their property arising out of ownership of property up to Kshs 3,000,000/-
8. Free Work Injury Benefits Act Insurance for the building caretaker (Maximum two employees) – Kshs 2,000,000/-
9. Fire brigade charges up to Kshs 200,000/-
10. Cost of debris removal following a fire up to Kshs 200,000/-