

**DOMESTIC
INSURANCE**

PROSPECTUS AND PROPOSAL FORM

REAL INSURANCE COMPANY LIMITED
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REAL INSURANCE COMPANY LIMITED

DOMESTIC INSURANCE PACKAGE - PROSPECTUS

NOTE 1

The Insurance will be subject to the Terms and Conditions of the Company's usual form of policy, a specimen copy of which will be sent on request. The insurance on both buildings and contents is based upon the fact that the buildings are occupied as private dwellings only, and are subject to no abnormal hazard.

NOTE 2

Please ensure that you consult your Insurance Company prior to leaving the house for longer than 8 days in order that you may obtain advice on restrictions and cover.

SECTIONS A: BUILDINGS AND B: CONTENTS

INSURED PERILS

LOSS OR DAMAGE CAUSED BY

1. Fire, Lightning, Explosion, Thunderbolt, Earthquake or Volcanic Eruption (including Flood or Overflow of the sea occasioned thereby) or Subterranean Fire.
2. Riot and Strike, civil commotion, lock-outs, labour disturbances, malicious damage by any person other than a person lawfully on the premises.
3. Aircraft or other Aerial Device or any article dropped therefrom.
4. Impact with the Buildings by any road vehicle or animal not belonging to the Insured or any member of his family normally residing with him.
5. Bursting or Overflowing of a Water Tank Apparatus or Pipe excluding loss or damage whilst the buildings are left unfurnished.
6. Storm or Tempest (excluding loss or damage caused by subsidence or landslip or damage to buildings in course of construction reconstruction or repair).
7. Theft or attempted theft provided violent and forcible means are used to gain entry or exit.
8. Falling Trees or Branches.
9. Loss of rent and cover for alternative accommodation.
10. Debris removal costs and Municipal charges.
11. Cost of removal of fallen trees.
12. Temporary removal of contents away from private residence

EXTENSIONS

- Medical expenses following bodily injury sustained by any person other than the Insured or a member of his household caused by a domestic animal or defects in or around the premises
- Death of the Insured or Spouse occurring in the insured premises due to fire, accident or violence by intruders or domestic employees

MAIN EXCLUSIONS

- Consequential loss
- War
- Radioactive Contamination
- Existing damage
- Wear and Tear
- Deliberate Acts

SECTION C : ALL RISKS

Covers loss or damage to Jewellery, Gold and Silver Plate and other specified valuables caused by Burglary, Fire, Theft from Person, Loss in Transit or while Travelling, Accidental Damage etc.

SECTION D : WORKMENS COMPENSATION

Covers your liability at Law including Liability under Workmen's Compensation Legislation in force in the Republic of Kenya in respect of Domestic servants employed at your private residence.

SECTIONS E AND F : LIABILITY TO THIRD PARTIES

Provides an indemnity to you and members of your family, permanently residing with you, for legal liabilities arising from accidental bodily injury or accidental damage to property.

Above cover must be regarded as an outline. The Policy defines the cover in precise terms

Agency:

REAL INSURANCE COMPANY LIMITED

DOMESTIC INSURANCE – PROPOSAL FORM

PLEASE USE CAPITAL LETTERS

Full Name of Proposer			
Postal Address		Tel. No:	
Profession or Occupation			
Period of Insurance	From	To	
Physical address of the Premises at which the Insurance is required			

ALL QUESTIONS MUST BE ANSWERED FULLY BY THE PROPOSER. IF YOU HAVE TICKED A SHADED BOX PLEASE GIVE FULL DETAILS

THE BUILDINGS and/or CONTENTS																
1. Is the dwelling (a) A Private dwelling house? (b) A self contained flat with separate entrance exclusively under your control? (c) Rooms not self contained?	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>															
2. Of what materials is the dwelling constructed?	Walls ____ Roof ____															
3. Are there any outbuildings and, if so, how are they constructed?	<input type="checkbox"/> YES <input type="checkbox"/> NO Walls ____ Roof ____															
4. Is any business, profession or trade carried out on any portion of the premises of which the dwelling forms a part?	<input type="checkbox"/> YES <input type="checkbox"/> NO															
5. Is the dwelling solely in your occupation (including your family and servants)? If not state number of other tenants, lodgers, boarders or paying guests.	<input type="checkbox"/> YES <input type="checkbox"/> NO															
6. (a) For how many days (whether consecutive or not) is the dwelling house likely to be left without an inhabitant during one year? (b) State as a number of days, the longest continuous period in any one year during which the dwelling is likely to be left without an inhabitant.	(a) (b)															
7. Are the buildings in good state of repair and will they be so maintained?	<input type="checkbox"/> YES <input type="checkbox"/> NO															
8. Has the Company or Insurer in respect of any of the contingencies to which this proposal applies:- a) declined to Insure you? b) required special terms to insure you? c) cancelled or refused to renew your Insurance? d) increased your Premium at Renewal?	<table border="1"><tr><td>YES</td><td>NO</td><td></td></tr><tr><td>YES</td><td>NO</td><td></td></tr><tr><td>YES</td><td>NO</td><td></td></tr><tr><td>YES</td><td>NO</td><td></td></tr><tr><td>YES</td><td>NO</td><td></td></tr></table>	YES	NO		YES	NO		YES	NO		YES	NO		YES	NO	
YES	NO															
YES	NO															
YES	NO															
YES	NO															
YES	NO															
9. Have you ever sustained loss from any of the herein mentioned Perils?	<input type="checkbox"/> YES <input type="checkbox"/> NO															

PROPERTY TO BE INSURED

SECTION A: THE BUILDINGS

The structure of Proposer’s private residence including Outbuildings used for domestic purposes and Landlord’s fixtures and fittings and interior decorations

Sum to be Insured
(Full Value)

.....
.....

Kshs _____

SECTION B: THE CONTENTS

Furniture, household goods and personal effects of every description owned by the Proposer or any member of his family normally residing with him; fixtures and fittings for which the Proposer is liable excluding:-

- (i) property more specifically insured
- (ii) deeds, bonds, bills of exchange, promissory notes, cheques, travellers cheques, securities or money, stamps, documents of any kind, cash, currency notes, manuscripts, medals, coins, motor vehicles and accessories and livestock unless specially mentioned herein
- (iii) any part of the structure or ceilings of the Buildings, wallpapers and the like or external television and radio antennae, aerial fittings, masts and towers.

Specify on the inventory form provided any articles of greater value than 5 per cent of the Total Sum Insured on the said contents.

Kshs _____

SECTION C: ALL RISKS

Please provide evidence of value for items over Kshs 10,000/-.

Item	Model and Serial Number	Value (Kshs)

(If necessary continue on separate paper)

Total sum to be insured _____

SECTION D - WORKMEN’S COMPENSATION

If this cover is required, please state the number of staff employed _____

SECTION E - OWNERS LIABILITY

Limit of Indemnity Kshs 1,000,000 Is this cover required? _____

SECTION F - OCCUPIERS AND PERSONAL LIABILITY

Limit of Indemnity Kshs 1,000,000 Is this cover required? _____

DECLARATION

I/we do hereby declare that the above answers and statements are true, and that I /we have withheld no material information regarding this proposal. I/we agree that this Declaration and the answers above given, as well as any proposal or declaration or statement made in writing by me or anyone acting on my behalf, shall form the basis of the contract between me and the Company, and I/we further agree to accept indemnity subject to the conditions in and endorsed on the Company’s Policy. I/we also declare that the sums expressed in Sections A and B represent not less than the full value of the property, as above mentioned.

Date Signature of Proposer

The Liability of the Company does not commence until the proposal has been accepted and the first premium paid.