



**GA INSURANCE LIMITED**

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**PROSPECTUS AND PROPOSAL FOR DOMESTIC PACKAGE  
INSURANCE**

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**SECTION A – BUILDINGS:**

**LOSS OR DAMAGE CAUSED BY**

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 there from.
5. Bursting or Overflowing of a Water Tank Apparatus or Pipe excluding
  - (a) the first KShs. 500.00 in respect of each and every loss
  - (b) loss or damage whilst the Buildings are left unfurnished.
6. Theft accompanied by actual forcible and violent breaking into or out of the Buildings or any attempt thereat excluding loss or damage occurring whilst the Buildings are left unfurnished. Provided that during any period when the private dwelling house is left without an inhabitant cover against theft is suspended from the beginning of the 31<sup>st</sup> consecutive day of such unoccupancy.
7. 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.
8. Storm or Tempest (including Flood or Overflow of the Sea occasioned thereby) but EXCLUDING:
  - (a) the first KShs. 500.00 of each and every loss
  - (b) damage caused by Subsidence or Landslip and
  - (c) damage caused by Storm or Tempest as regards any buildings in course of construction reconstruction or repair (unless all outside doors windows and other openings thereto are complete and protected against such perils) awnings, blinds, signs, external television and radio antennae, aerial fittings, masts and towers or other outdoor fixtures and fittings including gates and fences.

**AND IN ADDITION**

9. Additional expense of alternative accommodation and loss of rent (not exceeding 10 per cent of the sum insured) in the event of the Buildings being so damaged by any of the above perils as to be rendered uninhabitable.

## **SECTION B – CONTENTS**

### **LOSS OR DAMAGE CAUSED BY**

1. Fire, Lightning, Thunderbolt, Earthquake or Volcanic Eruption or Subterranean Fire.
2. Explosion.
3. Riot and Strike.
4. Aircraft or other Aerial Device or any article dropped there from.
5. Bursting or Overflowing of a Water Tank Apparatus or Pipe (excluding damage caused thereto)
6. Impact with the Buildings by any road vehicle or animal not belonging to the Insured or to any member of his family normally residing with him.
7. Storm, Tempest, Flood Excluding the first KShs. 500.00 of each and every loss.
8. (a) Theft accompanied by actual forcible and violent breaking into or out of the Buildings or any attempt thereat  
(b) Theft in any other circumstances but excluding:
  - (i) Theft whilst the Buildings or any part thereof are lent, let or Sub-let
  - (ii) Theft from any outbuilding not directly communicating with the private dwelling house or private flat mentioned in the schedule or from any veranda thereto
  - (iii) The first KShs. 500.00 of each and every loss

Provided that during any period when the Insured's private dwelling house or private flat is left without an inhabitant cover against Theft is entirely suspended from the beginning of the eighth consecutive day of such unoccupancy.

### **AND IN ADDITION**

9. Additional expense of alternative accommodation and loss of rent(not exceeding 10 per cent of the sum insured) in the event of the private dwelling being so damaged by any of the perils specified above as to be rendered uninhabitable.
10. Damage to the buildings mentioned in the Schedule and/or Landlord's Fixtures and Fittings therein for which the Insured is legally responsible as tenant and not as owner (but only if the private dwelling house or private flat mentioned in the Schedule be furnished and occupied) directly caused by Storm or Tempest (but excluding destruction or damage by Subsidence or Landslip), Bursting or Overflowing of a Water Tank Apparatus or Pipe, Theft accompanied by actual forcible and violent breaking into or out of the Buildings or any attempt thereat provided however that this Indemnity exclude the first Kshs. 500.00 of each and every loss and shall not exceed in the aggregate 10 per cent of the Total Sum Insured as stated in the Schedule.

## **SECTION C – ALL RISKS INSURANCE**

Covers loss or damage to Clothing and Personal Effects 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.

Principal exclusions are:-

- (i) war, civil commotion, Wear and Tear, Depreciation and Damage due to Moth or by process of repairing, restoring and renovating
- (ii) the first KShs. 200.00 of each and every loss.

## **SECTION D – WORK INJURY BENEFITS ACT & EMPLOYERS LIABILITY COVER**

Covers your liability at law including liability under Work Injury Benefits Acts 2007 & other relevant legislation in force in Kenya in respect of domestic servants employed at your private residence.

#### **SECTION E AND F – LIABILITY**

Provides an Indemnity to you and members of your family, permanently residing with you, for Legal Liabilities arising from bodily injury or damage to property occurring during the period of Insurance as a result of an accident up to a limit of KShs. 500,000.00 for any one accident or series of accidents arising out of one event.

The Company will also pay all costs and expenses recovered from the Insured by any claimant and/or incurred with the written consent of the Company.

In respect of Sections D, E and F the indemnity under the Company's standard form of Policy will not apply in respect of judgements, which are not in the first instance delivered by or obtained from a Court of competent jurisdiction within the Republic of Kenya.



PROPERTY TO BE INSURED

SECTION A – THE BUILDINGS

The proposer's residence being a private dwelling house or private flat and all the domestic offices, stables, garage and outbuildings on the same premises and used in connection therewith, and walls, gates and fences around and pertaining thereto, including landlord's fixtures in the said buildings all situated as above.

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.....  
.....

(all the said buildings are brick, stone or concrete built with slate, tile, concrete, asbestos or metal roofs except as below)

.....  
.....

Total Sum Insured on Buildings KShs.

SECTION B – THE CONTENTS

On furniture, household goods and personal effects of every description the property of the Proposer or of any member of the Proposer's family normally residing with the Proposer, and fixtures and fittings the Proposer's own for which the Proposer is legally responsible, not being landlord's fixtures and fittings, in the Buildings of the proposer's residence. KShs. ....

The Policy does not cover

- (i) Property more specifically insured
- (ii) Deeds, bonds, bills of exchange, promissory notes, cheques, travellers cheques, securities, 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.

No one article (Furniture, Household Appliances, Pianos and Organs excepted) shall be deemed of greater value than 5 per cent of the total Sum Insured on the Contents unless such article is specifically insured.

Specify here any such articles of greater value than 5 per cent of the Total Sum Insured on the said contents ) .....  
.....  
.....  
\_\_\_\_\_

Total Sum Insured on Contents KShs. -----

The total value of platinum, gold and silver articles, jewellery and furs will be deemed not to exceed one-third of the total sum insured on the said contents unless specially agreed. If the said value exceeds this portion please state the total value of such property. KShs. ....

1. What protection exists on the windows of the premises?

(a) Expandable metal or Burglar Bars

(b) Shutters (warranted in use by night)

(c) Any other protection

(State if (a) or (b) and if (c) please give details. If NOT protected, state NIL)

1. How many members of the Proposer's family reside in the premises? If children please give their ages

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.....

2. Is there a safe? If so give details

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3. How is the Full value of the contents of the premises made-up?

KShs.

Furniture .....

Household Linen .....

Cutlery, Glass, Crockery .....

Pictures and Ornaments .....

Wines and Spirits .....

Personal Clothing .....

Sports Equipment .....

Total Sum Insured KShs. -----

4. To what extent are the premises unoccupied by members of the Insured's family?

(a) by day .....

(b) by night .....

5. Do you intend to leave the house unoccupied for any period during the course of the next three months?.....

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6. Do you keep a dog or dogs on the premises? If so, please give details, stating whether they sleep inside or outside the house .....

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**SECTION C – ALL RISKS**

**SCHEDULE OF THE PROPERTY**

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**Please give detailed description and state separately the full value of each item. A valuation from an approved valuer must be submitted in respect of each article to be insured for more than KShs. 3,000.00. If no valuation certificate is submitted, the limit per each article to be insured shall not exceed 5% of the Sum Insured under the relevant item of Section C. Please notify, from time to time, whenever change in valuation, including addition or deletion, takes place during the period of Insurance and at renewal. The valuation certificate submitted shall be treated as “confidential”.**

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**ITEM**

1. Clothing and Personal effects (as defined) excluding any one article of greater value than KShs. 1,000.00

Definition of Clothing and Personal Effects:-

- (a) wearing apparel (other than furs)
- (b) luggage containers and briefcases
- (c) jewellery trinkets and toilet requisites
- (d) other personal effects (excluding contact lenses) generally or usually carried on or with the person

2. Jewellery & Valuables (List each article and specify value thereof as per valuation certificate from approved valuer. Please note that absence or failure to furnish valuation certificate will imply that the maximum limit per article shall be 5% of the total sum insured under “Jewellery & Valuables”)

3. Photographic Equipment. (Specify any item whose value exceeds 5% of the sum insured under this item)

4. Others. (Specify any item whose value exceeds 5% of the sum insured under this item)

TOTAL kshs. \_\_\_\_\_

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**SECTION D – WORKMEN’S COMPENSATION**

PLEASE STATE THE NUMBER OF SERVANTS EMPLOYED

INDOOR SERVANTS .....	GARDENERS .....
STABLEMEN .....	CHAUFFEURS & WATCHMEN.....

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**SECTION E – OWNER’S LIABILITY**

LIMIT OF INDEMNITY                      KSHS. 500,000.00

IS THIS COVER REQUIRED? .....

**SECTION F – OCCUPIER’S AND PERSONAL LIABILITY**

LIMIT OF INDEMNITY                      KSHS. 500,000.00

IS THIS COVER REQUIRED? .....

1. HAS ANY 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 ON RENEWAL? .....

IF SO GIVE FULL PARTICULARS .....

HAVE YOU EVER SUSTAINED LOSS FROM ANY OF THE HEREIN MENTIONED PERILS?

.....

IF SO GIVE PARTICULARS .....

2. PERIOD OF INSURANCE: **FROM:** ..... **TO:** .....

**DECLARATION**

I do hereby declare that the above answers and statements are true, and that I have withheld no material information regarding this proposal. I 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 further agree to accept indemnity subject to the conditions in and endorsed on the Company’s policy. I also declare that the sums expressed in Section A and B represent not less than the full value of the property, as above mentioned.

Date: .....

Signature: .....

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

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 THE COMPANY PRIOR TO LEAVING THE HOUSE FOR LONGER THAN 8 DAYS IN ORDER THAT YOU MAY OBTAIN ADVICE ON RESTRICTIONS AND COVER.

**SUPPLEMENTARY FORM FORMING PART OF SECTION B – THE CONTENTS UNDER PROSPECTUS AND PROPOSAL FOR DOMESTIC PACKAGE INSURANCE**

FULL NAME OF PROPOSER .....

BUILDING SUM INSURED KSHS. ....

Specify the full value of the contents as shown below

(a) Furniture .....		KShs. ....
(b) Household Linen .....		KShs. ....
(c) Cutlery, Glass, Crockery .....		KShs. ....
(d) Furnishings, Curtains and Carpets .....		KShs. ....
(e) Pictures and Ornaments .....		KShs. ....
(f) Wines and Spirits .....		KShs. ....
(g) Personal Clothing .....		KShs. ....
(h) Sports Equipment .....		KShs. ....
(i) Photographic Equipment .....		KShs. ....
(j) Jewellery, Platinum, Gold and Silver Articles, Fur, Watches .....		KShs. ....
(k) Household Equipment and Appliances:		
(i) Refrigerator .....	KShs. ....	
(ii) Cooker .....	KShs. ....	
(iii) Food Mixers/Juicers .....	KShs. ....	
(iv) Washing Machine .....	KShs. ....	
(v) Hoover .....	KShs. ....	
(vi) Electric Polisher .....	KShs. ....	
(vii) Radio/Cassette Recorder .....	KShs. ....	
(viii) Television Set .....	KShs. ....	
(ix) Video Set .....	KShs. ....	
(x) Hi-Fi Equipment		
Amplifier .....	KShs. ....	
Record Deck .....	KShs. ....	
Speakers .....	KShs. ....	
Cassette Deck .....	KShs. ....	KShs. ....
(xi) Any Other (Specify) .....	KShs. ....	KShs. ....
(l) Miscellaneous Articles (e.g. books, toys, records & tapes .....		KShs. ....
(m) Any other (Specify) .....		KShs. ....
<b>Total Sum Insured</b>		<u>KShs. ....</u>

NOTE :

- Specify any Articles of greater value than 5 per cent of the total Sum Insured on the said contents
  - ..... KShs. ....
  - ..... KShs. ....
- Jewellery and Valuables :** Please specify any one article valued at KShs. 3,000.00 or more on the reverse of this form. A valuation Certificate should be supplied for any one article valued in excess of KShs. 3,000.00. The Total Value of Jewellery and Valuables will be deemed not to exceed one third of the Total Sum Insured on the said contents unless specially agreed.
- Household Equipment and Valuables :** State make and Serial Number for each.

SIGNED ..... DATE .....