

# Britam Home Insurance

A Secure Home for Your Peace of  
Mind





## About Britam Holdings

Britam Group Holdings Plc is a leading diversified financial services group listed on the Nairobi Securities Exchange and with a presence in seven countries in Africa namely: Kenya, Uganda, Tanzania, Rwanda, South Sudan, Mozambique and Malawi. The group offers a wide range of financial solutions in Life Assurance, General Insurance, Health Insurance, Retirement Planning, Asset Management and Property. These solutions enable our customers to protect and grow their wealth and achieve their financial goals every step of the way.

## What is Home Insurance?

This is an insurance package that covers accidental loss or damage to residential homes and or contents of a dwelling house, including your portable valuable items. It also incorporates your personal liability and that of the members of your household. The policy also covers the cost and expenses you incur in the event of death or injury to your domestic servant arising out of and during his or her employment as defined in the Work Injury Benefits Act. Home insurance gives you peace of mind, knowing that if an unexpected event occurs, you have financial protection in place to help you recover and rebuild.

## What is covered under Home Insurance?

Being a package policy, it has a number of covers to cater to different insurable interests in homes. The Britam Home Insurance solution is split into the following sections:

## a) Residential Buildings

It covers residential buildings including landlords' fixtures, fittings, walls, gate swimming pool and fences, all on the same premises against:

- Fire
- Natural causes e.g. earthquakes, storms and lightning.
- Human Causes e.g. riots, strikes, and malicious damage.
- Explosions e.g. explosion of domestic gas cylinders
- Miscellaneous causes e.g. bursting and overflowing of water tanks, pipes and impact by road vehicles and animals.

## b) Household Contents

This covers:

- Furniture, household goods and personal effects of every description.
- The property of the insured or that of any member of his family normally residing with him.
- Fixtures and fitting of the insured's or for which he is legally responsible.

## c) All Risk (Portable & Valuable Items)

This covers:

- Furniture, household goods and personal effects of every description.
- The property of the insured or that of any member of his family normally residing with him.
- Fixtures and fitting of the insured's or for which he is legally responsible.

## d) Workman's Compensation (Work Injury Benefits Act)

This covers domestic servants such as; helps, watchmen, gardeners and diverse in respect of injury, death or disease arising out of and in the course of employment. This cover is mandatory for all employers as per the Work Injury Benefit Act (WIBA).

## e) Owner's/Occupier's Liability

This section covers liabilities as a result of death or injury to third parties and damage to third party property whilst at the private dwelling house due to the negligence of the owner or occupier.

Interested? Kindly contact us for more information via **0705 100 100**. You may also contact a Britam Financial Advisor if in need of assistance.

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