Britam
With you every step of the way

HOME INSURANCE

At Britam your home is in safe hands giving you peace of mind

FRIENDS FOR LIFE

About Us

Britam Holdings Plc is a leading diversified financial services group, listed on the Nairobi Securities Exchange. The Group has a presence in seven African countries: Kenya, Uganda, Tanzania, Rwanda, South Sudan, Mozambique, and Malawi.

The Company offers a wide range of financial products and services in Insurance, Asset Management, Banking, and Property.

Britam General Insurance is a subsidiary of Britam Holdings Plc, offering non-life insurance solutions such as motor, property, medical, and homeowner's policies.

What is Home Insurance?

Home Insurance is a comprehensive insurance package designed to protect residential homes and their contents against accidental loss or damage. It covers not only the structure of your home but also household items, including portable valuables.

Additionally, the policy extends to personal liability coverage for you and your household members. It also includes coverage for costs and expenses related to the injury or death of a domestic worker arising from their employment, as defined under the Work Injury Benefits Act.

With Home Insurance, you can enjoy peace of mind, knowing that in the event of an unforeseen incident, you have financial protection to help you recover and rebuild.

What is covered under Home Insurance?

As a comprehensive package policy, Home Insurance includes multiple covers to protect various insurable interests within a home. The Britam Home Insurance solution is structured into the following sections:

a) Residential Buildings

It covers residential buildings, including landlords' fixtures, fittings, walls, gates, swimming pools, and fences within the same premises, against the following risks:

- **Fire**
- **Natural Causes –** Earthquakes, storms, and lightning
- **Human Causes –** Riots, strikes, and malicious damage
- **Explosions –** Including the explosion of domestic gas cylinders
- **Miscellaneous Causes –** Bursting and overflowing of water tanks and pipes, as well as impact by road vehicles and animals

b) Household Contents

This covers:

- Furniture, household goods, and personal effects of every description
- Property belonging to the insured or any member of their family residing with them
- Fixtures and fittings owned by the insured or for which they are legally responsible

c) All Risk (Portable & Valuable Items)

This section provides coverage for specified portable and valuable items that are carried outside the home. Items covered under this section include jewelry, watches, laptops, and mobile phones.

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

This covers domestic workers such as house helps, security guards, and gardeners against injury, death, or disease arising out of and in the course of their employment. This coverage is mandatory for all employers as per the Work Injury Benefits Act (WIBA).

e) Owner's/Occupier's Liability

This section provides coverage for liabilities arising from death, injury to third parties, or damage to third-party property occurring at the private dwelling due to the negligence of the owner or occupier.

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