

Britam
With you every step of the way



HOME INSURANCE POLICY

A secure home and peace of mind

ABOUT US

Britam is a leading diversified financial services group, listed on the Nairobi Securities Exchange. The group has interests across the Eastern Africa region. The company offers a wide range of financial products and services in Insurance, Asset management, Banking and Property.

WHAT IS HOME INSURANCE?

A home insurance is a package of insurance policies that provides cover against risks present in your private dwelling.

What is the Key Benefit of Home Insurance?

It offers the most comprehensive home insurance that protects your home against various risks.

What is covered under the Home Insurance Package?

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

a.) Building Section

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. earthquake, storm and lightning etc.
- Human causes e.g. riot, strike and malicious damage.
- Explosion e.g. explosion of domestic gas cylinders etc.
- Miscellaneous causes e.g. bursting and overflowing of water tanks, pipes and impact by road vehicles and animals.

b.) Contents Section

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 fittings of the insured's or for which he is legally responsible

The property is covered against;

- Fire.
- Theft following forcible entry or exit.
- Natural causes e.g. earthquake, storm and lightning etc.
- Human causes e.g. riot, strike and malicious damage.
- Explosion e.g. explosion of domestic gas cylinders etc.
- Miscellaneous causes e.g. bursting and overflowing of water tanks, apparatus, pipes and impact by road vehicles and animals.

c.) All risks section

This covers accidental damage and theft to specified portable items which are carried outside the house such as cameras, laptops, radio, jewelry, etc.

d.) WIBA section

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

e.) Owners'/Occupiers' liability section

This section covers the home owner or occupier against legal liability of third parties for accidental bodily injury and accidental loss of or damage to property.



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