



AIG Kenya Insurance Co. Ltd.

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KMA SACCO HOMESAFE TERMS

SCOPE OF COVER	RATE
<p><u>1. Buildings</u></p> <ul style="list-style-type: none"> • Fire, Lightning, Thunderbolt, Explosion • Earthquake, Volcanic Eruption, Storm, Tempest, Wind, Hail, Floods • Accidental Impact, damage by falling trees • Riot & Strike, Vandalism & Malicious Damage • Theft or attempted theft • Cost of Debris Removal (upto 15% of sum insured) • Fire Brigade and municipal charges (10,000/-) • Architects, surveyors & consulting engineers • Cost of Alternative Accommodation or Loss of Rental income (upto 15% of sum insured) • Escape of water from storage or heating installation • Accidental breakage of fixed door or window glass, sanitary ware. 	<p>0.120%</p>
<p><u>2. Contents</u></p> <ul style="list-style-type: none"> • Fire, Lightning, Thunderbolt, Explosion • Earthquake, Volcanic Eruption, Storm, Tempest, Wind, Hail, Floods • Accidental Impact • Riot & Strike, Vandalism & Malicious Damage • Theft or attempted theft • Cost of Debris Removal (10,000/-) • Fire Brigade and municipal charges (10,000/-) • Cost of Alternative Accommodation (upto 15% of sum insured) • Escape of water from storage or heating installation • Property temporarily removed from residence (upto 50,000/-) • Guest's and Domestic Servants effects (10,000/- each) • Loss / damage / theft of locks and keys (20,000/-) • Veterinary expenses due to accidental injury to pet (10,000/-) • Cost of Trauma Counseling following theft or attempted theft (5,000/- per family member maximum 20,000/- per family) • Cost of replacement of securities and deeds due to accidental loss or damage (5,000/-) • Wedding gifts cover – 10% of sum insured on contents for one month prior and one month after wedding 	<p>0.75%</p>
<p><u>3. All Risks</u></p> <ul style="list-style-type: none"> • Valuable items normally carried or worn anywhere against damage, loss or destruction by any cause except as excluded in the policy. 	<p>Worldwide – Cell phone - 11.25% Laptops – 2.25% All Other items 1.75%</p>

Directors:

Muhoho Kenyatta*,
Wayne Abraham***,
Isaac Odundo Awuondo*,
John Stuart Armitage** (alternate),
Catherine Igate*(Managing)
Paul Van Der Merwe***
Charles Muchene*

*Kenyan, **British, ***South African



<p><u>4. Personal Liability</u></p> <ul style="list-style-type: none"> • Householders/House owner's Legal liability for bodily injury to third party persons, or damage to third party property anywhere within Kenya. • Golfer's Legal liability for bodily injury to third party persons, or damage to third party property anywhere within Kenya. Free limit up to 1,000,000/- <ul style="list-style-type: none"> ○ Golfer's cover includes Hole In One up to a limit of 30,000/- and Caddy's medical expenses up to a limit of 30,000/- 	<p>Free up to 2,000,000/-.</p>																
<p><u>5. Domestic Employees</u></p> <ul style="list-style-type: none"> • Legal liability under the Workers Injury Benefit Act as per the following covers and limits of liability; <table border="1" data-bbox="459 920 1275 1830"> <thead> <tr> <th data-bbox="459 920 890 958">Covers</th> <th data-bbox="890 920 1275 958">Limits of Liability</th> </tr> </thead> <tbody> <tr> <td data-bbox="459 958 890 1126"> <p>a) Death: Ninety Six (96) months earnings subject to a maximum of</p> </td> <td data-bbox="890 958 1275 1126"> <p>1. 4Million per Employee. 2. 25Million per Event 3. 50Million in Aggregate</p> </td> </tr> <tr> <td data-bbox="459 1126 890 1350"> <p>b) Permanent Total Disablement : Percentage as set out in the First Schedule of WIBA subject to a maximum of</p> </td> <td data-bbox="890 1126 1275 1350"> <p>1. 4Million per Employee. 2. 25Million per Event 3. 50Million in Aggregate</p> </td> </tr> <tr> <td data-bbox="459 1350 890 1507"> <p>c) Temporary Total/Partial Disablement: As per the Work Injury Benefits Act, 2007 subject to set maximum per employee</p> </td> <td data-bbox="890 1350 1275 1507"> <p>1Million</p> </td> </tr> <tr> <td data-bbox="459 1507 890 1608"> <p>d) Medical Expenses: Actual expenses incurred subject to set maximum per employee</p> </td> <td data-bbox="890 1507 1275 1608"> <p>100,000/=</p> </td> </tr> <tr> <td data-bbox="459 1608 890 1686"> <p>e) Funeral Expenses: per deceased employee</p> </td> <td data-bbox="890 1608 1275 1686"> <p>30,000/=</p> </td> </tr> <tr> <td data-bbox="459 1686 890 1765"> <p>f) Artificial Appliances per injured employee</p> </td> <td data-bbox="890 1686 1275 1765"> <p>30,000/=</p> </td> </tr> <tr> <td data-bbox="459 1765 890 1830"> <p>g) Life-assistant benefit per Employee</p> </td> <td data-bbox="890 1765 1275 1830"> <p>250,000/=</p> </td> </tr> </tbody> </table>	Covers	Limits of Liability	<p>a) Death: Ninety Six (96) months earnings subject to a maximum of</p>	<p>1. 4Million per Employee. 2. 25Million per Event 3. 50Million in Aggregate</p>	<p>b) Permanent Total Disablement : Percentage as set out in the First Schedule of WIBA subject to a maximum of</p>	<p>1. 4Million per Employee. 2. 25Million per Event 3. 50Million in Aggregate</p>	<p>c) Temporary Total/Partial Disablement: As per the Work Injury Benefits Act, 2007 subject to set maximum per employee</p>	<p>1Million</p>	<p>d) Medical Expenses: Actual expenses incurred subject to set maximum per employee</p>	<p>100,000/=</p>	<p>e) Funeral Expenses: per deceased employee</p>	<p>30,000/=</p>	<p>f) Artificial Appliances per injured employee</p>	<p>30,000/=</p>	<p>g) Life-assistant benefit per Employee</p>	<p>250,000/=</p>	<p>Kshs. 500/- per domestic worker</p>
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<p><u>ADDITIONAL BENEFITS (Where Contents Cover is taken up)</u></p>	
<p>1. Hospital Cash cover for domestic employees which includes;</p>	<p>Kshs. 500/- per domestic</p>



<ul style="list-style-type: none">○ In-patient cover for upto 180 days excluding the first two days of admission○ Limit per day – 1,000/-○ Evidence of hospitalization required	worker
2. Personal Accident (24 hours) for Domestic employee cover Permanent Disability <ul style="list-style-type: none">○ Limit of Liability 500,000/-	Kshs 1,200/- per domestic worker
3. Disaster Cash cover payable in the event of the insured residence becoming uninhabitable as a result of a peril insured under Section B - Contents; <ul style="list-style-type: none">○ Lump sum payment of Kshs 50,000/-	Kshs. 500
Terrorism Cover	10%

Additional Benefit

We shall extend a further 10% discount to any of our client who has Motor vehicle insured with AIG.