



# Domestic Package



# What is Home/ Domestic Package Insurance?

Domestic Package is a property insurance cover for private homes or buildings and their contents. It is a package of insurance policies that provides cover against risks present in your private dwelling. It combines various personal insurance protections which can include losses occurring to one's home, its contents, alternative costs of accommodation following damage to the insured property and liability insurance for accidents that may happen at home or in the hands of the homeowner.

## 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;



## Section A: Your home

This covers residential buildings including landlord's fixtures, fittings, walls, gate, swimming pool and fences, all on the same premises against;

- Fire
- Natural causes e.g. volcanic eruptions, earthquake, floods, storm and lightning etc.
- Riot and Strike, Vandalism and Malicious damage
- Theft and damage from attempted theft
- Accidental impact
- Explosion e.g. explosion of domestic gas cylinders etc
- Escape of water from storage or heating installation
- Bursting and overflowing of water tanks, pipes
- Impact by aircraft, road vehicles or animals
- Cost of Debris removal; maximum 5% of Sum Insured

- Fire brigade charges, Architects, Surveyors and Consulting Engineers fees; maximum 10% of Sum Insured
- Cost of Alternative Accommodation
- Loss of rental income
- Accidental breakage of window glass / sanitary ware





## Section B: Contents section

This covers;

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

The property is covered against the following:

- Fire
- Theft following forcible entry or exit
- Natural disasters
- Accidental impact
- Theft, Vandalism and Malicious damage
- Cost of Debris removal
- Fire brigade charges
- Riot, strike and malicious damage
- Explosion e.g. explosion of domestic gas cylinders etc
- Guests and domestic servants effects
- Damage following bursting and overflowing of water tanks, apparatus, pipes
- Damage following impact by road vehicles and animals
- Accidental breakage of glass /sanitary ware
- Veterinary expenses for pets due to accidental injury
- Cost of trauma counselling
- Cost of Alternative Accommodation
- Loss of rental income





## Section C: All risks

This covers accidental damage and theft to portable items which are carried outside the house such as:

- Mobile phones
- Golfing and other sporting equipment
- Photographic equipment (cameras, video, binoculars)
- Laptops/ ipads
- Jewellery
- Spectacles and sunglasses

NB. Terms and Conditions apply

## Section D: Your Domestic Servants/Employees (WIBA & Employers liability)

This covers your domestic servants such as house helps, watchmen, gardeners and drivers as stipulated in the Workmen's Injury & Benefits Act (WIBA). It covers your legal liability under the operating legislation in case of:

- Accidental death or bodily injury sustained by your employees in the course of duty
- Bodily injury resulting to permanent disability
- Medical and Funeral expenses

## Section 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.

## Section F: Golfers Policy

The golfers policy covers the insured against:

- Loss or damage to golf equipment
- Third-party liability whilst playing
- Hole in One





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