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# GEMINIA HOME PACK INSURANCE



# Scope of Cover

This is a package cover designed specially for your residence.  
The scope of cover is outlined below.

## Section A Buildings

These are the residential buildings where the Insured is the owner of the building, including landlords' fixtures and fittings; walls, gates, fences, terraces, patios, drives, paths, carports, garages, and outbuilding as far as they form part of the property. The building should be constructed of the following: roof (tiles, concrete and iron sheets) and walls (bricks, concrete, or stone) and fence. The section includes the following benefits on reimbursement.

- Fire bridge services - Ksh 50,000
- Alternative accommodation covers up to 10% of sums insured for the building or contents subject to a limit of - Ksh 500,000
- Emergency medical expenses for injuries sustained as a result of an attack or fire on your premise - Ksh 30,000
- Counseling services for trauma following loss or damage to the building or contents - Ksh 5,000
- Damage to property in the open following fire or theft - Ksh 10,000.



## Section B Contents

The contents of the residence means household goods and personal effects of every description, such as furniture, clothing, beddings, fixtures, and fittings belonging to the insured or members of the family permanently residing or resident domestic servants; whilst contained in the dwelling or domestic outbuildings and garages specifically mentioned. The benefits under this section are;

- Alternative accommodation covers up to 10% of sums insured for the building or contents subject to a limit of Ksh 500,000
- Emergency medical expenses for injuries sustained as a result of an attack or fire on your premises - Ksh 30,000
- Counseling services for trauma following loss or damage to the building or contents - Ksh 5,000
- Deep Freezer contents - Ksh 10,000 following a fire on the premises.
- Damage to property in the open following fire or theft - Ksh 10,000.
- Forced ATM withdrawal - Ksh 5,000 following theft at the premises.

## Section C All Risks

The items insured under this risk are movables that are carried in and out of the building. Examples are mobile phones, laptop, jewelry, watch, camera, gas cylinder and golf equipment. (Please note you cannot take Section C only without Section B)

## Section D Work Injury Benefits (Domestic Employees)

Under this section of the policy, domestic employees are covered for injuries sustained in the course of their employment. It covers the insured in the event they are required to provide compensation to an employee who suffers fatal -injuries, permanent total disablement, temporary total disability, incurs emergency medical bills and funeral expenses in case of death. The benefits are subject to the policy limits as agreed and appearing on the policy schedule. A domestic employee is a person who works at the insured's residence. Examples include nanny, watchman, gardener, driver, house-help, or caregiver.

## Section E Employer's Liability

This section protects the insured in the event that their domestic employee takes legal action against them for a work-related injury or illness. The policy takes up the claim for compensation of damages as determined through courts subject to the policy limit.

## Section F Owner's Liability

This section covers the insured's legal liability as the owner of a building for death, injury, or property damage to third parties.

## Section G Occupier's Personal Liability

This section covers the insured's legal liability as the occupier of a building for death, injury, or property damage to third parties.

## Section H Optional Benefits

### a) Personal accident cover

This extension provides compensation in the event of death or permanent disablement caused solely by violent, accidental, external, and visible events. It also covers critical illness and funeral expenses.

The Critical illness benefit pays the insured following the diagnosis of an illness covered like cancer (except those excluded in the policy document), major organ transplant (kidney, lung(s), liver, heart, and bone marrow), heart attack, stroke, renal failure, coronary artery disease surgery, kidney failure, multiple sclerosis, paraplegia and paralysis subject to a waiting period of 6 months from the inception date and other policy terms and conditions. The age limit for the personal accident cover is 18 - 70 years. The maximum age limit for the critical illness benefit is 60 years.

The benefit limits under this extension are as follows;

- Death - Ksh 500,000
- Permanent Total Disability - Ksh 500,000
- Funeral Expenses - Ksh 50,000
- Critical Illness - Ksh 150,000

The premium payable is Ksh 1,500 per person for declared permanent occupants.

### b) Terrorism and political violence cover

This extension covers the insured against physical loss and damage to their property as a result of a terrorist act or acts of political violence such as riot, strike, civil commotion, revolution, rebellion, insurrection, sabotage, coup d'état, and malicious damage. The premium payable is as follows;

- Buildings and Contents - 0.05%
- All Risk - 0.10%

### c) Life Rider

This is a unique extension that provides a life cover for the insured or the permanent occupants of their household.

The benefit is based on the value of the building or contents up to Ksh 3 million. This extension has a maximum age limit of 65 years and the insured is exempted from a medical examination. The sum assured becomes payable upon the death of any insured life. The premium rate payable applicable for this benefit is 0.35% for each life covered.

### d) Guest Effects

This extension covers loss or damage to effects of long-term guests at the insured residence subject to a minimum stay period of 1 month. The maximum benefit under this extension is Ksh 20,000.



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