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## MORTGAGE/ HOME INSURANCE APPLICATION FORM

**1. Name of Insured/Proposer in full** Surname: Other Names:

**2. ID/Passport number** Postal address Postal code

**Telephone:** Office House Mobile

**Email** PIN Number

**Account Number** Branch

**3. Residential address of the property:**  
 Estate..... Street.....  
 Plot No..... Town.....

**4. Period of Insurance** DD/MM/YY From: To:

<b>5 (a) Is the customer a (A) Tenant or (B) Homeowner?</b> .....		
<b>b) Is the building to be occupied as a home is of first class construction/made of stones, concrete?</b>	Yes	No
<b>c) If No in b) above, please specify what the building is made of i.e. materials used for constructing the house?</b>		
<b>6. Have the following aspects of the option selected been communicated (Limit and excess policy)?</b> 1. Single article limit –contents 2. Single article limit –all risks 3. Policy excess –contents 4. Policy excess –all risks	Yes	No
<b>7. Has the customer been able to access, read and understand the summary of cover, options availed and FAQs provided see overleaf (also available on www.absabank.co.ke)?</b>	Yes	No
<b>8. Has a customer declaration been provided?</b>	Yes	No

**9. What are values (sum insureds) on the areas that you need insurance?**

- a) Building (Kshs) .....  
 b) Contents (Kshs) .....  
 c) All risks (Kshs) .....

**Total Premiums payable (Kshs) ..... (USE CLACULATOR)**

**Note: On section b) and c), you may provide a list of the items covered and the values. Use the back of this form.**

**10. Mode of premium payment: Debiting customer account/direct cash deposit/Mpesa/IPF**

Date..... Name of proposer..... Signature.....

Please note to attach copy of your ID and PIN certificate

**DISCLAIMER:** The liability of First Assurance Company Limited does not commence until the proposal has been accepted and the premium paid. I further declare that to the best of my knowledge the answers given herein are true and complete and that I understand that this proposal form will form basis of the insurance contract.

## SUMMARY OF HOME INSURANCE COVER SCOPE -FAQS

### 1. What's a Home Insurance policy?

Home Insurance offers financial protection in the event that your home or its contents are damaged, by any of the insured events/risks. It's also required by most mortgage lenders to protect their interest on the charged property.

### 2. What aspects/items are protected?

Our Home Insurance covers the following:

- a) **Your residential buildings** –house, fences, lawns, gates, drainages, property elected on the compounds etc...
- b) **Your households contents** –TVs, Kitchen wares, clothing's, beddings, seats, house electronics (radio, home theatre, fridge, cookers, microwaves, toaster, blenders etc...)
- c) **Your portable valuables** –laptops, rings and other jewelries worn around, phones, iPads, watches and other portable valuables
- d) **Your employer liability** emanating from your domestic servants –bodily injuries while at work or death after injuries/employment related illness.
- e) **Your personal liabilities** emanating from third-parties –visitors injured or their property damage within your home e.g. dog bites at home

### 3. What are some of the perils/ risks covered?

First Assurance Home Policy covers the homeowner against any of the following events/risks/perils:

#### **Standard risks:**

Damage caused by:

- Fire or lightning, Explosion
- Falling objects
- Aircraft and vehicles accidents
- Smoke damage: sudden and accidental
- Vandalism
- Theft of property/home
- Artificially generated electrical current
- Floods

### 4. Am interested, what's required of me?

First Assurance will require you to fill this application form and detail the values/sum insureds. Where the value of one item is more than the stated single article limit, kindly declare that item individually on the proposal form.

### 5. What's the period?

It's an annual policy upon full payment of premium.

### 6. What are the costs?

#### **Premium Rates**

<b>SECTION</b>	A:	Residential Houses	<b>0.1%</b> of the sum insured
	B:	Contents	<b>0.75%</b> of the sum insured
	C:	All risks	<b>1%</b> of the sum insured
	D:	WIBA @	<b>Kshs 500.00</b> per person
	E:	Owners Liability	Kshs 1,000,000.00 - Free
	F:	Occupier Liability	Kshs 1,000,000.00 -Free

### 7. What do I do in case of a loss –claim process?

In case of any fortuitous event that leads to a loss, contact our Claims Department immediately for further guidance. You may reach the Claims Team via 020 2900000 or 0722444117. Email: claims@firstassurance.co.ke. You may also contact Absa Bank for assistance.