





First Assurance Home Package

Make the smart choice to safeguard your investment from unpredictable risks of fire, theft, and natural disasters

First Assurance Home Package will help you live the fact that Home is the place you feel safest.

Are you a home owner, landlord or tenant?

We Shall cover you for:

- Damage to your buildings (including all the fixtures and fittings) by fire & all associated perils such as floods, earthquake, riot & strike and explosion.
- 2. Damage to your household property in case of fire and associated perils.
- 3. Loss of your property due to burglary
- 4. Personal effects for fire, theft and all risks within and out of your premises.
- 5. Domestic servants in case of death or injury in the course of their work.
- 6. Legal liabilities of third parties in case of death or injury while at your premises and you are found negligent as the owner or occupier of the premises.

The Home Package

Cover Shall be provided for:

- 1. Residential Buildings (Owners)
- 2. House Contents
- 3. All Risks Covered on Personal Effects worldwide
- 4. Personal liabilities as owner or occupier of the premises for a Limit of Kshs 2,000,000
- Domestic Servants cover as per the Work Injuries Beneficts Act and employer's liability under common law

Extra Benefits

- 1. Alternative accommodation if the premises are inhabitable following an insured loss for one year.
- 2. Covers damage to buildings/fixtures caused by burglary.
- 3. Owner's Liability & Occupier's Liability Free Limit of up-to Ksh. 2,000,000
- 4. Free Domestic employee's cover for one (1) employee

What is not covered?

- Excess/deductible amounts stated on the policy.
- War, Nuclear Risk, pollution, and contamination.
- Any electrical machine, apparatus, fixture, or fitting arising from or occasioned by over-running, excessive
 pressure, short circuiting, arcing, self-heating, or leakage of electricity from whatever cause (lightning
 included).
- Consequential or indirect loss or damage of any kind or description.
- Theft during or after the occurrence of any insured peril.
- Money.
- Political and terrorism risks.

What's required to issue cover?

- Completed proposal form.
- · Copy of insured ID (for individuals) or Certificate of
- Incorporation (for corporates)
- Copy of PIN certificate
- Insurer to request to do a risk survey before issuing cover or anytime thereafter.

Our branches



Head Office

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Town Office

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Kisumu Branch

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Satellite Offices

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