

CIC Insurance Group is a leading Cooperative Insurer in Africa, providing insurance and related financial services in Kenya, Uganda, South Sudan and Malawi.

The Group offers a wide range of products including General Insurance, Life Assurance, Medical Insurance and Asset Management services. It is a pioneer and leader in Micro-insurance. The Group's focus on innovation and excellence in service delivery has differentiated it in the market and earned it National and International recognition.

#### What is Domestic Package Insurance?

This is an insurance that provides financial protection in case of:

1. Loss or damage to Personal property
2. Injury to Domestic Servants in the course of duty
3. Personal Liability

#### What is Covered?

1. Private residential dwellings including; the main buildings, outbuildings, fences, swimming pool.
2. Contents such as furniture
3. Moveable and personal items such as your laptops, cameras, jewelry
4. Domestic Servants such as your house servants, drivers, gardeners, watchmen
5. Personal liability incurred both as an owner or occupier of the dwellings

#### Loss or Damage Covered following:

1. Fire
2. Standard Explosion
3. Lightning
4. Burglary
5. Accidental Breakage
6. Escape of water from storage and heating installation
7. Impact from aerial devices
8. Impact from vehicles

#### Extra Benefits following loss or damage to property insured:

1. Fire Brigade charges
2. Cost of debris removal
3. Loss of rental income
4. Cost of renting alternative accommodation
5. Professional fees (such as survey, architects, municipal plans) incurred to rebuild the damaged or lost buildings

#### Cost (premium) implications: These are very low indeed!

1. Buildings Kshs. 1.50 for every Kshs. 1,000 of value to be insured
2. Personal property Kshs. 10 for every Kshs. 1,000 of value to be insured

#### CIC GENERAL INSURANCE LTD.

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## DOMESTIC PACKAGE

*We keep our word*

**cic**  
CIC GROUP