



TERMS AND CONDITIONS FOR THE DOMESTIC INSURANCE COVER SERVICE

The following Terms and Conditions apply to the Domestic Insurance Cover Service ("the **Service**") and by activating this Service, you will be deemed to have read, understood and accepted the same:

1. The Service

Safaricom in conjunction with Jubilee Insurance Company of Kenya is offering an annual home insurance package to Safaricom Home Fibre customers with the option of paying for your premiums monthly.

2. Eligibility

The Service is open to all Safaricom Home Fibre customers with a valid Fibre to the Home account number.

3. Service Launch date

The Service will be launched at **0000hrs** on **2nd November 2018**.

4. Household goods insured

(a) The following contents will be insured: **(i) Under Content section:** furniture, fixtures, fittings, clothing, cutlery, crockery, kitchen equipment, entertainment equipment, refrigerators, and televisions. **(ii) Under All Risks section:** Jewellery, laptops & computers, tablets, cameras, wrist watches, mobile phones and all other portable electronic items, pedal cycles.

(b) The following contents are **excluded** from the cover:

- i. Deeds, bonds, bills of exchange, promissory notes, cheques, travellers cheques, securities for money, stamps, documents of all kind, cash, currency notes, manuscripts, medals, coins, motor vehicles and accessories and livestock.
- ii. Any part of the structure or ceilings of the buildings, wallpapers and the like or external television and radio antennae, aerial fittings, masts and towers.

(c) Sublimit under All risks sections

- i. On Jewellery - maximum of 10% of the total value of ALL RISKS sum insured.
- ii. On all other All Risks items (maximum limit per item) - 30% of the total value of ALL RISKS sum insured.

5. Perils Insured

5.1 Contents Insured

Insured Safaricom customers will be indemnified against loss of or damage caused by the following perils:

- a. Fire, lightning, thunderbolt, earthquake or volcanic eruption or subterranean/underground fire, subsidence or landslip.
- b. Explosions.

- c. Riots and strikes
- d. Vandals or malicious persons, excluding:
 - i. The first KShs. 5,000/-.
 - ii. Damage caused by someone lawfully on the premises.
 - iii. Damage caused after the house is left unfurnished or unoccupied for more than 7 consecutive days.
- e. Falling trees or branches (excluding loss or damage caused during tree felling or lopping by the insured), aerials, aerial fittings or masts, satellite dishes, lamp posts, electric or overhead cables, telegraph poles or pylons excluding:
 - i. The first Kshs. 5,000/- of each incident of damage.
 - ii. Damage arising from erection, dismantling, repair or maintenance of such apparatus.
- f. Collision with the buildings by aircraft, other aerial devices, road or rail vehicles and other articles falling from them or by animals, excluding:
 - i. The first Kshs. 5,000/- of each incident of damage.
 - ii. Damage caused by pets.
- g. Bursting or overflowing or escape of water from a water tank apparatus or pipe (excluding damage caused thereto).
- h. Wind, storm or tempest, (including floods overflow of the sea occasioned thereby) but excluding the first Kshs. 5,000/- of each and every loss.
- i. Theft accompanied by actual forcible and violent breaking into or out of the buildings or any attempt thereto excluding theft by any member of the insured's household. For purposes of this clause, domestic servants shall not be considered as insured's household.

5.2 All Risks

- i. Loss of or damage to the property described in clause 4 above by any cause (other than as stated in the Exceptions) occurring during the Period of Insurance, an excess of Kshs 2,500/- each and every loss.

6. How to subscribe to the Service

- a. To opt into the Service,
 - i. Dial *400#;
 - ii. Select "**Home Insurance**"
 - iii. Select "**My Existing Accounts**"
 - iv. Select "**Get Home Insurance**"
 - v. Select your Fibre to the Home Account Number;
 - vi. Select your preferred Home Insurance Package;

- (b) You will be required to confirm that you have read these Terms and Conditions and enter your M-Pesa pin. M-Pesa is only available option to make payment for this service.
- b. You will receive an SMS prompting you to complete registration on the Jubilee website in order for the insurance cover to come into effect.
- c. You can pay for your Home Insurance package in monthly instalments.
- d. The insurance cover available is annual from the initial date of payment and at no time shall the cumulative settlement exceed the insurance value.

7. Applicable premiums

The applicable premiums based on the estimated monetary value of the devices are as follows:

	Home Contents (HC)	All Risk-(Max 30% of HC)		
Plan	Sum Insured	Sum Insured	Annual Premium	Monthly Premium
Hero Plus	KES 250,000	KES 75,000	KES 3,000	KES 250
Pro Guard	KES 500,000	KES 150,000	KES 5,700	KES 475
Fortified Guard	KES 1,000,000	KES 300,000	KES 16,200	KES 1,350

8. Claim notification

- a. Claim notification should be done in writing directly to Jubilee within seven (7) through their contact number - 0709 949000 or Email - callcenter@jubileekenya.com or through any Jubilee Insurance branch.
- b. You should notify the police beforehand within twenty (24) hours of any loss or damage due to theft, malice, riot and strikes.
- c. Your claim will be registered and a claim reference number will be issued upon acknowledgement within twenty four (24) hours.
- d. Notifications in the event of property damage must be accompanied by following documents:
 - i. Filled claim form.
 - ii. Technical Report indicating the extent & cause of damage to the item(s). This is to be obtained from a repairer who has diagnosed the damaged property.
 - iii. Proof of purchase including but not limited to invoices, receipts, importation documents, warranty card of the damaged item(s)
 - iv. Repair Invoice (if repairable).
 - v. Replacement Invoice – (if irreparable).
 - vi. Salvage item(s) if irreparable to be surrendered to Jubilee Insurance before payment.
- e. Notifications in the event of theft must be accompanied by following documents:

- i. Filled claim form
 - ii. Police abstract report form
 - iii. Handset blockage certificate from the network service provider (mobile phone only).
 - iv. Purchase Invoice of the lost item(s).
 - v. Replacement Invoice.
 - vi. Accessories left behind (if any).
- f. All claims (accidental damage/loss or theft) will be settled by Jubilee within twelve (12) working days upon submission of full documentation. Claim will be settled based on exceptions contained in clause 5 above.

9. Other Terms

- a. Cancellation of the insurance cover will only be effected during the term of the insurance cover and no premiums shall be refunded.
- b. You can submit a claim even when paying your premiums monthly. However, for the claim to be processed, you will be required to pay the difference that is due for your annual premium.

10. Extension of Terms

Safaricom reserves the right to amend or vary these terms and conditions or to withdraw the Service at any time. In any of these events, notice will be given via media advertisements and will be effective immediately or as at the date referred to in such notifications.