

Children

Please indicate your preferred plan from the table provided

SECTION 3 - SPORTSMAN'S POLICY

Clubs which proposer is a member 1 _____
2 _____

Kindly indicate if the section is desired as per the table provided

SECTION 4 - PRIVATE VEHICLE

Part (a)

1. Driving experience:.....

2. Details & amounts of losses in the last 3 years:.....

3. Name of previous insurer:.....

4. Name of financier (If any):

Part (b)

MOTOR VEHICLE(S) DETAILS

Registration	Make & Model	CC	YOM	Colour
.....
Chassis No.	Engine No.	Type of body	Seating capacity	Estimated value
.....

Part (c)

OPTIONAL EXTRA BENEFITS (TICK AS APPROPRIATE)

	Yes	No	Cost (Kshs)
1. Tracking device by Car Track	50% discount on standard rates
2. Excess protector	10% of limit - minimum 5,000
3. Courtesy car	6,000

Declaration

I do hereby declare that the above answers and statements are true, and that I have withheld no material information regarding this proposal.

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



Urgent 24hr medical care provided by well qualified personnel from E-Plus(Red Cross) at an additional Ksh. 150.



**SECTION 3
SPORTSPERSON'S**

SPORTSPERSON'S POLICY

The policy covers the insured during the sporting activity as shown below:

	Max limits of cover	Premium Rate %
A -Sporting Equipment -Sportswear	100,000 10,000	1.25 1.25
B -Personal Liability	500,000	free
C -Personal accident(death benefit only)		
Golfer	250,000	0.75
Caddy	100,000	0.75
D -Medical expenses		
Golfer	100,000	1
Caddy	20,000	1
E -Hole in one	20,000	1

Territorial limits – East Africa

Age limit – 18 to 75

Annual premium - 5,465 levies inclusive

Excess on sporting equipment only 5% on each and every loss



**SECTION 4
PRIVATE VEHICLE**

This will cover cars used solely for social, domestic and leisure purposes.

Cover

Accidental loss or damage to your car following an accident, fire or theft.
Liabilities to third parties resulting in bodily injury, death or damage to property.

Benefits

- Free drive-in windscreen fitting.
- Free annual valuation.
- Free radio cassette cover up to Kshs. 20,000.
- Free windscreen cover up to Kshs. 20,000.
- Free towing up to Kshs.50,000.
- Free emergency medical expenses up to Kshs. 50,000.
- Free riots, strikes and civil commotion cover.

NO BLAME NO EXCESS

In the event of an accident, NO EXCESS is payable where the police abstract confirms that the insured is not to blame.

CIC INSURANCE GROUP LIMITED

For more information visit your nearest CIC Insurance branch
or call 020 282 3000, 0721 632 713 or 0735 750 885



HOME & PERSONAL POSSESSIONS

PERSONAL ACCIDENT

SPORTING EQUIPMENT

PRIVATE CARS

CIC Personal Insurance Package



CIC INSURANCE GROUP LTD

We keep our word

For more information visit your nearest
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0721 632 713 or 0735 750 885



**SECTION 1
DOMESTIC PACKAGE**

This will cover:

- Private residential dwelling
- Contents
- Moveable items
- Domestic
- Owner's liability
- Occupier's liability

Benefits

- Mobilisation (initial) payment at 10% of value of buildings to the affected insured in the event of fire or burglary.
- Lump sum values (avoids itemising) subject to listing of all jewellery, electronics and mobile phones.
- Loss or damage of contents of the freezer up to Kshs. 5,000 following power failure of more than twelve hours.
- Cost of debris removal up to Kshs. 200,000.
- Fire brigade charges up to Kshs. 200,000.
- Guests effects up to Kshs. 20,000 any one event.
- Free cover for domestic servants (as under the Work Injury Benefits Act) up to a maximum of 2.
- Cost of replacement of lost keys up to Kshs. 5,000.
- Specified business property at home.
- Loss of personal money following fire or burglary up to a maximum Kshs. 5,000.
- Loss of specified rental income following an insured peril.

PREMIUM SCHEDULE

Section	1,000,000	3,000,000	5,000,000	10,000,000
A - Annual premium	1,250	3,750	6,250	12,500
B -	200,000 1,700	500,000 4,250	750,000 5,625	1,000,000 6,500
C - See below				
D - free up to 2 indoor servants				
E - free up to Kshs. 2,000,000				
F - free up to Kshs. 2,000,000				

*** Section C - All risks**

Mobile phones – Premium - 3.5% of value minimum Kshs.1,000 per phone.
Excess – 20% each loss minimum Kshs. 2,500 per phone.

Jewelry - Premium - 2% of value
Excess - 20% each loss minimum Kshs. 10,000/-

Cameras - Premium - 2% of value
Excess - 20% each loss minimum Kshs. 10,000/-

Laptops - Premium - 3.5% of value
Excess - 20% each loss minimum Kshs. 10,000/-

Others - Premium - 1% of value - Excess - Nil



**SECTION 2
PERSONAL ACCIDENT**

This will provide monetary payments in the event of bodily injury sustained by the insured. Cover is on a 24 hour basis. Urgent 24hr medical care is provided by well qualified personnel from E-Plus.

Cover is available under the following benefits:

- a) Death
- b) Permanent total disability
- c) Temporary total disability
- d) Medical expenses
- e) Funeral expenses
- f) Professional trauma counseling
- g) Physiotherapy expenses

Other covers available for children only include:

- a) Dental expenses
- b) Artificial appliances

Eligibility

Persons between the age of 16 to 65 years
Dependants below 5 years insured for road risks only

PREMIUM SCHEDULE

	I	II	III	IV	V	VI	VII
Death	500,000	800,000	1,000,000	2,000,000	5,000,000	8,000,000	10,000,000
Permanent total disability	500,000	800,000	1,000,000	2,000,000	5,000,000	8,000,000	10,000,000
Temporary total disability	5,000	8,000	10,000	15,000	30,000	40,000	50,000
Medical expenses	70,000	100,000	150,000	200,000	500,000	800,000	1,000,000
Annual premium per person	1,748	2,652	3,556	5,565	13,099	20,130	25,153
Funeral expenses	50,000	60,000	70,000	80,000	90,000	100,000	150,000
Annual premium per person including funeral expenses cover	1,773	2,682	3,591	5,605	13,144	20,180	25,228

Other benefits at an additional premium

Benefit	Limit	Annual premium per person
Counseling	20,000	201
Physiotherapy	20,000	201

Rates applicable for clerical and administrative (non-manual) occupations

PLAN OF BENEFITS PER CHILD

BENEFIT	PLAN 1	PLAN 2	PLAN 3	PLAN 4	PLAN 5
Accidental death	50,000	75,000	100,000	150,000	200,000
Permanent disabilities	50,000	100,000	200,000	400,000	500,000
Accidental dental treatment	10,000	10,000	10,000	10,000	10,000
Accident medical expenses	40,000	60,000	70,000	100,000	150,000
Artificial appliances	25,000	30,000	35,000	40,000	50,000
Funeral cover	20,000	20,000	20,000	20,000	20,000
Annual premium per child	367	500	623	879	1,180

Funeral expenses are payable within 48 hours.
Death benefit for children below 18 years is limited to a maximum of Ksh. 100,000
Children below 5 years are covered for road risks only

PROPOSAL FORM



AGENCY/ BROKER

Name of proposer: Surname: Other names:

Pin No Postal address: Code:

Town: Email address:

Fax: Telephone: Mobile:

Occupation: Name of financier (If any):

SECTION 1 - DOMESTIC PACKAGE

Location Nature of construction

Limit/Sum insured (Kshs.) –refer notes below first

	I	II
Buildings		
Contents		
All risks		
Domestic servants		
Occupier liability		
Owner's liability		

Notes

Contents

Please declare any item that is more than 5% of sum insured indicated under this section.

.....

All risks

Each article must be declared and value stated (if space provided is not adequate, you may attach a list)

.....

.....

Any jewelry above Kshs. 50,000 must be accompanied with a valuation report.

Domestic servants (max three)

Indicate total annual earnings Kshs.

	No.	Salary
Indoor		
Outdoor		

SECTION 2 - PERSONAL ACCIDENT

Please indicate your preferred option from the table provided

Kindly indicate if the undernoted benefits are needed as per the table provided

Counseling

Physiotherapy