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DOMESTIC PACKAGE INSURANCE

**Protect Your Home & Belongings - Comprehensive Coverage for
Kenya's Families**



For Homeowners and Tenants

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Licensed by Insurance Regulatory Authority (IRA)

Table of Contents

EXECUTIVE SUMMARY	3
THE PROBLEM: UNINSURED HOME LOSSES	3
Case Study: The Kariuki Family - Ksh 800,000 Loss	3
DOMESTIC PACKAGE COVERAGE BREAKDOWN	5
Coverage 1: Home Contents (Main Coverage)	5
Coverage 2: Household Liability	6
Coverage 3: Alternative Accommodation	6
Coverage 4: Loss of Rent (For Landlords)	7
Coverage 5: All Risks (Items Outside Home)	7
Coverage 6: Domestic Employee Cover	7
Coverage 7: Personal Accident (Family Members)	8
Coverage 8: Accidental Damage	8
IMPORTANT: TENANTS NEED INSURANCE TOO	9
Common Misconception:	9
POLICY EXCLUSIONS (What's NOT Covered)	9
Standard Exclusions:	9
OUR ROLE AS YOUR DOMESTIC PACKAGE INSURANCE ADVISOR	10
What We Do for You:	10
No Advisory Fees:	11
FREQUENTLY ASKED QUESTIONS	11
TAKE ACTION TODAY	12
Get Your Domestic Package Insurance Quote Now	12

EXECUTIVE SUMMARY

Protect Your Home & Belongings: Comprehensive Coverage for Kenya's Families

Your home contains Ksh 1M - 5M worth of furniture, electronics, appliances, clothing, and personal belongings accumulated over years. **One burglary, fire, or flood can wipe out everything.** Domestic Package Insurance protects your home contents, provides liability coverage, and costs only Ksh 18,000 - 45,000 annually.

What Domestic Package Covers:

- **Home Contents:** Furniture, electronics, appliances, clothing (theft, fire, damage)
- **Household Liability:** Injuries to visitors, domestic worker accidents
- **Fire & Perils:** Fire, floods, lightning, burst pipes
- **Burglary & Theft:** Break-ins, stolen items
- **Accidental Damage:** Dropped TV, spilled liquid on laptop
- **Alternative Accommodation:** Hotel costs if home uninhabitable
- **All Risks Extension:** Items outside home (laptop in car, phone dropped)
- **Domestic Worker Cover:** Injury/liability for housemaid, gardener
- **Personal Accident:** Family members covered for accidents at home

Cost: Ksh 25,000 - 35,000 annually for Ksh 2M - 3M contents coverage. **Note:** This is indicative rate, actual premiums vary by coverage and other premium factors.

Who Needs This: Homeowners and tenants (YES, renters need this too!)

THE PROBLEM: UNINSURED HOME LOSSES

Case Study: The Kariuki Family - Ksh 800,000 Loss

Profile:

- Family of 4 (parents + 2 children)
- Rented 2-bedroom apartment in Kilimani
- No domestic package insurance
- Assumed landlord's insurance covered tenant belongings (**IT DOES NOT**)

Home Contents Value:

- 65" Smart TV: Ksh 120,000
- Sofas & dining set: Ksh 180,000
- Bedroom furniture: Ksh 150,000
- 2 laptops: Ksh 170,000
- Camera equipment: Ksh 60,000
- Washing machine: Ksh 45,000
- Kitchen appliances: Ksh 80,000
- Clothing & shoes: Ksh 200,000
- Jewellery: Ksh 200,000
- **Total: Ksh 1,205,000**

Incident: Burglary at 2 AM

What Happened:

- Burglars broke through window while family slept
- Stole within 15 minutes (professional operation)

Items Stolen:

- 65" TV (Ksh 120,000)
- 2 laptops (Ksh 170,000)
- Camera equipment (Ksh 60,000)
- Jewellery (Ksh 200,000)
- Designer clothes & shoes (Ksh 150,000)
- Kitchen small appliances (Ksh 100,000)
- **Total Loss: Ksh 800,000**

Financial Impact:

- Zero compensation (no insurance)
- Family savings depleted (Ksh 300,000)
- Took personal loan (Ksh 500,000 at 18% interest)
- Living with minimal furniture for 2 years
- Children shared 1 old laptop for school
- Marriage stress (financial strain)

Emotional Impact:

- Felt violated (strangers in their home)
- Fear (couldn't sleep for months)
- Regret ("We thought we were saving money without insurance")

If They Had Domestic Package:

Coverage: Ksh 3M contents, Premium Ksh 35,000/year

Claim Process:

- Reported to police immediately (OB, case number)
- Reported to insurer within 24 hours
- Adjuster inspected scene within 48 hours
- Claim approved: Ksh 800,000 (minus Ksh 10,000 excess)

Payout: Ksh 790,000

- Replaced TV: Ksh 120,000
- Replaced laptops: Ksh 170,000
- Replaced jewellery: Ksh 200,000

- Replaced clothing: Ksh 150,000
- Replaced appliances: Ksh 100,000
- Camera equipment: Ksh 60,000

Net Cost: Ksh 45,000 (Ksh 35K premium + Ksh 10K excess) vs Ksh 800,000 loss

Family fully restored within 6 weeks (vs 2 years of struggle without insurance)

Mrs. Kariuki's Lesson: *"We thought Ksh 35,000 annual premium was expensive. That 'expensive' insurance would have saved us Ksh 800,000, years of stress, and our peace of mind. Now we'll never go without domestic insurance."*

DOMESTIC PACKAGE COVERAGE BREAKDOWN

Coverage 1: Home Contents (Main Coverage)

What's Covered:

- **Furniture:** Sofas, beds, tables, chairs, wardrobes
- **Electronics:** TVs, computers, laptops, tablets, phones, cameras
- **Appliances:** Fridges, washing machines, microwaves, cookers
- **Clothing:** Clothes, shoes, accessories
- **Jewellery & Valuables:** Watches, rings, necklaces (up to limit)
- **Books, Art, Decorations:** Personal collections
- **Kitchen items:** Pots, pans, utensils, dishes

Covered Perils:

- **Theft/Burglary:** Break-ins, forced entry
- **Fire:** Electrical faults, cooking fires, spreading from neighbours
- **Water Damage:** Burst pipes, roof leaks, floods
- **Lightning:** Power surges destroying electronics
- **Vandalism:** Malicious damage
- **Storm Damage:** Strong winds, hail
- **Accidental Damage:** Dropped items, spills (optional extension)

Typical Coverage Limits by Category:

- Electronics: Up to 40% of sum insured
- Jewellery & valuables: Up to 10% (unless itemized)
- Clothing: Up to 20%
- Furniture: Up to 30%

Sum Insured Calculation: Add up EVERYTHING you'd need to replace if home completely emptied.

Coverage 2: Household Liability

What's Covered:

- **Injury to visitors:** Slip and fall, burn from hot beverage
- **Domestic worker injury:** Housemaid, gardener, watchman hurt at your home
- **Damage to neighbour's property:** Your domestic worker's negligence causes damage
- **Legal defense costs:** If sued for covered incidents

Coverage Limit: Typically, Ksh 1M - 2M

Example 1: Visitor Injury

- Guest slips on wet floor in your house
- Fractures hip, medical costs Ksh 300,000
- Sues for pain and suffering: Court awards Ksh 500,000
- **Total liability: Ksh 800,000**
- **Domestic Package pays: Ksh 800,000** (within Ksh 1M limit)

Example 2: Domestic Worker Negligence

- Your housemaid accidentally starts fire while cooking
- Fire spreads to neighbour's apartment
- Neighbour's damage: Ksh 400,000
- You're liable (vicarious liability for employee's actions)
- **Domestic Package pays: Ksh 400,000**

Coverage 3: Alternative Accommodation

What It Provides:

- Hotel/temporary housing costs if home uninhabitable
- Due to covered peril (fire, flood, major damage)

Limit: Typically, 10-15% of sum insured

Example:

- Fire damages apartment, uninhabitable for 2 months
- Hotel costs: Ksh 60,000/month \times 2 = Ksh 120,000
- Sum insured: Ksh 2M (10% = Ksh 200,000 limit)
- **Domestic Package pays: Ksh 120,000** hotel costs

Coverage 4: Loss of Rent (For Landlords)

What It Covers:

- Rental income loss if property uninhabitable
- Due to insured peril (fire, flood)

Limit: Typically, 12 months rent

Example:

- Rental property damaged by fire
 - Repairs take 6 months
 - Rental income: Ksh 40,000/month
 - **Lost income: Ksh 240,000** (6 months)
 - **Domestic Package pays: Ksh 240,000**
-

Coverage 5: All Risks (Items Outside Home)

What It Covers:

- Laptop stolen from car
- Phone dropped and broken
- Camera damaged while traveling
- Jewelry lost while away from home
- Tablets, portable electronics

Worth It If:

- You frequently carry expensive items (laptop, camera)
 - Travel often with valuables
 - Use expensive phone/tablet daily
-

Coverage 6: Domestic Employee Cover

What It Covers:

- Housemaid, gardener, watchman injuries
- Medical expenses
- Compensation for permanent disability
- Death benefits

Legal Note: Some jurisdictions require employer liability for domestic workers (similar to WIBA)

Example:

- Housemaid falls from ladder (cleaning windows)
 - Broken leg: Medical costs Ksh 120,000
 - Unable to work 3 months: Compensation Ksh 60,000
 - **Total: Ksh 180,000**
 - **Extension pays: Ksh 180,000**
-

Coverage 7: Personal Accident (Family Members)

What It Covers:

- Accidental injuries to family members at home
- Death, permanent disability, temporary disability
- Lump sum benefits (similar to Personal Accident insurance)

Example:

- Child burns hand on stove (severe)
 - Permanent partial disability (10%)
 - Sum insured: Ksh 1M
 - **Payout: Ksh 100,000** (10% of Ksh 1M)
-

Coverage 8: Accidental Damage

What It Covers:

- Dropped TV/laptop (not theft, just clumsiness)
- Spilled liquid on electronics
- Child breaks expensive item
- Knocked over furniture damaging walls

Example:

- Dropped new 55" TV while mounting: Ksh 80,000
- Without extension: NOT covered (only theft/fire covered)
- With extension: Covered (pay Ksh 5,000 excess, get Ksh 75,000)

IMPORTANT: TENANTS NEED INSURANCE TOO

Common Misconception:

"I'm renting, so landlord's insurance covers my belongings."

WRONG!

Landlord's Insurance:

- Covers building structure only (walls, roof, floors)
- Does NOT cover your furniture, electronics, belongings

Your Risk as Tenant:

- Fire, flood, burglary destroys YOUR contents
- Landlord's insurance pays ZERO for your belongings
- You lose everything without compensation

Solution:

- Get your own Domestic Package (as tenant)
- Choose "Contents Only" option (exclude building structure)
- Premium typically 20-30% lower than homeowner policy

Example:

- Tenant: Ksh 2M contents
- Premium: Ksh 24,000/year (vs Ksh 32,000 for homeowners)
- Full protection for your belongings

POLICY EXCLUSIONS (What's NOT Covered)

Standard Exclusions:

1. Wear and Tear

- Gradual deterioration (old furniture falling apart)
- Rust, corrosion, fading

2. Mechanical/Electrical Breakdown

- Fridge stops working (age)
- TV dies (not accident, just old)
- **Only sudden, accidental damage covered**

3. War, Terrorism (Unless Extended)

- Damage during riots, civil unrest
- Need Political Violence extension

4. Nuclear Risks

- Radiation, nuclear incidents

5. Consequential Loss

- Loss of income
- Inconvenience costs (beyond alternative accommodation)

6. Items in Open

- Belongings left outside (garden furniture)
- Unless securely locked or fixed

7. Unoccupied Property

- Home vacant over 30-60 days (check policy)
- Many policies require occupancy

8. Illegal Activities

- Damage during/from illegal acts

9. Mysterious Disappearance

- Items "vanished" without evidence of theft/damage
- Must have proof of forced entry for theft claims

10. Certain Valuables (Unless Itemized)

- Art, antiques, jewelry over Ksh 100,000
- Need separate itemization with appraisal

OUR ROLE AS YOUR DOMESTIC PACKAGE INSURANCE ADVISOR

What We Do for You:

- Seek cover with your preferred insurer or recommend best fit insurer for your needs (if you have no one)
- Handle documentations and submission to insurer
- Secure best possible rates
- Obtain insurance policy on payment of premiums
- Reminder before policy expiration (no lapse)

- Re-compare providers yearly (rates change)
 - Coordinate seamless renewal
 - Guide you through claims process
 - Ensure proper documentation
 - Follow up with insurer
 - Fight denied claims (appeal if wrongfully denied)
-

No Advisory Fees:

You pay nothing for my services - providers pay my commission. You pay the same premium direct or through me—but gain expert guidance, needs analysis, and claims advocacy.

FREQUENTLY ASKED QUESTIONS

Q1: I'm a tenant—do I need domestic insurance?

A: YES! Landlord's insurance doesn't cover your belongings. Get Contents Only policy.

Q2: How do I prove what I owned if everything is stolen?

A: Keep inventory list + photos. Store digitally (cloud, email to yourself). Purchase receipts help but not always required.

Q3: Can I insure items kept in storage?

A: Some policies extend to storage (60-90 days). Long-term storage needs separate policy.

Q4: What if I have very expensive jewellery/art?

A: Itemize separately with appraisals. Standard jewellery limit: 10% of sum insured (Ksh 200K on Ksh 2M policy).

Q5: Does domestic package cover garden furniture?

A: Usually NO (items in open). Some policies cover if locked/fixed in place.

Q6: Can I claim for a single item theft (not burglary)?

A: Depends. Burglary (forced entry) covered. Mysterious disappearance usually not. Check policy terms.

Q7: What if I'm renovating my house?

A: Notify insurer. Some exclude claims during major renovations. May need temporary adjustment.

Q8: Do I need building insurance if I'm a homeowner?

A: YES, separate from contents. Building insurance covers structure. We can arrange both.

Q9: Can I insure items I take to work (laptop)?

A: Need All Risks extension for items outside home regularly.

Q10: What if total contents value increases (new purchases)?

A: Update sum insured annually. Underinsurance reduces claim payouts proportionally.

TAKE ACTION TODAY

Your Home Contains:

- Years of accumulated belongings
- Irreplaceable sentimental items
- Ksh 1M - 5M in replacement value

One Incident Can:

- Wipe out everything in minutes
- Force you into debt
- Take years to recover

Domestic Package Insurance:

- Costs Ksh 2,000-4,000/month
- Provides Ksh 1M-5M+ protection
- Covers 24/7, at home or away (with extensions)

Get Your Domestic Package Insurance Quote Now

Contact Me Today

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Disclaimer: Domestic Package insurance terms, premiums, and coverage vary by provider and underwriting. Premium examples are indicative. Policy exclusions apply. This document is for informational purposes only. Always read policy documents carefully before purchasing.