

# JW SEAGON

Your guide to buying a Home insurance policy



At JW Seagon we believe in our duty of care to customers and always aim to provide them with the widest possible covers available. That is why we have designed our **'Sleep Easy'** policy – the most attractive product of its type on the market.



J W S E A G O N

caring for you

**This guide has been compiled to help you to make an informed and appropriate decision about your Home insurance provision. For example, there are general comparisons for three major Kenyan Insurers which may have different limits and extensions.**

## **DID YOU KNOW?**

- You may not have any Accidental Damage cover for Buildings or Contents?
- If your TV or anything else is damaged and covered, you will receive second hand values settlement – so on a \$1,000 item, you may get \$200 as a contribution?
- If you leave your home unoccupied for more than 7 days, your cover may be completely excluded?

Please see the table below showing the comparison between ‘Sleep Easy’ and what other local markets have always provided. We feel the local options are now out-of-date and are no longer suitable for many Home insurance customers.

	<b>Sleep Easy</b>	<b>Market Generally</b>
<b>Buildings</b>		
Insured on a full 'All Risks' basis	✓	✗
Includes Subsidence	✓	✓
Includes walls, gates, fences and solar heating	✓	✓ <i>(Not solar)</i>
Includes swimming pools and water/fuel tanks	✓	✗ <i>(Not as standard)</i>
Alternative accommodation and loss of rent - 20%	✓	✓ <i>(10% as standard)</i>
Debris removal	✓	✓
Municipal and fire brigade charges	✓	✓
Locks & Keys TZS 2,000,000	✓	✓ <i>(Lower limit)</i>
Full 'New for Old' (no deduction for wear and tear)	✓	✓
<b>Contents</b>		
Insured on a full 'All Risks' basis	✓	✗
Full 'New for Old' (no deduction for wear and tear)	✓	✗
Unoccupancy clause 30 days	✓	✓
Any one item maximum 25%	✓	✗ <i>(5% maximum)</i>
Credit cards - TZS 500,000	✓	✗
Guests effects - TZS 1,000,000 per person	✓	✓ <i>(TZS 400,000 per person)</i>
Cash included up to TZS 1,000,000	✓	✓ <i>(TZS 500,000)</i>
<b>Personal Possessions (away from home)</b>		
Worldwide cover	✓	✗ <i>(Must specify)</i>
Need to specify only items over TZS 8,000,000	✓	✗ <i>(all items)</i>
Personal Effects included, i.e. clothes and portable goods	✓	✗ <i>(TZS 200,000 any one item)</i>
Pairs and sets clause	✓	✓
Home Entertainment Equipment	✓	✗ <i>(Must specify)</i>
<b>Other Sections</b>		
GPA included as standard	✓	✗
Employers Liability included	✓	✓
Premises Liability TZS 800m	✓	✓ <i>(Limit not shown)</i>
Personal Liability Worldwide - TZS 800m	✓	✗ <i>(TZ only)</i>
<b>Designated Loss Adjuster</b>	✓	✗

These are just some of the differences that we have identified and hence made the decision to bring a comprehensive and competitive policy to the market.

For a guide on how to set your sums insured plus a quotation, please e-mail us on [pink@jwseagon.com](mailto:pink@jwseagon.com) or call us on +255 (0) 688 750 720.

For more information or to download a copy of our Sleep Easy brochure visit [www.jwseagon.com/resources](http://www.jwseagon.com/resources)

Our underinsurance calculator can help ensure that you are appropriately covered. It provides a checklist on what items you should cover, useful tips when arranging your home insurance and a premium calculator to help you budget properly.

Please email [pink@jwseagon.com](mailto:pink@jwseagon.com) to request your copy.