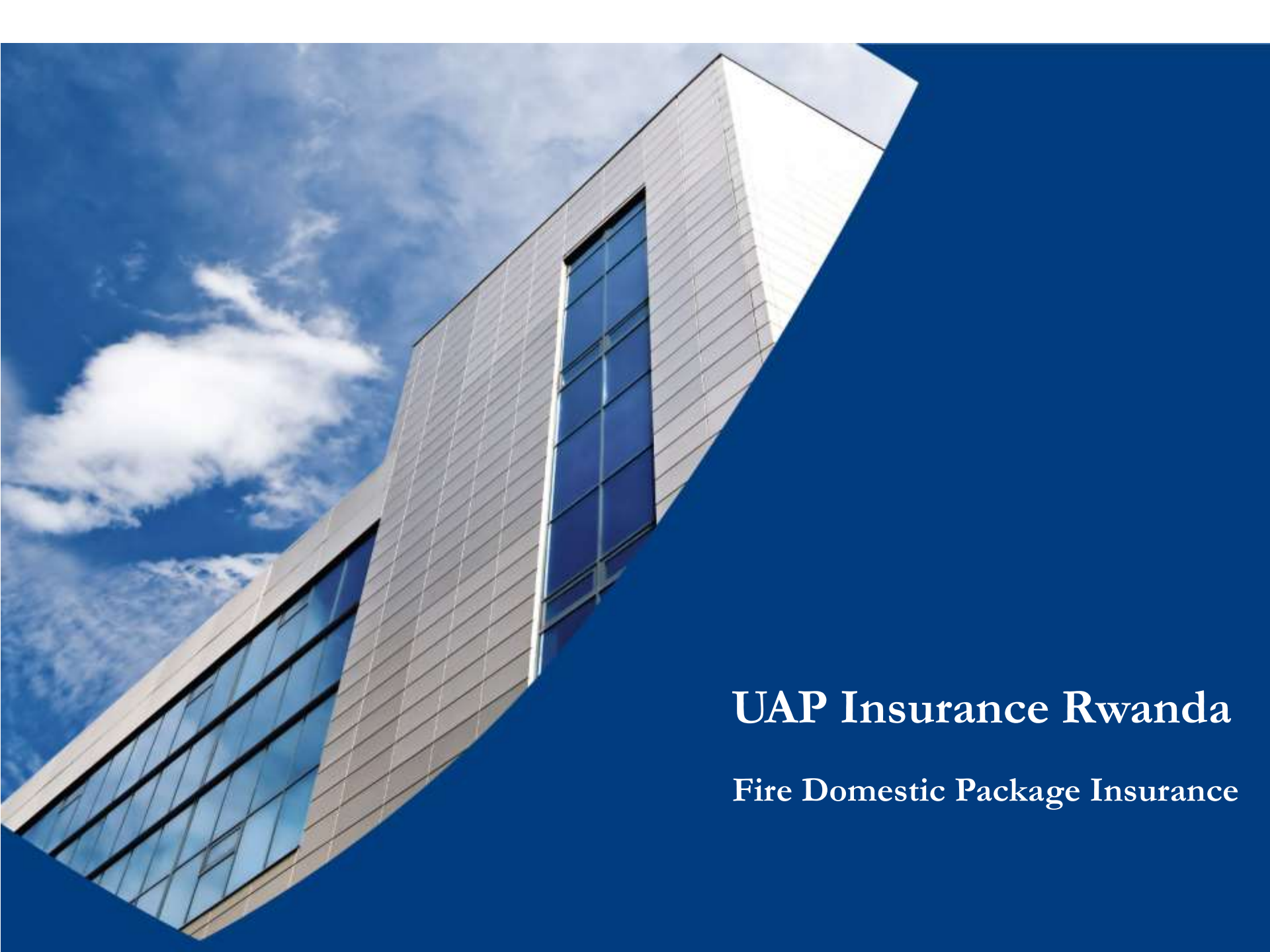




Better. Simple. Life.

UAP Insurance Rwanda



UAP Insurance Rwanda

Fire Domestic Package Insurance

Section A - Buildings

Property Insured – the residence being a private dwelling house or private flat including domestic outbuildings, landlord’s fixtures & fittings, walls, gates and fences all on the same premises.

The insured will be indemnified against damage to the Property Insured caused by the following perils:-

- A. FIRE, LIGHTNING, THUNDERBOLT, EARTHQUAKE, or VOLCANIC ERUPTION
- B. EXPLOSION
- C. RIOT & STRIKE
- D. AIRCRAFT or OTHER AERIAL DEVICE or any particle dropped therefrom
- E. BURSTING or OVERFLOWING of a Water Tank Apparatus or Pipe
- F. THEFT ACCOMPANIED BY ACTUAL FORCIBLE AND VIOLENT BREAKING INTO OR OUT OF THE BUILDINGS excluding loss or damage while the Buildings are left unfurnished.

Section A – Buildings contd.

G. IMPACT WITH THE BUILDINGS by any road vehicle or animal not belonging to the insured or any member of his family normally residing with him.

H. STORM or TEMPEST (including Flood or Overflow of the Sea occasioned thereby)

AND IN ADDITION

I. ADDITIONAL EXPENSE OF ALTERNATIVE ACCOMMODATION AND LOSS OF RENT

In the event of the Buildings being rendered uninhabitable by any of the Perils specified above the Insurer will indemnify the Insured against:-

- (i) Reasonable additional expense for alternative accommodation.
- (ii) loss of rent payable to the Insured actually incurred by the Insured during the period necessary for the reinstatement of the Buildings PROVIDED that the amount recoverable hereunder shall not exceed 10% of the Total Sum Insured.

Section B - Contents

Property Insured – the Contents of the residence being a private dwelling house or private flat consisting of Furniture, Household Goods and Personal Effects of every description (except as after mentioned).

Property NOT Insured

- i. Property more specifically insured.
- ii. Deeds, bonds, bills of exchange, promissory notes, cheques, securities for money, stamps, documents of any kind, cash currency notes, manuscripts, medals, coins, motor vehicles and accessories and livestock.
- iii. External television and radio antennae, aerial fittings, masts and towers.
- iv. Property outside the territorial limits of Rwanda.

The total value of jewelry shall not exceed **ONE THIRD** of the Total Sum Insured on Contents unless specifically agreed hereon.

Perils covered under **Section - A** apply.

Section C – All Risks



- i. UAP agrees, subject to terms contained herein or endorsed hereon to indemnify the Insured against loss of or damage to the property insured by any cause (other than those stated in the Exceptions) occurring during the Period of Insurance.
- ii. UAP may at its option repair, reinstate or replace any such Property lost or damaged or may pay in cash the amount of the loss or damage.
- iii. Provided that the liability of the UAP under this Section for loss or damage occurring during any one Period of Insurance shall not exceed the Sum Insured on each item of the Property Insured under this Section on in the whole the Total Sum Insured thereby.

Exceptions to Section C

UAP will not be liable under this Section for:-

1. Loss or Damage
 - a) arising from wear and tear, depreciation, gradual deterioration, moth, vermin, atmospheric condition or action of light.
 - b) arising from electrical or mechanical breakdown
 - c) Occurring outside the Territorial Limits - Rwanda

Exceptions to Section C – contd.



- d) Due to theft or attempted theft by any relative of the Insured or loss or damage occasioned through the willful act of the Insured or with the connivance of the Insured or any relative.
- 2. Consequential loss of any kind or description.
- 3. Loss or damage due to or arising out of delay confiscation or detention by Customs or other officials or Authorities.
- 4. The first Rwf. 5,000 of each and every loss.

Section D – Workmen’s Compensation

- In the event of any Domestic Servant for whom premium has been paid sustaining bodily injury by accident or disease arising out of and in the course of employment by the insured in connection with the insured’s house, garden, stable or motor car UAP will subject to the Jurisdiction Clause and other terms, conditions and exceptions of this policy indemnify the Insured against liability at law to pay compensation and claimants’ costs and expenses in respect of such and will in addition pay all costs and expenses incurred with its written consent.
- Provided that a claim shall first be made against the Company during the currency of the Policy.

Section E – Owner’s Liability

- Subject to the Jurisdiction Clause and the other terms and conditions and exceptions of this Policy the Insurer will indemnify the Insured against liability at law to pay compensation in respect of
 - (a) Accidental bodily injury (including illness) to any person other than a member of the Insured’s family or household or a person in his service at the time of the occurrence giving rise to the injury
 - or
 - (b) Accidental loss of or damage to property not belonging to or in the custody or control of the Insured or of a member of his family or household or a person in his service.
- occurring on or about the Premises during the currency of the Policy for which the Insured may be legally liable as owner (not as occupier) of the said premises (the Insurer’s liability being restricted to a maximum amount of Rwf.18,750,000 for any one claim or series of claims arising out of one event) excluding any liability arising from:-

Section E – Owner’s Liability Contd.

- (i) Any business or profession or the use of lifts, hoists or vehicles.
- (ii) Any liability which attaches by virtue of an agreement but which would not have attached in the absence of such agreement.

Section F – Occupier’s Liability

Subject to the terms conditions and exceptions of this Policy the Insurer will indemnify the Insured against liability at law to pay compensation in respect of

(a) Accidental bodily injury (including illness) to any person other than a member of the Insured’s family or household or a person in his service at the time of the occurrence giving rise to the injury.

Or

(b) Accidental loss of or damage to property not belonging to or in the custody or control of the Insured or of a member of his family or Household or a person in his service occurring during the currency of the Policy anywhere in The Republic of Rwanda, for which the Insured may be legally liable (the Insurer’s liability being restricted to a maximum amount of Rwf. 15,000,000 any one claim or series of claims arising out of one event)

Premium Rating

Section A – 1.25‰

Section B – 7.5‰

Section C – 10‰

Section D – Rwf. 5,000 @ domestic worker

Section E – Rwf. 3,000,000 free

Section F – Rwf. 3,000,000 free

} +0.5‰ for any limit over the FCL

ADD ON: cover can be extended to include Terrorism & Sabotage @ 0.25% additional premium on section A and B



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