



# 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.

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 We feel the local options are now out-of-date and are no longer suitable for many Home insurance customers.

	Sleep Easy	Market Generally
<b>Buildings</b>		
Insured on a full 'All Risks' basis	✓	✗
Includes Subsidence	✓	✗
Includes walls, gates, fences and solar heating	✓	✓ (Not solar)
Includes swimming pools and water/fuel tanks	✓	✗ (Not as standard)
Alternative accommodation and loss of rent - 20%	✓	✓ (10% as standard)
Debris removal	✓	✓
Municipal and fire brigade charges	✓	✓
Locks & Keys KES 100,000	✓	✗
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	✓	✗ (7 days)
Any one item maximum 25%	✓	✗ (5% maximum)
Credit cards - KES 25,000	✓	✗
Guests effects - KES 50,000 per person	✓	✓ (KES 20,000 per person)
Cash included up to KES 100,000	✓	✗
<b>Personal Possessions (away from home)</b>		
Worldwide cover	✓	✗ (Must specify)
Need to specify only items over KES 400,000	✓	✗ (Limit KES 50,000)
Personal Effects included, i.e. clothes and portable goods	✓	✗ (KES 15,000 any one item)
Pairs and sets clause	✓	✓
Home Entertainment Equipment	✓	✗ (Must specify)
<b>Other Sections</b>		
WIBA included as standard	✓	✓
Employers Liability included	✓	✓
Premises Liability KES 20m	✓	✓ (Limit not shown)
Personal Liability Worldwide - KES 20m	✓	✗ (Kenya only)
<b>Designated Loss Adjuster</b>	✓	✗

These are just some of the gaps 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 +254 (0)709 455 026.

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.