

MakaoSalama

Home Insurance



Better. Simple. Life.

What Is UAP MakaoSalama?

This is a unique, innovative cover that assures safety for your Property, Possessions, Family and Domestic Servants.

What you want covered:

1. ASSETS ALL RISKS INSURANCE

This is a comprehensive cover for loss of or damage to the House, Contents and Personal Effects as a result of fire, theft and other accidental occurrences.

(i) Buildings, household contents and personal effects

- Fire, lightning, explosion.
- Earthquake
- Storm , Flood, bursting or overflowing of water tanks or pipes
- Riot and Strike.
- Theft accompanied by actual forcible & violent breaking into or out of the building
- Theft by employees
- Theft resulting from hijack & hold-up
- Damage to electronics resulting from Power surge
- Damage resulting from transit risks during relocation
- Deterioration of Foodstuff in the fridge – Kshs. 5,000/-
- Guests and domestic employees effects – Kshs. 15,000/-
- Medical expenses for accidental injury to guests by Insureds' domestic animals – Kshs. 20,000/-

Flexible Premium Payment Plan

- Cash
- Cheque
- Credit Cards
- Insurance Premium Financing
- M-Pesa money transfer

Excesses Applicable

- Kshs. 25,000/- on Common Law (Employer's Liability) claims
- Kshs. 5,000/- on WIBA claims excluding funeral expenses
- All Risks excess of 5,000/- each and every loss.

What to do in the event of a claim

- Call the Fire Brigade immediately in the event of a fire
- Call UAP Hotlines in case of emergency repairs following break in/Burglary
- Call E-Plus in case of an accident.
- Notify the police immediately in the case of theft or malicious damage
- Notify the Company of the insured peril as soon as possible
- Complete the relevant claim form – Fire, Burglary, All Risks of Personal Accident at any of our offices or download from the UAP website
- Submit all the relevant documents: Police abstract, value of items (replacement receipts of items, pro forma invoice)
- Kindly cooperate with the appointed business partners.



Business Partner's Numbers

Ambulance Services – E Plus (Kenya Red Cross)

Tel: 020 3950000

Fire Brigade Services – KK SERVICES LTD

Tel: 020 999911/2

24Hrs Emergency Home repairs

Tel: 020 2850100, MOB: 0711065100

- (ii) Cover for common areas like swimming pools, perimeter walls, corridors, lighting and equipment

2. LIABILITY INSURANCE (PERSONAL ACCIDENT, WIBA AND COMMON LAW)

- Personal and legal liability to the general public
- Legal expenses arising out of suits by domestic employees

- Work related medical expenses for employees

Our Unique and Value Packed Benefits

- Lump sum disaster fund (in case of Fire) Kshs. 50,000/-
- Emergency Ambulance services
- Emergency home repairs resulting from accidental or malicious damage
- Fire brigade Services
- Alternative Accommodation (upto 15% of Sum Insured)
- Forced ATM withdrawal – Kshs. 15,000/-
- Maintenance and repairs resulting from accidental or malicious damage.
- Medical expenses for accidental injury to guests by the Insureds' domestic animals (Per family) – Kshs. 20,000/-
- Funeral Expenses – Kshs 60,000/-
- Personal Accident Cover for family members including children and domestic servants

Part A: Buildings Only: Rate 0.125% and additional premium of 5,000/- for Fire Brigade, 24 Hrs Emergency Repairs and Ambulance benefits

***Min Premium 5,000/- levies exclusive**

Part B: Buildings and Contents

BAND	A	B	C	D	E
Contents another personal effects	1,000,000	2,000,000	3,000,000	4,000,000	5,000,000
Personal Accident (Death & PTD) (insured + spouse)	500,000	500,000	500,000	500,000	500,000
Children (5 – 18years) (Death & PTD)	200,000	200,000	200,000	200,000	200,000
Domestic Employees	100,000	100,000	100,000	100,000	100,000
Medical & Hospitalization – on reimbursement	50,000	50,000	50,000	50,000	50,000
Domestic Employees (Any additional employee to attract additional premium at Kshs 500/-)	One	One	Two	Two	Two
Disaster Funds	50,000	50,000	50,000	50,000	50,000
Funeral Expenses	60,000	60,000	60,000	60,000	60,000
Legal Liability –General Public	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000
Any One Person	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000
Any One Occurrence	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000
Any One Year	20,000,000	20,000,000	20,000,000	20,000,000	20,000,000
Band Premium	18,300	26,838	35,878	44,316	52,854



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MAKAOSALAMA PROPOSAL FORM

Branch _____ Agent/Broker _____

Personal Details

Surname _____ Other Names _____
 Postal Address _____ Code _____ Town _____
 Mobile No. _____ Email _____
 Profession/Occupation _____ ID/P.I.N No _____

Property Details

Town _____ Plot no. _____
 Street/Road _____ Rented _____ Owned _____
 Construction of building: Walls _____ Roof _____

PART A: BUILDINGS: Rate Applicable: 0.125%

Building Value: Kes. _____ Premium: Kes. _____

PART B: CONTENTS AND PERSONAL EFFECTS – COVER OPTIONS (PLEASE TICK ONE)

BAND	A	B	C	D	E
TICK					

Premium: Kes. _____

Beneficiary _____ Relationship _____ ID. _____

General questions

Are the buildings in a good state of repair? _____
 Has any insurance company;
 a. declined to cover you? _____
 b. cancelled your policy? _____
 c. refused to renew your policy? _____
 Does any organization or financial institution have interest in the property? (if yes, please indicate) _____

DECLARATION

I warrant that the details provided by me or on my behalf are true and complete to the best of my knowledge and belief. I also agree that this proposal shall be the basis of the contract between me and the Company. I further agree to accept indemnity subject to the terms and conditions of the policy.

Signature _____ Signed by _____ Date _____

KENYA

HEAD OFFICE

UAP Insurance Company Ltd

Bishops Garden Towers, Bishops Road , PO Box 43013, Nairobi, KENYA

Tel +254 - 020 - 2850000, Fax +254 - 020 - 2719030

Customer Care Centre - Queensway House

Tel: 2228070, Wireless: 3572 845, E-mail: uapinsurance@uap-group.com

Website: www.uap-group.com

Nakuru: Tel 051 - 2212910 , E-mail: nakuru@uap-group.com

Mombasa: Tel 041 - 2223777/8, E-mail: mombasa@uap-group.com

Nyeri: Tel 061 - 2030660, E-mail: nyeri@uap-group.com

Eldoret: Tel 053 - 2061437/8 , E-mail: eldoret@uap-group.com

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Kisii: Tel 058 - 31851, Wireless 020 - 2423190, E-mail: kisii@uap-group.com

UGANDA

HEAD OFFICE

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Website: www.Uapinsurance.Co.Ug

SOUTH SUDAN

HEAD OFFICE

UAP Insurance South Sudan Limited

UAP Plaza, Hai Cinema

Opposite Al-Sabah Children Hospital

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RWANDA

UAP Insurance Rwanda Ltd.

Grand Pension Plaza – 7th Floor, BP 6644, Kigali, Rwanda,

Tel: 252500905-7, Fax 252500908,

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TANZANIA

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D R CONGO

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