

DOMESTIC PACKAGE PROPOSAL FORM

PRIVACY NOTICE

INTRODUCTION: Thank you for choosing UAP Insurance Company Limited. UAP Insurance Company Limited (“we”, “us” or “our”), as data controller, respects your privacy and is committed to protecting your personal data and the personal data of third parties that you provide to us. This Privacy Notice is a summary of our Privacy Policy and describes how we collect, use, disclose, transfer, store or otherwise process your personal data and tells you about your privacy rights and how the law protects you. For the full version of the Privacy Policy, please visit www.uapoldmutual.com or contact us for a copy.

Personal data means any information relating to you as an identified or identifiable natural person. In order for us to provide the services you have requested from us, it is necessary that we collect and process personal data from you.

THE TYPES OF PERSONAL DATA THAT WE COLLECT: We may collect, use, store, transfer or otherwise process personal data about you or persons connected to you including identification information such as name and national identity card number or passport number, KRA PIN, nationality, gender, contact information such as email address, telephone number and postal address and information relevant to your insurance policy or relevant to your claim such as your health data.

If we require information about other people connected to you, we may request you to provide such information. If you are providing information about another person, please ensure that they know you are doing so and are content with their information being provided to us. It might be helpful to show them this Privacy Notice and our Privacy Policy and direct them to us if they have any concerns.

HOW DO WE COLLECT YOUR PERSONAL DATA? For most part, we will collect personal data directly from you and this may include personal data you provide when you apply for our products or services, make enquiries, register for our products offered through mobile and online platforms, request marketing information to be sent to you, give us feedback or contact us.

In some instances, we may collect and receive your personal data from third parties or publicly available sources including medical professionals and hospitals; directly from an individual or employer (or your employer’s service provider) who has a policy with us under which you are insured; directly from an employer which funds a cover that we administer where you are a beneficiary; directly from a person who is making a claim or application to us and they include information about you which is related to that claim or application; insurance brokers or agencies; the Government of Kenya’s e-citizen portal, Integrated Population Registration Services platform and other Government platforms; or publicly available sources such as the Companies Registry and the Business Registration Service.

HOW DO WE USE YOUR PERSONAL DATA AND WHAT LEGAL BASIS DO WE HAVE FOR PROCESSING YOUR PERSONAL DATA? We use your personal data to provide you with our insurance services. In this regard, we rely on the following lawful basis for processing your personal data:

- **Performance of contract:** Including setting up and administering a contract of insurance by providing you with a quote for the insurance policy, underwriting the risks to be insured or processing any claims that might be submitted under the policy;
 - **Legal and regulatory obligations:** Compliance with our legal and regulatory obligations such as KYC obligations under different statutes including the Proceeds of Crime and Anti-Money Laundering Act (No.9 of 2009) and the Tax Procedures Act (No. 29 of 2015);
 - **Consent:** We will also rely on your consent as a lawful basis for processing your personal data in the instances where we (a) process personal data relating to a child; (b) process sensitive personal data outside Kenya; and (c) provide you with marketing information; and
 - **Legitimate interests:** for our legitimate business interests, including prevention and detection of fraud.
- In the event that you fail to provide us with your personal data when requested, we may not be able to perform the contract we have or that we wish to enter into with you. In that case, we may have to cancel a product or service you have with us.

You have the right to withdraw your consent to our processing of your personal data at any time but please note, that your withdrawal will not affect the lawfulness of our processing of your personal data which was based on prior consent before your withdrawal or which is based on other legal basis for processing of your personal data. Please further note we may not be able to provide you with our products and services if you withdraw your consent.

WHO DO WE SHARE YOUR PERSONAL DATA WITH? In connection with the above purposes, we may share your personal data with third parties located within and outside Kenya such as our affiliates, public authorities or governments when required by law, our third-party service providers who help us manage our products and services including those service providers who maintain our IT and office systems, provide marketing and advertising services, provide application processing, fraud monitoring, call center and/or other customer services. In that connection, we will take adequate steps to protect your personal data including entering into agreements with third party recipients of your personal data (as applicable) governing protection of personal data.

DATA SECURITY: We have put in place appropriate security measures to prevent your personal data from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed. In addition, we limit access to your personal data to those employees, agents, contractors and other third parties who have a business need to know. We have also put in place procedures to deal with any suspected personal data breach and will notify you and any applicable regulator of a breach where we are legally required to do so.

Retention and Storage of Your Personal Data

We will only retain your personal data for as long as may be necessary to fulfil the purpose we collected it for, including for the purposes of satisfying any legal, regulatory, tax, accounting or reporting obligations.

YOUR LEGAL RIGHTS

You have the right to:

- be informed of the use to which your personal data is to be put as we have endeavoured to outline in this Privacy Notice and our Privacy Policy;
- request access to your personal data that we hold about you;
- object to the processing of all or part of your personal data;
- request correction of inaccurate, false or misleading data that we hold about you; and
- request deletion of false or misleading data that we hold about you.

CONTACTING US: If you have any concerns about the use of your personal data, questions about this Privacy Notice or our Privacy Policy including any requests to exercise your legal rights under the law, please contact us using the details set out below:

- Email address: dataprivacy@uapoldmutual.com
- Postal address: P.O. Box 43013-00100, Nairobi
- Physical address: UAP Old Mutual Tower, Upperhill Road
- Telephone number: +254 20 2850000

We will respond to your questions or concerns in a timely manner and in compliance with the relevant laws.



NOTE 1. This Insurance will be subject to the terms and conditions of the company's usual form of policy, a specimen copy of which will be sent on request. The insurance on both buildings and contents is based upon the fact that the buildings are occupied as private dwellings only and are not subject to abnormal hazard.

NOTE 2. Please ensure that you consult UAP Insurance Company prior to leaving the house for longer than 7 days in order that you may obtain advice on restrictions and cover.

NOTE 3. Please refer to the back page for brief description of the cover provided.

Form with fields: Name in full (FIRST, MIDDLE, LAST), PIN Number, Postal Address, Postal Code, Town, Telephone Number(s), Email Address, Physical Address / Location, Situation of Insured's property: Plot No., Street/Road, Town/Region, Profession or occupation, Your own?, Height of building in storeys?, Of what material is building constructed of: Walls?, Roof?, How are the out-buildings (if any) constructed: Walls?, Roof?

Is any business, profession or trade, carried out in any portion of the premises of which the dwelling/out-building forms a part?

Yes No

If so, give particulars.

Is the dwelling:

- A private dwelling house? Yes No
A self-contained flat with separate entrance exclusively under your control? Yes No
Is the dwelling solely in your occupation? (including your family and servants) Yes No
If not solely in your own occupation, do you let apartments or receive boarders? Yes No
Will the dwelling be left without an inhabitant for more than 7 consecutive days? Yes No

If so, state extent

b) Will the dwelling be left without an inhabitant for more than 30 consecutive days? Yes No

If so, state the extent

Are the buildings in a good state of repair and will they be so maintained? Yes No

Please tick the nature of your insured residence:

- Owned on Mortgage: Yes No Owned outright: Yes No
Owned by Local Authority: Yes No Rented: Yes No

Other: Specify

SECTION A : PROPERTY INSURED

CONSENT FOR PROCESSING SENSITIVE PERSONAL DATA OUTSIDE KENYA: Sensitive personal data means data revealing your race, health status, ethnic social origin, conscience, belief, genetic data, biometric data, property details, marital status, family details including names of your children, parents, spouse or spouses, sex or your sexual orientation. In some instances, it may be necessary that we process your sensitive personal data outside Kenya in connection of which we are required to obtain your consent. By signing below, you agree that you have read and understood the above Privacy Notice and our Privacy Policy and you hereby authorise us to process your sensitive personal data outside Kenya.

Name: Signature: Date:



Give details of any 'No' answer to the above questions

Empty text box for providing details of 'No' answers.

Have you had any other policies covering any of the perils to be insured under this policy? Yes No

If yes, state the name of the previous insurer

Has any insurer:-

Declined to insure you? Yes No

Required special terms to insure for? Yes No

Cancelled or refused to renew your insurance? Yes No

Increased your premium on renewal? Yes No

If so, give full particulars

Have you ever sustained loss from any of the herein mentioned perils?

If so, give particulars

State date from which this insurance is to commence: From: To:

CONSENT FOR MARKETING PURPOSES: We would like to use your details to provide you with information about insurance products, services and special offers from us or our affiliates. Please note that if you do not want to receive our marketing information you may opt-out by contacting us at any time. Please tick the relevant boxes below if you agree to receive marketing information from us:
 I consent I do not consent to receiving marketing information

DECLARATION

I do hereby declare that the above answers and statements are true, and that I have withheld no material information regarding this proposal. I agree that this Declaration and the answers above given, as well as any proposal or Declaration, or statement made in writing by Me or anyone acting on My behalf shall form the basis of the contract between Me and the Company, and I further agree to accept indemnity, subject to the conditions in, and endorsed on, the Company's policy. I also declare that the sums expressed in Section A & B represent not less than the full value of the property, as above mentioned. I/We confirm that I/we have read and understood the above Privacy Notice and the Privacy Policy and that any queries/concerns I/we have with regard to the nature and purpose of the processing of personal data have been adequately addressed.

Date Signature of Proposer

The liability of the Company does not commence until the proposal has been accepted and the first premium paid .

SECTION A - BUILDINGS: LOSS OR DAMAGE CAUSED

- 1 Fire, Lightning, Thunderbolt , Earthquake or Volcanic Eruption (including flood or overflow of the Sea occasioned thereby) or Subterranean Fire.
2 Explosion.
3 Riot and Strike.
4 Aircraft or other Aerial Device or any article dropped there from.
5 Bursting or Overflowing of a Water Tank Apparatus or Pipe excluding:-
(a) The first KShs. 500 in respect of each and every loss.
(b) Loss or damage whilst the Buildings are left unfurnished.
6 Theft accompanied by actual forcible and violent breaking into, or out of, the Buildings or any attempt threat excluding loss or damage occurring whilst the Buildings are left unfurnished. Provided that during any period when the private dwelling house is left without an inhabitant, cover against theft is suspended from the beginning of the 31st consecutive day of such unoccupancy.
7 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.
8 Storm or Tempest (including flood or overflow of the Sea occasioned thereby) but EXCLUDING:-
(a) The first KShs. 500 of each and every loss.
(b) Damage caused by Subsidence or landslip and

(c) Damage caused by storm or Tempest as regards any buildings in course of construction, reconstruction, or repair (unless all outside doors, window and other openings thereto are complete and protected against such perils) awnings, blinds, signs, external television and radio antennae aerials, aerial fittings, mast and towers or other outdoor fixtures and fittings including gates and fences.

AND IN ADDITION:

- 9 Additional expense of alternative accommodation and loss of rent (not exceeding 10 percent of the sum insured) in the event of the Buildings being so damaged by any of the perils specified above as to be rendered uninhabitable.

SECTION B: CONTENTS: LOSS OR DAMAGE CAUSED

- 1 Fire, Lightning, thunderbolt, Earthquake or Volcanic Eruption, or Subterranean Fire.
- 2 Explosion.
- 3 Riot and Strike
- 4 Aircraft or other Aerial Device or any article dropped there from.
- 5 Bursting or Overflowing of a Water Tank Apparatus or Pipe (excluding damage caused thereto)
- 6 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.
- 7 Storm or Tempest, Flood Excluding the first KShs. 500 or each and every loss.
8. (a) Theft accompanied by actual forcible and violent breaking into, or out of the Buildings, or any attempt threat
(b) Theft in any other circumstances but excluding:-
(i) Theft whilst the Buildings or any part thereof are rent, let or sub-let.
(ii) Theft from any outbuilding not directly communicating with the private dwelling house or private flat mentioned in the schedule or from any verandah thereto.
(iii) The first KShs. 500 of each and every loss. Provided that during any period when the Insured private dwelling house or, private flat is left without an inhabitant, cover against theft is entirely suspended from the beginning of the eighth consecutive day of such unoccupancy.

AND IN ADDITION:

- 9 Additional expense of alternative accommodation and loss of rent (not exceeding 10 percent of the sum insured) in the event of the private dwelling being so damaged by any of the perils specified above as to be rendered uninhabitable.
- 10 Damage to the Buildings mentioned in the Schedule and/or Landlord's fixtures and Fittings therein for which the insured is legally responsible as tenant and not as owner (but only if the private dwelling house or private flat mentioned in the Schedule be furnished and occupied) directly caused by Storm or Tempest (but excluding destruction or damage by Subsidence or Land slip). Bursting or Overflowing of a Water Tank Apparatus or Pipe. Theft accompanied by actual forcible and violent breaking into or out of the Buildings, or any attempt threat provided. However, that this indemnity excludes the first KShs. 500 of each and every loss and shall not exceed in the aggregate 10 per cent of the total Sum Insured as stated in the Schedule.

SECTION C - ALL RISKS INSURANCE

Covers loss or damage to Jewellery, Gold, and Silver Plate, and other specified valuables caused by Burglary, Fire, Theft from Person, Loss in Transit or while Travelling, Accidental Damage, etc.

Principal exclusions are:- War, Civil Commotions, Wear and Tear, Depreciation and Damage done to Moth, or by the process of repairing, Restoring, or Renovating. Losses from Motor Vehicles unless goods locked in Boot of Vehicles at time of loss.

SECTION D - WORK INJURY BENEFITS

Covers your liability at Law including liability under Work Injury Benefit legislation in force in Kenya in respect of Domestic servants employed at your private residence.

LIABILITY (SECTIONS E AND F)

Provides an Indemnity to you and members of your family, permanently residing with you, for legal liabilities arising from bodily injury or damage to property, occurring during the period of Insurance as a result of an accident up to a limit of Kshs. 1,000,000 for any one accident or series of accidents arising out of one event.

The company will also pay for all costs and expenses recovered from the insured by any claimant and/or incurred with the written consent of the company.

In respect of Sections E and F, the indemnity under the company's standards form of policy will not apply in respect of judgments which are not in the first instance delivered by or obtained from a Court of competent jurisdiction within the Republics of Kenya, Uganda and Tanzania.