

# ABOUT

No one plans on losing their home or belongings to fire, theft, flood, etc. Unfortunately, these occurrences happen every day.

AIICO Home Insurance protects you financially in the event that your home and property is damaged through a covered threat.

The policy offers protection in respect of:

- Fire
- Burglary & Theft
- Environmental damage (Explosion, lightning and windstorm)
- Death
- Bodily Injury

For a premium of only  
**N10,000/annum or N5,000/half yearly**

Enjoy up to  
**N2million**

worth of cover in the event of these unfortunate incidences.

**Sign Up Now**

**NOTE: An Insurance Agent who assists an applicant to complete this application / proposal for Insurance shall be deemed to have done so as the agent of the applicant in accordance with section 54 (2) Insurance Act 2003.**

# BENEFITS

## BASIC COVER / BENEFITS

- 1. Fire Damage** This insurance covers property damage (Contents Only) not exceeding N2,000,000.00 caused directly by fire, lightning, explosion, smoke, steam and heat occasioned by fire and explosion on the insured's premises leading to loss of the insured contents.
- 2. Burglary/Theft** The Insurance Policy broadly covers loss and/or damage by Burglary, Housebreaking (Theft caused by actual, forcible and violent entry of and/or exit from the premises) including hold-up risk and damage caused to premises not exceeding N1,000,000.00

## ADDITIONAL BENEFITS

In the event of the building/Apartment being rendered uninhabitable by an insured peril. The policy grants the following additional benefits:

- Alternative hotel accommodation;** two nights hotel accommodation subject to a limit of N20, 000.00
- Rent for alternative accommodation** subject to a limit of N250, 000.00.
- Public Liability** The company will, subject to the limit of N100, 000.00 in respect of any one claim or series of claims arising out of one event, indemnify the insured against all sums for which the insured may be legally liable as a tenant occupying the building in respect of:
  - Accidental bodily injury { whether fatal or not}
  - Accidental damage to property.
- Personal Accident** in the event of fatal injury to the Insured or the wife or husband of the Insured occurring in his Private Dwelling aforesaid occasioned by outward and visible violence caused by Burglars or Housebreakers or by Fire, the Company will pay the sum of:
  - Death Benefit:** A sum of N100,000.00 is payable to beneficiaries if the insured shall die within 3months of the accident. The cause of death must be direct consequence of the insured perils only.
  - Permanent Disability:** A sum of N100,000.00 is paid to the Insured who is permanently disabled due to the accident occasioned by the insured perils. The claim is paid according to the level of disability.
  - Medical Expenses:** A sum of N50,000.00 is paid for the treatment expenses of the Insured who is injured by the accident occasioned by the insured perils.

**The liability of the company shall not commence until this application is accepted, the premium is paid in accordance with Section 50(1) of Insurance Act 2003, and policy document duly issued.**



## AIICO HOME INSURANCE SUBSCRIPTION FORM

Proposer Name: .....

Postal Address: .....

Risk Location: .....

Occupation: .....

Date of Birth: .....

Email: ..... Tel: .....

Bank Verification Number: .....

Ownership of Building:  Tenant  Owner

Description of Building: .....

Tenancy:  Estates  Sole Occupier

Value of Content (N) .....

**PERIOD** FROM: ..... TO: .....

### Declaration

I/We declare that the information given above are true to the best of my/our knowledge and belief. The information supplied in this proposal form is true and complete and shall be the basis of the contract.

I/We understand that the cover is not effective until acceptance of this proposal is confirmed and payment effected.

.....  
Applicant's Sign/Date

Intermediary: .....

Agency: .....

**Note: AIICO Insurance Plc does not accept cash payments to any agent/staff of the company and accepts no liability for such. All payments shall be made through designated payment channels in favour of AIICO Insurance Plc.**