

PERSONAL ACCIDENT INSURANCE PROPOSAL FORM



Thank you for taking time to fill in this form. Fidelity Shield Insurance Company Limited is committed to processing your personal information according to the provisions of the Data Protection Act, 2019. Please take time to carefully read the Privacy Notice attached at the end of this form before filling in your details for more details about how we collect, use and safeguard your personal information.

THE FOLLOWING QUESTIONS MUST BE ANSWERED IN FULL

1. Surname _____ First Name _____ Middle name _____

2. Address _____ Postal Code _____

3. E-mail _____ Mobile Number _____

4. Age last Birthday _____ Passport No./ID No _____

5. Beneficiary i.e. (the person to whom claim would be payable in case of death of the insured person)

Name(s) _____ Relationship _____

6. Period of Insurance: From ____ / ____ / ____ To ____ / ____ / ____

7. Please tick the description that applies to your occupation:

a. Clerical or Administration inside the office (Class I) ☐

b. Outdoor work/job (Class II) ☐

c. Manual Work (Class III) ☐

d. Working with machinery (Class IV) ☐

e. Any other not shown above. ☐

8. Do you engage in any hazardous activities or pursuits? Yes ☐ No ☐

9. Have you sustained injury by accidents during the last five years? Yes ☐ No ☐

If so, give dates, nature of injury(ies) and period(s) of disablement _____

10. Has any Insurer declined or imposed special terms for life or accident or illness policy or declined to renew or cancelled the policy? Yes ☐ No ☐

11. Are you free from physical disability or mental illness to the best of your knowledge? Yes ☐ No ☐

If no, please give details _____

12. Are you engaged in any of the excluded activities/occupations mentioned below? Yes ☐ No ☐

1. Hunting

2. Steele chasing

3. Sinking of air, water, or gas wells

4. Construction and maintenance of dams

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5. Airline crew & ship or boat crew
6. Racing, Rallies and speed testing
7. Naval, military, police or Air force operations
8. Professional sports
9. Diving
10. Mining

If yes, would you like an extension of cover (at 25% of the basic premium) while engaged in these activities?

Yes ☐ No ☐

COVER SELECTED

BENEFIT	A	B	C	D	E	F	G	H
Death	250,000	500,000	1,000,000	2,000,000	4,000,000	6,000,000	8,000,000	10,000,000
Accidental Permanent Total Disablement	250,000	500,000	1,000,000	2,000,000	4,000,000	6,000,000	8,000,000	10,000,000
Hospital Cash	Nil	1,500	3,500	5,500	8,000	9,000	10,000	22,000
Accidental Temporary Total Disablement	Nil	2,000	2,500	3,500	5,000	10,000	15,000	25,000
Accidental Medical Expense	30,000	50,000	100,000	150,000	200,000	300,000	400,000	500,000
Artificial Appliances	5,000	5,000	10,000	15,000	20,000	30,000	40,000	50,000
Funeral Expenses		5,000	10,000	15,000	20,000	30,000	40,000	50,000
PREMIUM								
	1,697							
Age 19 to 40		2,702	5,063	8,779	15,108	23,144	31,180	40,220
Age 41 to 70		3,501	6,569	11,401	19,628	27,764	40,521	52,274

Age Limits: This proposal is for those between the ages of 18 and 70 Years.

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DECLARATION

I warrant that the above statements and particulars are true and agree to give notice to the Company of any alteration in my profession or occupation or health and I hereby agree that this declaration shall be held to be promissory and shall form the basis of the contract between me and Fidelity Shield Insurance Company Limited and I am willing to accept a policy subject to the terms exceptions and conditions prescribed by the Company therein.

I hereby declare to the best of my knowledge, that the personal information provided in this form is true, complete, and accurate. I will immediately inform the Company in writing of any changes to the information or details provided in this form.

The Liability of the Company does not begin until acceptance of the Proposal BY THE INSURER AND PREMIUM HAS BEEN PAID.

Signature of the Person to be Insured_____

Date____/____/____

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EXCLUSIONS

The policy does not insure against death or disablement directly or indirectly caused by, arising or resulting from or traceable to:

- 1) An accident happening whilst the insured is under the influence of intoxicating liquor or of a drug (unless administered under the orders of a hospital or a qualified medical practitioner) or is in a state of insanity or is suffering from any physical defect.
- 2) Suicide or attempted suicide, intentional self-injury, insanity, intemperance, a drug habit, venereal disease, deliberate exposure to needless danger (except in an attempt to save human life).
- 3) Air Travel (other than as a fare paying passenger by a regular scheduled Airline service or licensed Charter service).
- 4) War invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion strike, riot, civil commotion, revolution insurrection or military or usurped power.
- 5) The Insured playing rugby football, equestrian sports, mountaineering, skiing, tobogganing, skating, or similar snow and ice sports, participating in speed or endurance tests or races of any kind (other than athletics), hunting, boxing or wrestling in public exhibitions, motorcycling.
- 6) Water skiing, big game shooting under water sports.
- 7) All air sports including parachuting, parasailing, hang gliding, gliding and similar Sports.
- 8) The indemnity or compensation provided under the policy shall not apply to nor include any accident loss, destruction, damage or legal liability directly or indirectly caused by or contributed to or arising from nuclear weapons material.
- 9) Pregnancy, childbirth or menopause.

CLASSIFICATION OF OCCUPATIONS

CLASS I - Non-manual occupations only - Professional, Administrative and Clerical.

CLASS II - Master Tradesmen generally who supervise but do no manual work, or incur any special hazard, and other persons not Class I) whose duties do not involve the use of tools or machinery or expose them to any special hazard. Commercial Travelers, Shopkeepers and the like not using tools or machinery.

CLASS III - Master Tradesmen and manual workers whose duties involve the use of tools or machinery other than woodworking or other dangerous machinery. Farmers, Shopkeepers and Assistants (not in Class I or II), Veterinary Surgeon's and other persons whose occupations do not expose them to any special hazard.

HAZARDOUS: OCCUPATIONS:- Individuals using woodworking or other dangerous machinery and occupations of a heavy and extra hazardous nature will be considered on application.

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Fidelity Shield Insurance Company would, on occasion, like to keep you updated about its products and services which it considers may interest you.

Please tick any of these boxes indicating how you wish to receive our updates.

☐

SMS

☐

Phone Call

☐

Email

If you wish to opt out of receiving these communications, please send us an email at info@fidelityshield.com or write to us at P. O. BOX 47435 or call us on +254(0) 709988000.

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PRIVACY NOTICE

Fidelity Shield Insurance Company Limited ("THE COMPANY" "The Company" "We" "Us") is a leading general insurance service provider offering a wide range of insurance products and services to individuals, corporates, small and medium enterprises, and the government. The company continuously reviews its operating processes, products and services to ensure that it sustainably delivers quality to exceed its customers' expectations.

This Privacy Notice provides an overview of information we collect about you, how we use and safeguard it. Please click this link to read the Company's Corporate Privacy Notice. <https://fidelityshield.com/>.

1. Scope of this Privacy Notice

This Privacy Notice applies to our customers (new & existing), agents/brokers or anyone who interacts with us regarding our services in any way. We refer to these individuals as ("you," "your") in this Notice. This Privacy Notice informs you of how we process, use and safeguard your personal information.

2. How we collect your personal data

We collect personal data directly by email, phone call or by hardcopy forms, book entries or correspondence such as letters. We also collect your information indirectly when you purchase our products or make enquiries or complaints through our website or through CCTV installed at any of our offices. When you give us any information about other people, you must ensure that they have Notice of this Privacy Notice and are comfortable with you disclosing such information.

3. Categories of personal data we collect.

We process the following categories of personal information about you: biodata, contact information, identification information, location data, source of income, claims details, response given to questions contained in our proposal or claim forms, information contained in policy documents, premium details, online identifies such as cookies and related tags, past claims history, any questions and complaints you may have. We also process sensitive personal data such as your gender, sexual orientation, marital status, property details including financials and health data. In relation to your beneficiaries and next of kin, we may process their biodata including names, contact information and location data.

4. How we use your personal data

The information you provide us will be used to process your insurance claim, to underwrite insurance products and provide you policy covers, process premiums, generate quotes, conduct KYC background checks before issuing you policy covers, seek valuation services before issuing you policy cover, to determine whether to engage the services of loss assessors, investigators or adjusters, to evaluate the legitimacy of your claim, to facilitate payment of your claim, process your renewal policy requests, send you promotional materials, establish exercise and defend legal claims and to comply with our legal obligations.

Should you fail to provide any or all the information requested in this form, we may not be able to offer our full range of services to you or offer our services as effectively as we wish to.

5. Sharing your personal data

We share your personal data within the company on a need-to-know basis. We also share your data with other third parties who help us provide services to you (for example website service providers, loss assessors, investigators and adjusters and consultants). We may also share your information when required to by law or court order. We take all reasonable steps to secure your data whenever we share it with third parties including vetting all third parties and, where appropriate, signing processing agreements with them. You can read more about what information may be shared in what circumstance in our full Privacy Notice.

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6. International data Transfers

We may transfer your personal data outside Kenya to: -

- Website services providers
- Cloud service providers

We only share your data internationally to countries with appropriate safeguards as determined by law. We also put in place additional measures like processing agreements to safeguard your data. You can read more about what information may be transferred internationally and in what circumstance in our full Privacy Notice.

7. Lawful grounds for processing your personal data.

We process your personal data on the following legal bases: -

- informed consent
- a requirement for performance of a contractual obligation
- compliance with our legal obligations
- our legitimate interests and for historical
- statistical, journalistic, literature and art or scientific research.

We process personal data relating to next of kin and beneficiary on the following legal bases: - to perform contractual obligations, to comply with our legal obligations, for other legitimate interests and for historical, statistical, journalistic, literature and art or scientific research purposes.

8. Data Security

We have taken appropriate technical, physical, legal, and organizational measures consistent with applicable privacy and data security laws to protect the confidentiality, integrity and availability of your personal information.

9. Data Retention

We will use your personal data for as long as is necessary to fulfil the purpose for which was collected. We have policies and procedures in place that specify how long we keep your data in line with the law. We have also selected appropriate disposal methods for your personal data. You can read more about our retention and disposal procedures in our full Corporate Privacy Notice. If you no longer wish for us to hold your data, you can contact us by info@fidelityshield.com.

10. Your rights and duties

You have the right to be informed how we use your personal data. You also have the right to access your information and to ask us to correct, erase and restrict the use of your information. Additionally, you have the right to object to your information being used by us and to receive your personal data in a structured, commonly used, and machine-readable format and to transmit the data to another data controller or data processor without any hindrance. Where you have provided consent for use of your child's information, the transfer of your sensitive data internationally, the use of your personal data for commercial purposes or any other consent, you may withdraw your consent at any time. You also have the right to human intervention in any automated decision- making we may undertake using your data.

You have a duty to promptly inform us of any changes to your personal information.

11. How to Exercise Your Rights

If you wish to exercise any of your rights and freedoms rights or duties, please contact us on info@fidelityshield.com. We may contact you periodically to verify your personal information and to inform you of any changes to our Privacy Notice.

12. Our Contacts

If you have any questions, comments, complaints or suggestions about this privacy policy, or any other concerns about the way in which we process information about you, please contact us at info@fidelityshield.com or write to us at P. O .Box 4743.