

### **Company information and contacts**

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Q: When was the company founded?

A: 2019

Q: Is Umma Insurance a regulated broker?

A: Yes, by Insurance Regulation Authority(IRA)

Q: Is Umma Insurance shariah compliant?

A: Yes

Q: Is Umma Insurance under any professional body?

A: Yes Umma Insurance is under bodies like Organization of Eastern and Southern Africa Insurers(OESAI) and Association of Insurance Brokers in Kenya(AIBK)

Q: What products do Umma Insurance offer?

A: At umma we offer several products like ;

Motor insurance

Home insurance

Health insurance

Family insurance

Marine insurance

Industrial insurance

Index insurance

Aviation insurance

Personal accident insurance

Travel insurance

# For more information about our products check our website

Q: What are the requirements for taking tpo cover?

A: KRA pin, ID Copy, Logbook

Q: How/Where do I pay?

A: use; paybill number : 8880

Account number : car registration number (no spaces)

Then the intended amount

Q: What is the insurance claim process?

A: inform your insurer

Report to the nearest police station to get ob number

Download the claim form from the website and fill

Attach the police abstract and submit to the company either manually at the office or through email

Q: What/Which insurance companies do you work with?

Takaful

Jubilee

APA

AIG

Cannon

Heritage

CIC

### **MOTOR VEHICLE CATEGORIES**

#### **Motor Private Comprehensive Insurance**

Q: What is the minimum sum insured for a Comprehensive Motor Private Cover?

A: The minimum sum insured for a comprehensive private motor cover is Kshs. 500,000.

Q: What is the rate for a private vehicle valued below Kshs. 500,000?

A: For vehicles below Kshs. 500,000, only Third Party Only (TPO) cover is offered.

Q: What is the premium rate for a private car valued at Kshs. 500,001 - Kshs. 999,999?

A: 6% of the vehicle's value, minimum Kshs. 37,500. Excess protector is not available for vehicles below Kshs. 1 million.

Q: What are the premium rates for comprehensive private motor cover?

A: 500,001 - 999,999: 6.0%

1,000,000 - 1,999,999: 4.5%

2,000,000 - 2,999,999: 3.25%

Above 3,000,000: 3.0%

Q: Are premium discounts allowed?

A: No, premium discounts are not allowed on comprehensive private motor.

Q: What is the excess protector for private vehicles?

A: 0.25% of the sum insured, minimum Kshs. 5,000. Not available for vehicles below Kshs. 1M.

Q: What is the policy excess for private vehicles?

A: PVT Excess: 0.25% (min. Kshs. 2,500)

Loss of Use: 15% of limit (e.g. Kshs. 4,500 for 30,000 cover)

Minimum Policy Excess: Kshs. 35,000

### **Motor Private Third Party Cover**

Q: What is the basic third-party cover rate for individual private vehicles?

A: Kshs. 7,500 (applies to both new and renewals)

### **Fleet Motor Private Comprehensive cover**

Q: What qualifies as a fleet under Motor Private cover?

A: Corporate: 5+ vehicles under one corporation

Individual: 3+ vehicles under one person/name

Q: What is the fleet rate for Motor Private comprehensive cover?

A: Minimum rate: 4%

Q: What happens if a vehicle is not yet valued?

A: A one-month cover at 6% rate is issued pending valuation.

Q: How are fleet premiums adjusted based on claim loss ratio?

A: Up to 50%: basic rate

51-60%: +10%

61-70%: +20%

71-80%: +30%

81-90%: +40%

91-100%: +50%

Above 100%: Do not renew

### **Motor Commercial Comprehensive**

Q: What is the rate for motor commercial comprehensive individual unit?

A:

<b>Usage of Vehicle</b>	<b>Premium rate</b>	<b>Minimum premium</b>
General Cartage (upto 3 tons)	5.0%	Kes 50,000
General Cartage (between 3 to 8 tons)	5.0%	Kes 50,000
General Cartage (above 8 tons)	5.0%	Kes 50,000
Own Goods	4.5%	Kes 50,000
Fuel Tankers	6%	Kes 100,000
Ambulances	7%	Kes 50,000
Fire Engines	8%	Kes 50,000
Agricultural and forestry vehicles	3.5%	Kes 50,000
Motor PSV Asset Only (excluding TPBD/TPPD/PLL)	7%	Kes 100,000
Institutional Vehicles (PLL Ksh.250per person)	3%	KES 50,000 Plus additional Ksh.250 for PLL per person

Q: What is the rate for motor commercial comprehensive fleets?

A:

Corporate - 5 (five ) or more vehicles registered under one corporation

Individual - 3(three) or more vehicles registered under one name / person

Usage of Vehicle	Premium rate
General Cartage	4.75%
Own Goods	4%
Fuel Tankers	6%
Ambulances	6.5%
Fire Engines	7.5%
Agricultural & Forestry Vehicles	3%
Motor PSV Asset Only ( excluding TPBD/TPPD/PLL	6.5%
Institutional Vehicles(PLL Ksh.250per person)	3%

**NOTE:** For fuel tankers the tanker should not be more that 10 years old and the driver should be 25 years and above with at least 5 years of experience

Q: Are there additional benefits for motor commercial comprehensive?

A: Yes as follows:

1. For own goods 0.5% of sum insured excess protector , minimum contribution Kes 7,500 and 0.25% of sum insured PVT ,minimum contribution Kes 5,000
2. For general cartage and oil tankers 0.5% of sum insured excess protector , minimum contribution Kes 10,000 and 0.25% of sum insured PVT ,minimum contribution Kes 5,000
3. For institutional vehicles 0.25% of sum insured excess protector , minimum contribution Kes 5,000 and 0.25% of sum insured PVT ,minimum contribution Kes 2,500

Q: What is the premium charges for motor commercial comprehensive fleet if loss ratio is above 50%

A: Up to 50% normal rates

51% - 60% +10%

61% - 70% +20%

71% - 80% +30%

81% - 90% +40%

91%- 100% 50%

Above 100 % DO NOT RENEW

### **Motor Commercial Third Party Only(TPO)**

Q: What is the motor commercial tpo contributions for own goods ?

A: Up to 3 tons single unit: Kes 7,500 fleet: Kes 7,000

3 to 10 tons single unit: Kes 15,000 fleet: Kes 12,500

10+ tons single unit: Kes 20,000 fleet: Kes 18,000

Q: What is the the motor commercial tpo contributions for general cartage and tankers ?

A: Up to 3 tons single unit: Kes 12,000 fleet: Kes 10,000

3 to 10 tons single unit: Kes 15,000 fleet: Kes 12,500

10 to 20 tons single unit: Kes 18,000 fleet: Kes 16,500

20+ tons single unit: Kes 25,000 fleet: Kes 22,500

Prime mover single unit: Kes 25,000 fleet: Kes 22,500

For institutional vehicles TPO unit is Kes 10,000

For special type vehicles TPO charge is Kes 7,500

### **General:**

Rates for vehicles prone to accidents/theft/Third Party Bodily Claims ( Probox/Succeed , Sienta)  
Charge a basic rate of 7.5% Minimum Ksh. 37,500.

NOTE: Declaration of use is a must

All rates do not support binder schemes. Vehicles need to be priced as per above guidelines.