

POLICY RENEWAL ADVICE

Agency **UNIVERSAL INSURANCE BROKERS LIMITED**

Class **Private Car**

Insured Name:	PILLAI J. RAJAPPAN	Premium
Address	THIKA,KENYA	BASIC 33,250/-
Pin No.	A005737702Y	EXCS PROTEC 2,375/-
Business	TBA	-----
Policy No.	COMP/07/449079/09	35,625/-
Renewal No.	OLG/R/07/1753257/09	P.C.F. 89/-
Period of Insurance :		ITL 71/-
From	28 - Sep - 2023	-----
To	27 - Sep - 2024	35,785/-
		=====

Registration Mark	Make	Type of Body	C.C.	Year of Manuf.	Seating Capacity Incl. Driver	W/Screen	R/C	S.Wheel/ Access.	Pass. Legal Liability	Insured's Estimate of Value including Accessories and Spare Parts (Kenya Shillings)
KCX 092H	M/BENZ B-CLASS	STATION WAGON			5	100000	75000			950,000 - Comprehensive

The Subject policy stands renewed for the period stated above

1. Hire Purchase Company

2. EXCESS

- | | | |
|------|-----------------------|--|
| i) | New and Young drivers | K.Shs 5,000 |
| ii) | Third Party claims | K.Shs 5,000 |
| iii) | Own Damage | A.C.: 2.5% of Value Min. K.shs. 15,000/- maximum K.shs.100,000/- |
| iv) | Theft | Theft: 5% of Value Min K.Shs 15,000/- if fitted with Anti theft Device, 10% of Value Min K.Shs 15,000/- if not fitted with Anti theft Device,
2.5% of Value Min. K.shs. 15,000/- if fitted with Tracking Device, 5% of Value Min. K.shs. 15,000/- Hold Up/Hijack (but with ATD) |

3. LIMITS OF THE AMOUNT OF OUR LIABILITY (KSHS)

Liability to Third Parties - Death or Bodily Injury:

A. In respect of persons being carried in or upon or entering or getting onto or alighting from the Vehicle

- | | |
|---|------------------|
| (I) Death or Bodily Injury to any one person..... | KShs. 3,000,000 |
| (II) Series of claims arising out of one event..... | KShs. 20,000,000 |

B. In respect of other persons:

- | | |
|---|-----------------|
| (I) Death or Bodily Injury to any one person..... | KShs. 3,000,000 |
| (II) Series of claims arising out of one event..... | Unlimited |

Liability to Third Parties - Property Damage :

In respect of any one claim or a series of claims arising out of one event K.Shs. 20,000,000

4. EXTENSIONS

Towing Charges	K.Shs. 50,000	Forced ATM Withdrawal: K.Shs.20,000
Repair Authority	K.Shs. 75,000	Out Of Station Accomodation: K.Shs.20,000
Medical Expenses	K.Shs. 75,000	Personal Effects: K.Shs.20,000

5. ACCESSORIES

Windscreen	
Radio Cassette	
Others(specify)	Personal accident for insured & spouse (Death &PTD only) Kshs.250,000 Theft of toolbox & spare wheel cover Kshs.50,000 Cost of alternative accomodation Kshs.20,000 Loss &/or damage of side mirrors Kshs.30,000
Rebranding costs after accidental damage kshs.30,000	
Theft of lights & indicators kshs.20,000	
Wheel rims and wheel caps kshs.20,000	

Clauses:

PRIVATE CAR SLIP, ENDT.25-SRCC, ENDT.59-TPPD - PC, ENDT.57, ENDT.7(A)-P.A, AVERAGE CLAUSE, VALUATION CLAUSE, CASH & CARRY PREMIUM WARRANTY, INSURANCE PREMIUM FINANCE WARRANTY, OLD,OBSOLETE AND RARE MAKE VEHICLES CLAUSE, NO BLAME NO EXCESS CLAUSE - PC ONLY, EXCESS PROTECTOR CLAUSE, TERRORISM AND POLITICAL VIOLENCE MOTOR, CANCELLATION (30 DAYS), ENDT 72 PASS. L/LIAB.

Signed at Nairobi this **28th** day of **December - 2023**

LKHALUMBA

Attorney