

Agency: PASCAL SANTA KUMBE

PRIVATE MOTOR POLICY SCHEDULE

Policy No. COMP/07/613040/01 **Documet Reference No.** **Class Code: 0700**

Company: OCCIDENTAL INSURANCE COMPANY LIMITED

Your name: ISAIAH OMONDI OWARO

Motor Vehicle Details: Any of the following :

Limits of the amount of our Liability (Kshs)	Section 1-3: Protection, Recovery and	K.Shs. 30,000
	Section 1-4(a): Authorized repair limit	K.Shs. 30,000

Section II-1 (a) 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
Section II-1 (b) (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
Section III (Medical Expenses) In respect of any one Accident	K.Shs. 30,000,000

Excess	<p>Own damage: 2.5% of Estimated Value minimum 15,000/- maximum 100,000/-</p> <p>Total losses (own damage) — 2.5% of the pre-accident value or estimated value, whichever is the lower — minimum 15,000</p> <p>Theft with anti-theft device: 10% of Estimated value or pre-theft value whichever is the lower - minimum 20,000/-</p> <p>Theft without anti-theft device: 20% of Estimated Value or pre-theft value whichever is the lower - minimum Kshs 20, 000/-</p> <p>With tracking device: 2.5% of the estimated value or pre-theft value whichever is the lower - minimum 20,000</p> <p>Third Party Property Damage : Kshs 7,500/=</p> <p>Young driver: Kshs 5,000/=</p> <p>Inexperienced driver: Kshs 5,000</p> <p>Third party personal injuries: Nil</p>
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Territorial Limits	Kenya
Legislation	Insurance (Motor Vehicles Third Party Risks) Act 1989 CAP 405 Laws of Kenya and any other written law
Authorized driver	<p>Any of the following :-</p> <p>(a) Yourself</p> <p>(b) Any person driving on your order or with your permission,</p> <p>provided the person driving holds a valid driving license to drive the motor vehicle or has held and is not disqualified from holding or obtaining such license.</p>

Endorsements/ Clauses	AVERAGE CLAUSE, CANCELLATION (30 DAYS), CASH & CARRY PREMIUM WARRANTY, ENDT 72 PASS. L/LIAB., ENDT.25-SRCC, ENDT.57, ENDT.59-TTPD - PC, EXCESS PROTECTOR CLAUSE, INSURANCE PREMIUM FINANCE WARRANTY, OLD, OBSOLETE AND RARE MAKE VEHICLES CLAUSE, PRIVATE CAR SLIP, VALUATION CLAUSE
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Limitations as to use	<p>"Use only for social, domestic and pleasure purposes and for your business and profession"</p> <p>The policy does not cover use for racing, competitions, rallies or trials (or use for practice for any of them) or the carriage of passengers for hire or reward</p>
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In witness of the above, the undersigned being duly authorized by us has set his hand at **Nairobi** on **23 - January - 2024**

Attorney:

BASIC	47,250/-
EXCS PROTECTOR	3,375/-
P.C.F.	127/-
ITL	101/-
S/DUTY	40/-

	50,893/-
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