

# Commercial Vehicle & PSV Insurance Policy Schedule

**AGENCY** FIRST AMERICAN INSURANCE BROKERS LTD  
**Policy No.** TP/H/9922366/H **Certificate No:** 12755635  
**Class of Insurance:** Commercial Vehicle (PSV) **Class Code:** 0800 **Type:**

**Company :** OCCIDENTAL INSURANCE COMPANY LIMITED  
**Name of Insured :** WILSON IKAMBA KIRAGU.

**Address:** P.O.Box 41600 , MOMBASA

**Email:**

**Occupation:** BUSINESSMAN

**Pin No:** A006039335S

**Telephone:**

**Period of Insurance :** From: 20- 04-2023 To 19-04-2024

and any subsequent period for which you shall pay and we accept a renewal premium.

**Motor Vehicle** Any of the following

Registration No.	Make / Model	Type of Body	Engine No.	Chassis No.	c.c	Colour	Year of Manuf.	Tonnage	Seating Capacity	Your Estimated Value (K.Shs)	Entertainment Equipment	W/Screen	Scope Of Cover
KCH 295T	EICHER TERRA 25	LORRY/TRUCK			5883		2015		3	Shs.2,030,000/- COMP	50,000	50,000	

**Limits of the amount of our Liability (Kshs)** **Section 1-3: (Protection, Recovery and Removal).....** K.Shs. 75,000/-  
**Section 1-4 (a): Authorized repair limit .....** K.Shs. 200,000/-

## 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 and in pursuance of a contract of employment.

(I) Any one Person..... K.Shs 3 Million  
 (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/-

**Excess** Own damage: 10% of Estimated Value minimum 50,000/-  
 Total losses (own damage) — 5% of the pre-accident value or estimated value, whichever is the lower — minimum 30,000/-  
 Theft with anti-theft device: 15% of estimated value or pre-theft value whichever is the lower - minimum 30,000/-  
 Theft without anti-theft device: 20% of estimated value or pre-theft value whichever is the lower - minimum Kshs 30,000/-  
 With tracking device: 5% of estimated value or pre-theft value whichever is the lower - minimum 30,000/-  
 Third Party Property Damage: Upto 20 tons Kshs 20,000/=-, Over 20 tons Kshs 30,000/-  
 Young driver and / or Inexperienced driver: additional Kshs 10,000/-  
 Third party personal injuries: Nil

**Territorial Limits** Kenya

**Legislation** Insurance (Motor Vehicles Third Party Risks) Act 1989 CAP 405 Laws of Kenya and any other written law

**Authorized driver** Any of the following :-  
 (a) Yourself  
 (b) Any person driving on your order or with your permission, 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.

**Clauses** Anti theft Devices Warranty  
 Replacement Parts Clause  
 Young and/or inexperienced drivers  
 Windscreen and Window Glass  
 Premium Finance  
 No-Claim Discount

**Limitations as to use** Use in connection with the Insured's business  
 Use for the carriage of passengers in connection with the Insured's business  
 Use for social domestic and pleasure purposes  
 The policy does not cover use for racing pacemaking reliability trial or speed testing (or use for practice for any of them) or use for hire or reward

Warranted subject to the following endorsement(s) and slip(s) attached hereon:

**AVERAGE CLAUSE, CANCELLATION (30 DAYS), CASH & CARRY PREMIUM WARRANTY, EXCESS PROTECTOR CLAUSE, INSURANCE PREMIUM WARRANTY, NP1, NP17, NP28, NP31, NP7, NP8, OLD, OBSOLETE AND RARE MAKE VEHICLES CLAUSE, TERRORISM AND POLITICAL VIOLENCE MOTOR, VALUATION CLAUSE**

Date of Signature of Proposal and declaration 20 - April - 2023

IN WITNESS WHEREOF this Policy has been signed for and on behalf of the Company

For OCCIDENTAL INSURANCE COMPANY LIMITED

at NAIROBI on 8th June - 2023

(Please see "IMPORTANT NOTICE" printed overleaf)

CKABURU Entry Date 08 Jun 2023

Signed By