

<b>Agency: UNIVERSAL INSURANCE BROKERS LIMITED</b>										<b>Premium      Shs</b>		
<b>PRIVATE MOTOR POLICY SCHEDULE</b>												
<b>Policy No.</b> COMP/07/563049/09		<b>Document Reference No.</b>				<b>Class Code: 0700</b>						
<b>Company: OCCIDENTAL INSURANCE COMPANY LIMITED</b>												
<b>Your name: PILLAI J. RAJAPPAN</b>												
<b>Address: P.O.Box , THIKA</b>												
<b>Pin No: A005737702Y</b>												
<b>Telephone:</b>												
<b>Email:</b>												
<b>Occupation: TBA</b> and no other for the purpose of this insurance												
<b>Period of Insurance :</b> (a) From <b>22 - 09 - 2023</b> To <b>21 - 09 - 2024</b> (both dates inclusive) (b) Any subsequent period for which the Insured shall pay and the Company shall agree to accept a renewal premium												
<b>Motor Vehicle Details: Any of the following :</b>												
Registration No.	Make / Model	Type of Body	Engine No.	Chasis No.	Colour	C.C	Year of Manuf.	Seating Capacity	Wind Screen	Entertainment Equipment	Pass. Legal Liability	Your Estimated Value (K Shs)
KCL 939J	LEXUS RX450H	S/WAGON						5	75000	75000		2,000,000 - Comprehensive
<b>Limits of the amount of our Liability (Kshs)</b>												
<b>Section 1-3: Protection, Recovery and</b>											<b>K.Shs. 50,000</b>	
<b>Section 1-4(a): Authorized repair limit</b>											<b>K.Shs. 75,000</b>	
<b>Section II-1 (a) Liability to third parties-Death or Bodily Injury:</b>												
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.....											<b>KShs. 3,000,000</b>	
(II) Series of claims arising out of one event.....											<b>KShs. 20,000,000</b>	
B. In respect of other persons:												
(I) Death or Bodily Injury to any one person.....											<b>KShs. 3,000,000</b>	
(II) Series of claims arising out of one event.....											<b>Unlimited</b>	
<b>Section II-1 (b) (liability to third parties-property damage) :</b>												
In respect of any one claim or a series of claims arising out of one event .....											<b>K.Shs. 20,000,000</b>	
<b>Section III (Medical Expenses) In respect of any one Accident</b>											<b>K.Shs. 75,000.00</b>	
<b>Excess</b>												
Own damage: 2.5% of Estimated Value minimum 15,000/- maximum 100,000/- Total losses (own damage) — 2.5% of the pre-accident value or estimated value, whichever is the lower — minimum 15,000 Theft with anti-theft device: 10% of Estimated value or pre-theft value whichever is the lower - minimum 20,000/- Theft without anti-theft device: 20% of Estimated Value or pre-theft value whichever is the lower - minimum Kshs 20, 000/- With tracking device: 2.5% of the estimated value or pre-theft value whichever is the lower - minimum 20,000 Third Party Property Damage : Kshs 7,500/- Young driver: Kshs 5,000/- Inexperienced driver: Kshs 5,000 Third party personal injuries: Nil												
<b>Territorial Limits</b>												
<b>Kenya</b>												
<b>Legislation</b>												
Insurance (Motor Vehicles Third Party Risks) Act 1989 CAP 405 Laws of Kenya and any other written law												
<b>Authorized driver</b>												
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.												
<b>Endorsements/ Clauses</b>												
AVERAGE CLAUSE, CANCELLATION (30 DAYS), CASH & CARRY PREMIUM WARRANTY, ENDT 72 PAGES, ENDT 25-SRCC, ENDT 59-TTPD - PC, EXCESS PROTECTOR CLAUSE, INSURANCE PREMIUM FINANCE WARRANTY, NO BLAME NO EXCESS CLAUSE - PC ONLY, OLD, OBSOLETE AND RARE MAKE VEHICLES CLAUSE, PRIVATE CAR SLIP, VALUATION CLAUSE												
<b>Limitations as to use</b>												
"Use only for social, domestic and pleasure purposes and for your business and profession"  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.												
Any other free limits, excesses and special conditions applicable under the within policy are defined under the attached endorsement with the policy document.												
<b>Date of Signature of Proposal and Declaration      28 - December - 2023</b>												
In witness of the above, the undersigned being duly authorized by us has set his hand at <b>Nairobi</b> on <b>28 - December - 2023</b>												
Please see "Important Notice" printed overleaf												
<b>TWATHAKA      Entry Date      28 Dec 2023      Attorney:</b>												