

FIRST AMERICAN INSURANCE BROKERS LTD

P.O. Box 41600-80100, Mombasa, Kenya.

Phone: +254 702 784786 / +254 751 784786

E-mail: insure@firstamerican.co.ke



POLICY HOLDER / INSURED DETAILS:	WILSON IKAMBA KIRAGU C/o. First American Insurance Brokers Ltd P.O. Box 41600-80100, Mombasa, Kenya.																										
INSURED BUSINESS/PROFESSION:	BUSINESS - GENERAL TRANSPORTERS & COMMISSION AGENTS																										
CLASS OF INSURANCE:	MOTOR COMMERCIAL (GENERAL CARTAGE) -COMPREHENSIVE																										
UNDERWRITER:	OCCIDENTAL INSURANCE CO. LTD																										
POLICY NUMBER:	COMP/H/22366/H				PIN NO.	A006039335S																					
PERIOD OF COVER:	From: 20-Apr-23		To: 19-Apr-24																								
MOTOR VEHICLE DETAILS:	REG NO.	MAKE / MODEL	BODY TYPE	YEAR OF MANUF.	C.C.	SEATING CAP.	VALUE OF VEHICLE																				
	KCH 295T	EICHER TERRA 25	LORRY TRUCK	2015	5883	3	2,030,000.00																				
LIMITS OF LIABILITY:	<table border="0"> <tr> <td>Third Party bodily injury:</td> <td>Unlimited</td> <td>Windscreen Cover:</td> <td>Shs. 50,000/-</td> </tr> <tr> <td>Third Party Property:</td> <td>Shs. 10,000,000/-</td> <td>Radio Cassette/CD:</td> <td>Shs. 50,000/-</td> </tr> <tr> <td><u>Any Persons/Passengers:</u></td> <td></td> <td>Towing Charges:</td> <td>Shs. 100,000/-</td> </tr> <tr> <td>1 Any One Passenger:</td> <td>Shs. 3,000,000/-</td> <td>Medical Expenses:</td> <td>Shs. 50,000/-</td> </tr> <tr> <td>2 Any One Event:</td> <td>Shs. 20,000,000/-</td> <td>Authorised Repair Limit:</td> <td>Shs. 200,000/-</td> </tr> </table>							Third Party bodily injury:	Unlimited	Windscreen Cover:	Shs. 50,000/-	Third Party Property:	Shs. 10,000,000/-	Radio Cassette/CD:	Shs. 50,000/-	<u>Any Persons/Passengers:</u>		Towing Charges:	Shs. 100,000/-	1 Any One Passenger:	Shs. 3,000,000/-	Medical Expenses:	Shs. 50,000/-	2 Any One Event:	Shs. 20,000,000/-	Authorised Repair Limit:	Shs. 200,000/-
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EXCESS/DEDUCTIBLE:	1 Own/Accidental Damage: 5% of the Value, Minimum 20,000shs 2 Theft Claim with Anti Theft Device-10% of Estimated Value, Minimum Shs. 20,000/- 3 Theft Claim without Anti Theft Device-20% of Estimated Value, Minimum Shs. 20,000/- 4 Theft Claim with Approved Tracking Device-5% of Estimated Value, Minimum Shs. 20,000/- 5 (a) Third Party Personal Injuries: Nil (b) Third Party Property Damage: Shs. 10,000/- 6 Novices/Young Learners Drivers: Shs. 5,000/- each (under 21 years and/or 1 year experienced)																										
SPECIAL CLAUSES:	1 Passenger Legal Liability, 2. Riot, Strike & Civil Commotion 3. Special Perils 4 Liability for Passengers Acts of Negligence 5 Anti-theft Device Warranty. 6 Indemnity whilst vehicle is in the Custody of a Motor Trade 7. Average Clause 8 Personal Accident Cover to insured and/or Spouse while travelling in the insured vehicle Shs 200,000/- Applicable to the vehicles with sums insured of Shs. 500,000/- and above. 9 Agreed Value if valued by The AA of Kenya or any other valuer approved by the insurer in writing before inception and upon each renewal date and valuation certificates lodged with Insurers. 10 Geographical Area-Kenya, Tanzania & Uganda excluding Liabilities. 11 Theft Cover for unregistered vehicles restricted to a maximum of 30days. 12 Duty Clause-Value must include full Value of Duty. 13 No Blame No Excess subject to confirmation by the Police Abstract. 14 Loss of / damage to Personal Effects Kshs. 15,000/- 15 Cost of Alternative Accommodation outside residential Town (50Kms) following Accident/Theft.																										
ADDITIONAL OPTIONAL EXTENSION:	1 Loss of Use-Shs. 3,000/- per day Maximum Shs. 30,000/- subject to 3 days Excess-Shs. 3,000/- 2 Loss or damage of Personal effect upto a Limit of Kshs. 10,000/- Excess Shs. 1,000/- 3 Excess Protector-10% of Theft Excess Minimum Shs. 5,000/- 4 AA Membership inclusive of Road Rescue-Shs. 3,500/- 5 Political Risks and Terrorism																										
DRIVERS:	The Insured or Any Other Authorised Driver and by Law to drive the said Motor Vehicle.																										
LIMITATIONS USAGE:	Use for Carriage of Hire and Reward in connection with the Insured's Business and for Social, Domestic and Pleasure Purposes. "Use for carriage of goods for Hire & Reward".																										
ANNUAL PREMIUM (KSHS):	Training Levy 0.20% Policyholders' Compensation Fund Levy 0.25% Stamp Duty 2 Passengers Legal Liability @Kshs. 500/- Excess Protector 0.50% Gross Underwriter Debit 4% Inclusive SRCC & PVT Nett Amount due from the Insured:						184.70 230.90 40.00 1,000.00 10,150.00 81,200.00 92,805.60																				

Note for Insured/Policy Holder:

(a) Premiums are to be settled strictly as per the Insurance Act.

(b) The details herein are only a summary of the Cover. They are therefore inconclusive & act as a mere guidelines only. Full details are shown in your Policy documents and endorsements thereto. This is NOT a Certificate or Cover Note.

For: **FIRST AMERICAN INSURANCE BROKERS LTD**

DATE ISSUED:

20-Apr-23