



# UNIVERSAL INSURANCE BROKERS LIMITED

Regulated by the Insurance Regulatory Authority

P.O. Box 11930 - 00400 Nairobi, Kenya  
4th Floor, Universal Tower, Mogotio Road  
Mobile: 0722 200456, 0770 574949,  
0720 111094, 0720 111095  
Email: admin@uibltd.com

Our Ref: G.41 V.1

Your Ref: 12<sup>th</sup> September, 2023.

JITENDRA GHIA  
P. O. BOX 9595-40100  
KISUMU.

Dear Sir

Policy No: COMP/07/467386/09

Insured: Yourself

Subject: Motor Insurance - KBZ 746B



We refer to the above,

and attach herewith our risk note and

our debit note for Shs. 21,346/=

being the renewal premium under the  
above policy. In accordance with your instructions, this policy has been renewed for another year as  
from 16<sup>th</sup> September, 2023 on existing basis

C 27810916

We wish to request you to send us your cheque for the amount of the premium

Yours faithfully,

  
N. N. SACHDEV

Encls

c.c. Occidental Insurance Co. Ltd.,  
NAIROBI.



## POLICY RENEWAL ADVICE

Agency UNIVERSAL INSURANCE BROKERS LTD. - DOLLAR A/C

Class Private Car

Insured Name:	GHIA JITENDRA	<b>Premium</b>
Address	KENYA	BASIC 20,000/-
Pin No.		EXCS PROTEC 1,250/-
Business	TBA	P.C.F. 53/-
Policy No.	COMP/07/531953/09	ITL 43/-
Renewal No.	OLG/R/07/183940/09	-----
Period of Insurance :		21,346/-
From	16 - Sep - 2023	=====
To	15 - Sep - 2024	

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)
KBZ 746B	TOYOTA	STATION WAGON	2000	2012	5	75000	75000			500,000 - 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 7,500  |
| iii) Own Damage          | A.C.: 2.5% of Value Min K.Shs 20000/-  |
| iv) Theft                | Theft: 10% of Value Min K.Shs 20,000/- if fitted with Antitheft Device.<br>20% of Value Min K.Shs 20,000/- if not fitted with Antitheft Device.<br>2.5% of Value Min K.Shs 20,000/- if fitted with Tracking Device |

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
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4. EXTENSIONS

- |                  |               |
|------------------|---------------|
| Towing Charges   | K.Shs. 50,000 |
| Repair Authority | K.Shs. 75,000 |
| Medical Expenses | K.Shs. 75,000 |

5. ACCESSORIES

- Windscreen
- Radio Cassette
- Others(specify)

Clauses:

CASH & CARRY PREMIUM WARRANTY, ENDT.25-SRCC, ENDT.57, ENDT.59-TPPD - PC, ENDT.7(A)-P.A, INSURANCE PREMIUM FINANCE WARRANTY, NO BLAME NO EXCESS CLAUSE - PC ONLY, OLD, OBSOLETE AND RARE MAKE VEHICLES CLAUSE, PRIVATE CAR SLIP, TERRORISM & POLITICAL RISK FIRE, VALUATION CLAUSE

Signed at Nairobi this 30th day of November - 2023

JONYIMBO

Attorney