

## Commercial Vehicle Policy Schedule

<b>AGENCY</b>	UNIVERSAL INSURANCE BROKERS LIMITED										<b>Premium</b>			
<b>Policy No.</b>	COMP/08/590003/07										<b>Various (3)</b>			
<b>Class of Insurance:</b>	Commercial Vehicle	<b>Class Code</b>	Class of Insurance:							<b>Type:</b>	COM			
<b>Company :</b>	OCCIDENTAL INSURANCE COMPANY LIMITED													
<b>Name of Insured :</b>	KRYSTALLINE SALT LTD													
<b>Address:</b>	P.O.Box 80856 ,													
<b>Email:</b>														
<b>Occupation:</b>	SALT MANUFACTURING & PROCESSING													
<b>Pin No:</b>	PO51092115I						<b>Telephone:</b>							
<b>Period of Insurance :</b>	From: 07- 07-2023 To 31-07-2023													
	and any subsequent period for which you shall pay and we accept a renewal premium.													
<b>Motor Vehicle</b>	Any of the following													
<b>Registration No.</b>	<b>Make / Model</b>	<b>Type of Body</b>	<b>Engine No.</b>	<b>Chassis No.</b>	<b>c.c</b>	<b>Colour</b>	<b>Year of Manuf.</b>	<b>Tonnage</b>	<b>Seating Capacity</b>	<b>Your Estimated Value (K.Shs)</b>	<b>Entertainment Equipment</b>	<b>W/Screen</b>	<b>Scope Of Cover</b>	
KTWC 771Y	PAGGIO P/UP	TUK TUK								Shs.577,250/- COMP	75,000	75,000		
KTWC 777Y	PAGGIO P/UP	TUK TUK								Shs.577,250/- COMP	75,000	75,000		
KTWC 774Y	PIAGGIO PICKUP	TUK TUK								Shs.577,250/- COMP	75,000	75,000		
<b>Limits of the amount of our Liability (Kshs)</b>														
<b>Section 1-3: (Protection, Recovery and Removal).....</b>											K.Shs. 50,000/-			
<b>Section 1-4 (a): Authorized repair limit .....</b>											K.Shs. 75,000/-			
<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 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.....											K.Shs 20 Million			
B. In respect of any other person not being carried in or upon or entering or getting onto or alighting from the vehicle														
(I) Any one person.....											K.Shs 3 Million			
(II) Series of claims arising out of one event.....											Unlimited			
<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 .....											K.Shs. 20,000,000/			
<b>Section III Medical Expenses In respect of any one Accident.....</b>											KShs 75,000/-			
<b>Excess</b>	Own damage: 5% of Estimated Value minimum 20,000/- Total losses (own damage) — 5% of the pre-accident value or estimated value, whichever is the lower — minimum 20,000/- 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: 5% of estimated value or pre-theft value whichever is the lower - minimum 20,000/- Third Party Property Damage Kshs 10,000/= Young driver: Kshs 7,500/= Inexperienced driver: Kshs 7,500/= 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>Clauses</b>	Anti theft Devices Warranty Replacement Parts Clause Young and/or inexperienced drivers Windscreen and Window Glass Premium Finance No-Claim Discount													
<b>Limitations as to use</b>	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, CV SLIP, ENDT.25-SRCC, ENDT.57, ENDT.59-TPPD - CV, ENDT.7(A)-P.A, INSURANCE PREMIUM FINANCE WARRANTY, NO BLAME NO EXCESS CLAUSE - PC ONLY, PREMIUM PAYMENT WARRANTY, USE CLAUSE, VALUATION CLAUSE**

Any other free limits, excesses and special conditions applicable under the within policy are defined under the attached endorsement with the policy document.

Date of Signature of Proposal and declaration                      **07 - July - 2023**

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

For OCCIDENTAL INSURANCE COMPANY LIMITED

at      NAIROBI      on                      **1st September - 2023**

*(Please see "IMPORTANT NOTICE" printed overleaf)*

*AKISANYA*                      Entry Date      *01 Sep 2023*

**Attorney**