

POLICY RENEWAL ADVICE

Agency **MIK INSURANCE BROKERS LIMITED**

Class **Private Car**

Insured Name:		KANJI VELJI BHANDERI								Premium	
Address		P.O.Box 3105-60200, MERU, KENYA								BASIC	157,500/-
Pin No.		A001188227Z								EXCS PROTEC	11,250/-
Business		HARDWARE MERCHANTS								P.C.F.	422/-
Policy No.		COMP/07/462824/10								ITL	338/-
Renewal No.		OLG/R/07/1750774/10									169,510/-
Period of Insurance :											
From		21 - Oct - 2023									
To		20 - Oct - 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)	
KDK 788B	TOYOTA LANDCRUISER	STATION WAGON	2800	2016	5	75000	75000			4,500,000 - 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 12,500/- | 15,000/- |
| iv) Theft | Theft: 10% of Value Min K.Shs 20,000/- if fitted with Antitheft Device.
20% of Value Min K.Shs 20,000/- if not fitted with Antitheft Device.
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
--	-------------------

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:

AVERAGE CLAUSE, CANCELLATION (30 DAYS), CASH & CARRY PREMIUM WARRANTY, ENDT 72 PASS. L/LIAB., ENDT.25-SRCC, ENDT.59-TPPD - 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

Signed at Nairobi this 26th day of October - 2023

TWATHAKA

Attorney