

Agency: NCBA INSURANCE AGENCY LIMITED

PRIVATE MOTOR POLICY SCHEDULE

Policy No. COMP/07/612143/01

Document Reference No.

Class Code: 0700

Company: OCCIDENTAL INSURANCE COMPANY LIMITED

Your name: JOAN KEMUNTO SIMBA

Address: P.O.Box 51700-00100, NAIROBI

Pin No: A001559304U

Telephone:

Email:

Occupation: BUSINESS

and no other for the purpose of this insurance

Period of Insurance :

(a) From 05 - 01 - 2024 To 04 - 01 - 2025 (both dates inclusive)

(b) Any subsequent period for which the Insured shall pay and the Company shall agree to accept a renewal premium

Motor Vehicle Details: Any of the following :

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)
KDN 427Z	TOYOTA SPADE	S/WAGON	2NR-8772822	NSP141-8052889	GREEN	1490	2016	5	50000	50000		930,000 - Comprehensive

Limits of the amount of our Liability (Kshs) Section 1-3: Protection, Recovery and K.Shs. 50,000
 Section 1-4(a): Authorized repair limit K.Shs. 50,000

Section II-1 (a) 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

Section II-1 (b) (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

Section III (Medical Expenses) In respect of any one Accident

K.Shs. 50,000.00

Excess 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

Territorial Limits Kenya

Legislation Insurance (Motor Vehicles Third Party Risks) Act 1989 CAP 405 Laws of Kenya and any other written law

Authorized driver 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.

Endorsements/ Clauses AVERAGE CLAUSE

Limitations as to use "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.

Date of Signature of Proposal and Declaration

09 - January - 2024

In witness of the above, the undersigned being duly authorized by us has set his hand at Nairobi on 09 - January - 2024

Please see "Important Notice" printed overleaf

TWAITHAKA Entry Date 09 Jan 2024

Attorney:

Premium Shs

BASIC 37,200/-
 EXCS PROTECTOR 5,000/-
 PVT 2,325/-

 44,525/-
 P.C.F. 111/-
 ITL 89/-
 S/DUTY 40/-

 44,765/-
 =====

Clauses

→ Cancellation 30 days
 → Cash & carry
 → Endt 72 pass Liab
 → Endt 25 SRCC
 → Endt 59 TPPD - PC
 → Excess protector
 → Insurance Premium finance
 → No blame no excess
 → Old obsolete and rare
 → Private car slip
 → Terrorism & political (motor)
 → valuation clause