

POLICY RENEWAL ADVICE

Agency **UNIVERSAL INSURANCE BROKERS LIMITED**

Class **Private Car**

Insured Name:	GAMI GOVIND GANGJI	Premium
Address	P.O.Box 5624-00506,NAIROBI,KENYA	BASIC 28,125/-
Pin No.	TBA	EXCS PROTEC 1,875/-
Business		-----
Policy No.	COMP/07/66303/08	30,000/-
Renewal No.	OLG/R/07/1751510/08	P.C.F. 75/-
Period of Insurance :		ITL 60/-
From	16 - Aug - 2023	-----
To	15 - Aug - 2024	30,135/-
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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)
KCH 038F	TOYOTA	STATION WAGON	0		5	75000	75000			750,000 - Comprehensive

The Subject policy stands renewed for the period stated above

1. Hire Purchase Company

2. EXCESS

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|------|-----------------------|--|
| i) | New and Young drivers | K.Shs 5,000 |
| ii) | Third Party claims | K.Shs 5,000 |
| iii) | Own Damage | 2.5% of Value Min K.Shs 15,000/- Max Ksh. 100,000/- |
| iv) | Theft | 5% of Value Min K.Shs 15,000/- if fitted with Anti theft Device
10% of Value Min K.Shs 15,000/- if not fitted with Anti theft Device
2.5% of Value Min. Kshs. 15,000/- if fitted with Tracking Device
5% of Value Min. Kshs. 15,000/- Hold Up/Hijack (but with ATD) |

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

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|------|--|------------------|
| (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	Forced ATM Withdrawal: K.Shs.20,000
Repair Authority	K.Shs. 75,000	Out Of Station Accommodation: K.Shs.20,000
Medical Expenses	K.Shs. 75,000	Personal Effects: K.Shs.20,000

5. ACCESSORIES

- Windscreen
- Radio Cassette
- Others(specify) PA for driver & spouse (Death & PTD only):kshs.250,000/-
Rebranding costs after accidental damage:kshs.30,000/-
- Theft of lights& indicators:kshs.20,000/-
- Wheel rims & wheel caps:kshs.20,000/-
- Theft of side mirrors:kshs.30,000/-
- Theft of toolbox & spare wheel cover:kshs.50,000/-

Clauses:

PRIVATE CAR SLIP, ENDT.25-SRCC, ENDT.59-TPPD - PC, ENDT.7(A)-P.A, AVERAGE CLAUSE, VALUATION CLAUSE, CASH & CARRY PREMIUM WARRANTY, INSURANCE PREMIUM FINANCE WARRANTY, OLD,OBSOLETE AND RARE MAKE VEHICLES CLAUSE, NO BLAME NO EXCESS CLAUSE - PC ONLY, EXCESS PROTECTOR CLAUSE, TERRORISM AND POLITICAL VIOLENCE MOTOR, CANCELLATION (30 DAYS)