

POLICY RENEWAL ADVICE

Agency **TEBREISA INSURANCE AGENCY**

Class **Private Car**

Insured Name:	ROSEMARY BALDWIN KINYANJUI	Premium
Address	P.O.Box 23321-00604,NAIROBI,KENYA	BASIC 57,675/-
Pin No.	A002525627U	EXCS PROTEC 5,325/-
Business	BUSINESSLADY	-----
Policy No.	COMP/07/373267/11	63,000/-
Renewal No.	OLG/R/07/520015/11	P.C.F. 158/-
Period of Insurance :		ITL 126/-
From	29 - Nov - 2023	-----
To	28 - Nov - 2024	63,284/-
		=====

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)
KCW 707P	SUBARU FORESTER	STATION WAGON	1990	2012	5	30000	30000			1,680,000 - Comprehensive

The Subject policy stands renewed for the period stated above

1. Hire Purchase Company

2. EXCESS

- | | | |
|------|-----------------------|--|
| i) | New and Young drivers | K.Shs 10,000 |
| ii) | Third Party claims | K.Shs 5,000 |
| iii) | Own Damage | A.C.: 2.5% of Value Min K.Shs 15000/- |
| 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. 50,000 |
| Medical Expenses | K.Shs. 50,000 |

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 **14th** day of **November - 2023**

DMUTETI

Attorney

OCCIDENTAL INSURANCE COMPANY LIMITED

ATTACHED TO AND FORMING PART OF THE POLICY NUMBER COMP/07/373267/11

AMENDMENT OF CANCELLATION CONDITION CLAUSE

Notwithstanding anything contained here it is hereby declared and agreed that the cancellation notice period is amended to read thirty (30) days and not as otherwise indicated.

PRIVATE CAR SLIP

1. NEW AND YOUNG DRIVERS CLAUSE:

It is hereby declared and agreed that the within policy shall be subject to a further Excess of shs 5,000/- of each and every claim under section I and II of this policy.

- (i) If at the time of accident the vehicle shall be driven by a person holding a valid driving licence which has been in force for less than one year.
- (ii) Should any accident occur while the vehicle covered under the schedule of this policy is being driven by the insured or any other person who is less than 21 years of age.

No. (i) is not cumulative to No. (ii)

2. INTOXICATION CLAUSE:

It is hereby declared and agreed that the Company shall not be liable to make any payment in respect of any accident, loss, damage or liability, caused or arising whilst the motor car in connection with which Insurance or Indemnity is granted hereunder is being driven by the insured (or any other person with the knowledge and consent or order of the Insured) whilst impaired by intoxicating liquors or drugs.

3. MARKET VALUE CLAUSE:

The value of the vehicle(s) shown in the schedule of this policy is not necessarily the actual amount payable by the Company but their liability shall be limited to the LOCAL MARKET VALUE or CIF value plus all expenses and duty paid whichever is lower of the vehicle(s) immediately anterior to the time of loss or the value shown in the policy schedule whichever is the less.

4. EXCESS

It is hereby declared and agreed that notwithstanding anything to the contrary contained in section I and II of this policy, the insured in respect of each and every event shall be responsible for the following excesses;

(a) On Accident Damage and Third Party Claims

First Shs 2.5% of Value (or any less expenditure which may be incurred) of any expenditure for which provision is made thereunder (including any payments in respect of costs and expenses) and of any expenditure by the Company in the exercise of its discretion under condition No. 5 of this policy.

If the expenditure incurred by the Company shall include the amount for which the insured is responsible hereunder such amount shall be repaid by the insured to the Company forthwith.

(b) On Theft Claims

The insured in respect of each and every event involving theft of the entire vehicle shall bear 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 of the value of the vehicle whichever is the higher.

For the purpose of this clause the expression event shall mean an event or series of events arising out of one cause in connection with any one motor vehicle in respect of or in connection with which indemnity is granted under this policy.

5. REPLACEMENT PARTS CLAUSE (FOR COMPREHENSIVE, THIRD PARTY, FIRE AND THEFT COVER ONLY)

It is hereby understood and agreed notwithstanding anything to the contrary contained in this policy that in the event of loss or damage to the motor vehicle or its accessories or spare parts necessitating the supply of a part not obtainable from stocks held in the country or in the event of the Company exercising the option under section I and II to pay in cash the amount of the loss or damage the liability of the Company in respect of any such part shall be limited to:

(a) (i) The price quoted in the latest catalogue or price list issued by the manufacturer or his Agents or

(ii) If no such catalogue or price list exists the price list obtaining at the manufacturer's works plus the reasonable cost of transport otherwise than by air and the amount of relative import duty.

AND

(b) The reasonable cost of fitting such part.

6. WINDSCREEN AND WINDOW GLASS CLAUSE

In consideration of the payment of additional premium, it is hereby declared and agreed that the claim for the cost of reinstating any windscreen or window glass forming part of the motor vehicle insured by this policy, as a result of breakage will be made within the terms of the policy without deduction of any amount for which the insured is responsible in terms of any Excess Endorsement attaching to this policy. Any payment under this endorsement shall not constitute a claim within the meaning of the NO CLAIM DISCOUNT provision of this policy.

The maximum indemnity provided by this extension is limited to Kshs.....and in the event of a claim arising under this endorsement not withstanding that the payment may be less than the indemnity provided by this extension. Cover under the extension shall be forfeited and may be reinstated at the discretion of the Company and the payment of an additional premium of not less than the amount originally charged. Provided that this endorsement shall not apply to the breakage of glass arising from an occurrence in which other damage is sustained by the motor vehicle.

ENDORSEMENT NO. 25