

**RISK NOTE - MOTOR PRIVATE**

**INSURED :** RAMESH V. BHANDERI  
**PIN NO. :** C/O FRUITY FRUITS LTD.  
**ACCOUNT NO. :** R.64 V.1  
**CLASS :** MOTOR PRIVATE - COMPREHENSIVE  
**PERIOD :** 30/09/2023 TO 29/09/2024  
**POLICY NO :** COMP/07/58168/09  
**POLICY COVERING**

<u>REG NO.</u>	<u>MAKE</u>	<u>MODEL</u>	<u>TYPE OF BODY</u>	<u>VALUE</u>
KBV 021B	TOYOTA	L/CRUISER	S/WAGON	1,000,000.00

**OTHER FREE LIMITS**  
**(Any one incidence)**

1. Personal Effects of Insured & spouse Kshs. 20,000
2. Forced ATM withdrawal Ksh. 20,000
3. Personal Accident for insured & spouse (Death & PTD only) Ksh. 250,000
4. Theft of Tool box & spare wheel cover Kshs. 50,000
5. Cost of alternative accommodation Ksh. 20,000
6. Loss &/or damage of side mirrors Ksh. 30,000
7. Rebranding costs after accidental damage Ksh. 30,000
8. Theft of lights & Indicators Ksh. 20,000
9. Wheel Rims and Wheel caps Ksh. 20,000

**SPECIAL CONDITIONS**

1. Including Passenger Legal Liability for acts of negligence
2. Including Special Perils.
3. Including cover while in the custody of Motor trader
4. Including No Blame No Excess subject to a police abstract blaming a named Third Party
5. Including Riot, Strike & Civil Commotion
6. Agreed Value subject to valuation at inception and every renewal (within 12 months of the date of accident)
7. Loss of Use Ksh. 3,000 per day for 15days this extension is subject to an additional premium of ksh. 3,000 per Vehicle

**EXCESSES**

1. Own damage and partial Theft : 2.5% of vehicle value Min Ksh. 15,000 Max Kshs. 100,000
2. Theft with Anti-Theft Device : 5% of Vehicle Value Min Kshs. 15,000
3. Hold up/Hijack ( But with ATD) : 5% of Vehicle Value Min Kshs. 15,000
4. Theft without Anti-Theft Device : 10% of Vehicle Value Min Kshs. 15,000
5. Theft with Tracking devices : 2.5% of vehicle Value Min kshs. 15,000
6. Third Party Property Damage : Kshs. 5,000
7. Third Party Bodily Injury : Nil
8. Young Drivers : Ksh. 5,000
9. New Drivers : Ksh. 5,000
10. Loss of Use : First 3 Days

**LIMITS OF LIABILITY**  
**(Free Covers)**

Interest	Kshs.
Third Party Property Damage	20,000,000
Death/Injury to Third Party	
a) Any one person	3,000,000