

POLICY RENEWAL ADVICE

Agency **UNIVERSAL INSURANCE BROKERS LIMITED**

Class **Private Car**

Insured Name:		MUKUND PATEL							<u>Premium</u>		
Address		P.O.Box 28946-00200,NAIROBI,KENYA							BASIC		112,000/-
Pin No.									P.C.F.		280/-
Business									ITL		224/-
Policy No.		COMP/07/445528/09									-----
Renewal No.		OLG/R/07/1750793/09									112,504/-
Period of Insurance :											=====
From		16 - Sep - 2023									
To		15 - Sep - 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)	
KDE 108A	TOYOTA HARRIER	STATION WAGON			5	75000	75000			3,200,000 - 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 5,000 |
| iii) | Own Damage | A.C.: 2.5% of Value Min K.Shs 15,000/- and Max. Kshs. 100,000/- |
| 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)

Any other free limits, excesses and special conditions applicable under the within policy are defined under the attached endorsement with the policy document.

Clauses:

AVERAGE CLAUSE, CANCELLATION (30 DAYS), CASH & CARRY PREMIUM WARRANTY, ENDT 72 PASS. L/LIAB., ENDT.25-SRCC, ENDT.31, ENDT.57, 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, TERRORISM AND POLITICAL VIOLENCE MOTOR, VALUATION CLAUSE

Signed at Nairobi this **10th** day of **November - 2023**

TWATHAKA

Attorney