

## POLICY RENEWAL ADVICE

Agency **UNIVERSAL INSURANCE BROKERS LIMITED**

Class **Private Car**

<b>Insured Name:</b>		RAMESH V. BHANDERI C/O FRUITY FRUITS							<b><u>Premium</u></b>	
<b>Address</b>		P.O.Box 43308,,NAIROBI,KENYA							BASIC	40,000/-
<b>Pin No.</b>									EXCS PROTEC	2,500/-
<b>Business</b>										42,500/-
<b>Policy No.</b>		COMP/07/58168/09							P.C.F.	106/-
<b>Renewal No.</b>		OLG/R/07/1752554/09							ITL	85/-
<b>Period of Insurance :</b>										42,691/-
From		30 - Sep - 2023								
To		29 - 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)
KBV 021B	TOYOTA L/CRUISER	STATION WAGON	0		5	75000	75000			<del>1,100,000</del> 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          | 2.5% of Value Min K.Shs 15,000/- and Max. Kshs. 100,000/-   |
| iv) Theft                | 5% of Value Min K.Shs 15,000/- if fitted with Antitheft Device.<br>Hold up/Hijack(But with ATD) % of Value Min. Kshs. 15,000/-<br>10% of Value Min K.Shs 15,000/- if not fitted with Antitheft Device.<br>2.5% of Value Min K.Shs 15,000/- 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	Forced ATM Withdrawal:	K.Shs.20,000
Repair Authority	K.Shs. 75,000	Out Of Station Accomodation:	K.Shs.20,000
Medical Expenses	K.Shs. 75,000	Personal Effects:	K.Shs.20,000

5. ACCESSORIES

Windscreen	
Radio Cassette	
Others(specify)	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/-

PA for driver & spouse(Death & PTD only):kshs.250,000/-Rebranding costs after accidental damage:kshs.30,000/-

**Clauses:**

**PRIVATE CAR SLIP, ENDT.25-SRCC, ENDT.59-TTPD - PC, ENDT.57, ENDT 72 PASS. L/LIAB., PREMIUM PAYMENT WARRANTY, AVERAGE CLAUSE, VALUATION CLAUSE, CASH & CARRY PREMIUM WARRANTY, PERSONAL ACCIDENT EXTENSION, OLD,OBSOLETE AND RARE MAKE VEHICLES CLAUSE, NO BLAME NO EXCESS CLAUSE - PC ONLY, EXCESS PROTECTOR CLAUSE, TERRORISM AND POLITICAL VIOLENCE MOTOR, INSURANCE PREMIUM FINANCE WARRANTY**