



**MUA Insurance (Tanzania) Ltd**

P O Box No. 5961, MUA House, Mezzanine Floor, Azikiwe/Jamhuri Street, Dar es Salaam, Tanzania

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## MOTOR COVER NOTE

**RISK NOTE NO :**

**4635**

**STICKER NO :**

**25002-12884-10415**

The policyholder described in the Certificate below having proposed for insurance in respect of the Motor Vehicle described in the Certificate and having paid the sum of **236,000.00 TZS (Incl. VAT), TWO HUNDRED THIRTY-SIX THOUSAND TANZANIAN SHILLINGS** as premium.

The risk is hereby held covered in terms of the company's usual form of **General Cartage TPO (Above 2 to 5 tonnes)** Policy applicable thereto for the period between the dates specified in the Certificate unless the cover be terminated by the Company by notice in writing in which case the insurance will thereupon ceases and a proportionate part of the annual premium otherwise payable for such insurance will be charged for the time the Company has been on risk. The Policyholder warrants that the Motor Vehicle is only used for the purpose of **Commercial-General Cartage TPO (Abov.**

Insured Name	GRANT CARE (T) LIMITED	TIRA Cover Note		12625-12893-34615	
		Policy No		12826/25/SMP/N	
Account	GRANT CARE (T) LIMITED	Customer Tax Invoice		83FE14126342	
Address	P O BOX 31262 DAR ES SALAAM TIN: 132657961,	Debit No	4578	File No	
Insurer Name	MUA Insurance (Tanzania) Ltd	Intermediary : Ibra Insurance Agency			
Cover Period From	08-May-2025 3:18PM To 07-May-2026				

THE MOTOR VEHICLES INSURANCE ACT,1961(CAP 169 R.E. 2002)(SECTION-7) AND THE MOTOR VEHICLES (THIRD PARTY RISKS) DECREE 1953 (ZANZIBAR) - SECTION 6

VALIDITY OF THIS RISK NOTE IS SUBJECT TO RECEIPT OF Premium BY PRIOR INSURER TO INCEPTION OF RISK & SUBJECT TO REALIZATION OF CHEQUE, WHEREVER APPLICABLE.

**CERTIFICATE OF INSURANCE :** We hereby certify that a Policy of Insurance covering the liabilities required to be covered by the above mentioned legislations has been issued as follows:

Vehicle Registration No.	Make/Model	Type/Color	Engine No.	Chassis No.	Seating Capacity
T727CDU	Mitsubishi Canter	BOX BODY /White/Silver	4D36D81007	FE516BT503087	3
CC	Year of Manufacture	Vehicle Sum Insured (in TZS)	Net Premium	VAT Amount	Premium (Incl.VAT) (in TZS)
3560	1995	Third Party Only	200,000.00	36,000.00	236,000.00

Scan QR  
code to  
Validate



**Date of Issue :**

08-May-2025

**ISSUED BY, IBRA INSURANCE**

**AUTHORIZED SIGNATORY**

**IMPORTANT:** In the event of any change of vehicle or ownership, this certificate must be returned to the company within 7 days from the date of change.



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Risk Note No.	Sticker No.	Insured Name	Issuing Intermediary Name
4635	25002-12884-10415	GRANT CARE (T) LIMITED	Ibra Insurance Agency

### SCHEDULE I LIMIT OF LIABILITIES UNDER THE POLICY (ALL FIGURES ARE IN TZS)

Extensions/Conditions	Included	Commercial Vehicle	Private Motor	Motor Cycle
1.Third Party Injury/Death	YES	Unlimited	Unlimited	Unlimited
2.Third Party Property Damage	YES	20,000,000/-	20,000,000/-	5,000,000/-
3. Passenger Liability Per Person Per Event	YES YES	Unlimited	Unlimited	Unlimited
4. Medical Expenses Per Person Per Event	YES YES	N/A N/A	500,000/- 2,000,000	250,000/- 250,000/-
5. (i) Towing Charges within Dar (ii) Towing Charges outside Dar	YES YES	500,000/- 1,500,000/-	Call UTULIWI 0765372372 500,000/-	100,000/- N/A
6. Riot / Strikes	YES	YES	YES	YES
7. Windscreen Cover	YES	1,000,000/-	750,000/-	100,000(Tricycle)

For towing charges - city means "place where the vehicle shall be towed for repairs or safe keeping" & limit mentioned is maximum but subject to reasonable charges actually incurred for towing the vehicle.

All the limits of liabilities mentioned above are the maximum limits.

### SCHEDULE II DEDUCTIBLE / EXCESS (ALL FIGURES ARE IN TZS)

#### SCHEDULE II (A): APPLICABLE TO MOTOR PRIVATE CAR & MOTOR CYCLES

**Definition of Young & Inexperienced Driver: "driver who is under 25 years of age and/or possessing license for less than 2 years for the respective class of vehicle"**

Extensions/Conditions	Included	Private Motor	Motor Cycles
8.1 Own Damage (a) Within East Africa	YES	5% of claim min. 350,000/- ( Double the Excess in case of total theft claim)	5% of claim minimum of 100,000/- (Double the Excess in case of total theft claim)
(b) Outside East Africa	YES	Twice as item 8.1 (a) above	Twice as item 8.1 (a) above
8.2 Young & Inexperienced Driver	YES	5% of claim min. 500,000/-	5% of claim min. 200,000 /=-
8.3 TFPD	YES	250,000/-	50,000/-

#### SCHEDULE II (B): APPLICABLE TO MOTOR COMMERCIAL VEHICLE

Extension/ Conditions	Included	General Goods Carrying	Passenger carrying		Special Type Vehicles
		Trucks, Tractors, Pickups, Canter etc.	Private hire, tour operators	Buses ( private & school)	Farm, Tractor, Forklift, Crane, excavator, etc
9.1 Own Damage (a) Within East Africa	YES	7.5% of Sum Insured min. 500,000/-(10% of claim, min 750,000/- in case of total Theft ) & 15 % of Sum Insured of Tankers)	7.5% of claim min. 350,000/-(30% of claim, min 1,000,000/- in case of total Theft )	10% of claim min. 1,000,000/-(10% of claim, min 2,000,000/- in case of total Theft )	10% of claim min. 1,000,000/- each and every claim
(b) Outside East Africa	YES	Twice as item 9.1 (a) above	Twice as item 9.1 (a) above	Twice as item 9.1 (a) above	Twice as item 9.1 (a) above
9.2 Young and inexperienced Driver	YES	10% of claim minimum 1,000,000/-	10% of claim minimum 1,000,000/-	10% of claim minimum 1,000,000/-	
9.3 TFPD	YES	500,000/-	500,000/-	500,000/-	

- Item No. 4 to 8 and 9.1 do not apply in case of Third Party cover.
- Excess: Either 9.1, 9.2 or 9.3 will apply and not cumulatively.
- TP cover is restricted to United Republic of Tanzania
- East Africa Means Tanzania, Kenya, Uganda, Rwanda & Burundi.
- If any of the Limits/Excess mentioned above are modified in the policy schedule, such modified Limits/ Excess shall apply