



RELIANCE INSURANCE COMPANY (T) LIMITED

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MOTOR COVER NOTE

RISK NOTE NO : 14432

STICKER NO : 25001-19914-39310

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 **413,000.00 TZS (Incl. VAT)**, **FOUR HUNDRED THIRTEEN THOUSAND TANZANIAN SHILLINGS** as premium.

The risk is hereby held covered in terms of the company's usual form of **Comprehensive** 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 cease 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 **Private-Comprehensive**.

Insured Name	AUGUSTINHO AUGUSTINE MWUMBE	TIRA Cover Note		10425-19960-48710	
		Policy No		P00/015/3304/2025/07/101757	
Account	AUGUSTINHO AUGUSTINE MWUMBE	Customer Tax Invoice		RICL263654	
Address	P.O.BOX 75972 DAR ES SALAAM, TANZANIA TIN: 111179360,	Debit No	10912	File No	
Insurer Name	Reliance Insurance Company (Tanzania) Limited	Intermediary : KMJ Insurance Brokers Ltd			
Cover Period From	18-Jul-2025 10:19AM To 17-Jul-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
T903DSF	Toyota IST	STATION WAGON /Silver	2NZ2726169	NCP600096513	5
CC	Year of Manufacture	Vehicle Sum Insured (in TZS)	Net Premium	VAT Amount	Premium (Incl.VAT) (in TZS)
1290	2003	10,000,000.00	350,000.00	63,000.00	413,000.00

Scan QR
code to
Validate



Date of Issue :

18-Jul-2025

ISSUED BY, KMJ INSURANCE

AUTHORIZED SIGNATORY

Refer to the schedule attached herewith for the liability limits

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.

KMJib

KMJ Insurance Brokers Ltd, No 51, Plot 1595 Jamhuri St, P O Box 20139, Dar es Salaam, Tanzania, City: DarEsSalaam

Tel: +255 22 2120432 + 255 712 467873 Email: admin@kmjinsurance.co.tz

Risk Note No.	Sticker No.	Insured Name	Issuing Intermediary Name
14432	25001-19914-39310	AUGUSTINHO AUGUSTINE	KMJ Insurance Brokers Ltd

LIMIT OF LIABILITY ATTACHING TO AND FORMING PART OF MOTOR VEHICLE INSURANCE POLICY

Item	Scope of cover /Limit of Liability	Motor Private	Motor Commercial	Motor Cycle
1.0	Third party Injury/Death	Unlimited	Unlimited	Unlimited
2.0	Third Party Property Damage	100,000,000	100,000,000	50,000,000
3.0	Passenger Liability Per Person	30,000,000	30,000,000	20,000,000
	Passenger Liability Per Occurrence	100,000,000	100,000,000	n/a
4.0	Medical Expenses Per Person	500,000	n/a	250,000
	Medical Expenses Per Person	2,500,000	n/a	250,000
5.0	Personal Accident Benefit	2,000,000 (any one accident)	n/a	n/a
6.0	Windscreen Cover	500,000 (unless stated otherwise)	1,000,000 (unless stated otherwise)	n/a
7.0	(i)Towing Charges within Dsm	500,000	500,000	100,000
	(ii) Towing changes outside Dsm	1,000,000	1,500,000	n/a
8.0	Riots/Strikes (nonpolitical)	Included	Included	Included
9.0	Geographical Limit	East Africa (unless stated otherwise)	East Africa (unless stated otherwise)	East Africa

SCHEDULE II: DEDUCTIBLES APPLICABLE (Unless stated otherwise in schedule)

A: APPLICABLE TO MOTOR PRIVATE CAR AND MOTOR CYCLES

Item	Scope of cover /Limit of Liability	Motor Private	Motor Cycle
10.1	Own damage – Within Tanzania	5% of claim min. 350,000 (double the excess in case of total theft claim)	5% of claim min. 100,000 (double the excess in case of total theft claim)
	Own damage – Outside Tanzania	Twice of item 10.1 above	Twice of item 10.1 above
10.2	Young and inexperienced Driver	5% of claim min. 500,000	5% of claim min. 250,000
	Third Party Property Damage	250,000	50,000

B: APPLICABLE TO MOTOR COMMERCIAL VEHICLE

Item	Scope of cover /Limit of Liability	General Goods Carrying	Passenger Carrying Vehicles		Special Type Vehicle
		Trucks, Tractors, Pickups, canters etc	Public tax, private hire, tour operators	Buses (Daladala within city, upcountry, private & school)	Farm tractors, forklifts, graders, cranes, excavators etc
10.1	Own Damage – Within Tanzania	7.5% of claim min. 500,000 (10% of claim, minimum 750,000 in case of total theft claim) + 15% of sum insured for Tankers	7.5% of claim min. 350,000 (10% of claim, minimum 750,000 in case of total theft claim)	10% of claim min. 1,000,000 (10% of claim, minimum 750,000 in case of total theft claim)	10% of claim min. 1,000,000
	Own Damage – Outside Tanzania	Twice of Item 10.1 above	Twice of Item 10.1 above	Twice of Item 10.1 above	Twice of Item 10.1 above
10.2	Young and Inexperienced Driver	10% of claim min. 1,000,000	10% of claim min. 1,000,000	10% of claim min. 1,000,000	10% of claim min. 1,000,000
10.3	Third Party Property Damage	500,000	500,000	500,000	500,000

Item No 4 to 8 and 10.1 do not apply in case of Third-Party Cover

Windscreen cover if stated in the schedule is subjected to deductibles /excess of Tshs. 50,000 for each and every loss

TP cover is restricted to United Republic of Tanzania

East Africa means, Tanzania, Kenya, Uganda, Rwanda, South Sudan and Burundi