

## **PRIVATE CAR (COMPREHENSIVE)**

<b>PERIOD:</b>	As per Risk Note.																											
<b>COVER:</b>	<b>Comprehensive</b>																											
	Accidental loss or damage to insured motor vehicles and/or death, bodily injury or loss or damage to property of third parties arising out of use of motor vehicles owned and/or operated by the insured.																											
<b>USE:</b>	Private social and pleasure purposes and in connection with Insured's business.																											
<b>LIMITS OF LIABILITY:</b>	<table><tr><td>Third party Persons</td><td>:</td><td>Unlimited</td></tr><tr><td>Third party property</td><td>:</td><td>Kshs. 5,000,000.00</td></tr><tr><td>Passengers Liability</td><td>:</td><td>Kshs. 3,000,000 per person and Kshs. 20,000,000.00 in all</td></tr><tr><td>Towing &amp; recovery charges</td><td>:</td><td>:Kshs. 50,000.00</td></tr><tr><td>Repair Authority</td><td>:</td><td>Kshs. 30,000.00</td></tr><tr><td>Medical Expenses</td><td>:</td><td>Kshs. 30,000.00</td></tr><tr><td>Radio Cassette</td><td>:</td><td>Kshs. 30,000.00 free cover</td></tr><tr><td>Geographical Area</td><td>:</td><td>East Africa region</td></tr><tr><td>Windscreen/windows glass:</td><td></td><td>Kshs. 50,000.00 free cover</td></tr></table>	Third party Persons	:	Unlimited	Third party property	:	Kshs. 5,000,000.00	Passengers Liability	:	Kshs. 3,000,000 per person and Kshs. 20,000,000.00 in all	Towing & recovery charges	:	:Kshs. 50,000.00	Repair Authority	:	Kshs. 30,000.00	Medical Expenses	:	Kshs. 30,000.00	Radio Cassette	:	Kshs. 30,000.00 free cover	Geographical Area	:	East Africa region	Windscreen/windows glass:		Kshs. 50,000.00 free cover
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<b>EXCESS:</b>	<table><tr><td>Own damage/Partial theft</td><td>2.5% of sum insured min. Kshs.20,000, maximum Kshs. 100,000.00</td></tr><tr><td>Third Party damage claims</td><td>Kshs. 10,000.00</td></tr><tr><td>Third Party injury claims</td><td>Nil</td></tr><tr><td>Theft claims -</td><td>10% of sum insured if anti theft fitted Min 20,000 and 20% if no anti theft Device is fitted Min Kshs. 20,000 5% if Tracking device fitted ,minimum Kshs 20,000</td></tr><tr><td>Young and or Novice drivers (Definition of young &amp; novice as 21yrs old and holders of PDL and/or 12 months experience)</td><td>Kshs. 7,500.00 additional</td></tr></table>	Own damage/Partial theft	2.5% of sum insured min. Kshs.20,000, maximum Kshs. 100,000.00	Third Party damage claims	Kshs. 10,000.00	Third Party injury claims	Nil	Theft claims -	10% of sum insured if anti theft fitted Min 20,000 and 20% if no anti theft Device is fitted Min Kshs. 20,000 5% if Tracking device fitted ,minimum Kshs 20,000	Young and or Novice drivers (Definition of young & novice as 21yrs old and holders of PDL and/or 12 months experience)	Kshs. 7,500.00 additional																	
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<b>DRIVERS:</b>	Any person authorised by the insured and holding a valid licence.																											

### **SPECIAL CLAUSES/CONDITION:**

- ◆ Including Special Perils
- ◆ Including Kenya Jurisdiction
- ◆ Including riot, strike and civil commotion
- ◆ Including use by a motor trader
- ◆ Liability of passengers
- ◆ Liability to passengers
- ◆ Unobtainable parts clause
- ◆ Warranted approved anti-theft device

- ◆ Sum insured - Agreed Value Basis subject to the motor vehicle (s) covered herein being not older than twelve (12) years from the date of manufacture and being availed to the insurer's nominated valuer. The valuation provided shall remain valid for a period not exceeding twelve months from valuation date.
- ◆ No blame no excess (subject to collision accidents and police abstract confirming this and blaming an identifiable third party vehicle).
- ◆ Where excess protector and /or courtesy car applies, the limit is utilized per claim and there is no reinstatement during the underwriting year.
- ◆ Excluding Mira/Khat/Hire for Passenger carrying vehicle
- ◆ Excluding Use Within The Airport (Beyond Areas Allowed To The Public)
- ◆ Excluding Passenger Liability To Insured Household
- ◆ Excluding Nuclear Fission, War and Kindred Risks.
- ◆ Use for purpose of driving lessons
- ◆ Excluding Loss/damage sustained while driving under the influence of alcohol drinks or drugs

#### **PREMIUM RATES:**

##### **1. MOTOR PRIVATE (INDIVIDUAL)**

<b>Insured Value</b>	<b>Basic Rate</b>
> 500,000 to 1,500,000	8%, - Excess protector own damage 1% Min. Ksh. 10,000
> 1,500,000 to 3,000,000	6.5% - Excess protector own damage 1% Min. Ksh. 10,000
> 3,000,000 and Above	4.5% - Excess protector own damage 0.5% Min. Ksh. 10,000

**Minimum Basic Premium Kshs. 45,000**

#### **Notes**

- ❖ POLITICAL AND TERRORISM EXTENSION, ADDITIONAL PREMIUM AT 0.25% OF SUM INSURED, MINIMUM KSHS. 2,500/-
- ❖ Courtesy car Kshs. 3,000 excluding first 3 days for Kshs. 30,000 Maximum cover 10 days
- ❖ No reinstatement of excess protector benefit within an underwriting year.
- ❖ Maximum age of vehicle up to 15 year
- ❖ Min sum Insured Ksh. 500,000
- ❖ Excess Protector-(Reinstatement) No reinstatement of OD excess protector in the same underwriting year following an accident
- ❖ AA Membership Kshs. 6,500 per vehicle.

#### **Individual vehicles at entry level;**

1. For Sienta, Wish, Probox, Succeed, Ractis, Noah, Voxy, Honda, suzuki every;

**Mandatory for customers to sign use declaration form stating that they are not used as PSV and if so, insurance is invalid.**

#### **Rare Models**

1. For Rare Model vehicles as per attached list of vehicles. Claims will be strictly on Cash in lie basis (CIL),

**Motor Private Third Party Only Premium      Kshs. 17,500/=**

- ❖ Mandatory completion of use declaration form.
- ❖ No short-term cover for TPO
- ❖ No partial premium payment for TPO (Strictly cash and carry)
- ❖ Third party premium is not refundable upon cancellation

### **MOTOR COMMERCIAL THIRD PARTY ONLY**

#### **PER UNIT**

Up to 3 tonnes - Kshs. 15,000.00

3.1 to 8 tonnes - Kshs. 20,000.00

8.1 to 20 tonnes - Kshs. 25,000.00

20.1 to 30 tonnes - Kshs. 30,000.00

Over 30 tonnes - charge Kshs. 500.00 for each additional tonne

#### **NB. No short term covers for Third Parties**

**Third party premium is not refundable upon cancellation.**

IN WITNESS WHEREOF, the Insurance Company (Insurer) and the Insurance Intermediary have caused this Agreement to be executed which applies for all existing and new business for year 2024 and will be reviewed annually.

It is additionally declared and agreed that variation in premium rates shall not affect the rest of the policy terms unless on specific arrangements as drawn and executed under different contracts.

Further, it is declared and agreed that Annual Performance review will be conducted.