

Insurer	Motor Veh Subcategory
PACIS	Private TOR FOR Private
GA	Private TOR FOR Private
MUA	Private TOR FOR Private
Sanlam	Commercial Third Party
Monarch	Private Comprehensive
Kal	Private Comprehensive
Madison	Private Comprehensive
KOIL	Private Third Party Only
KOIL	Private Comprehensive
Madison	Commercial General Cartage
Madison	PSV PSV Asset
Kenyan Alliance	Private TOR for Private
Kenyan Alliance	Commercial General Cartage
Kenyan Alliance	Commercial Single Cabin Pickup
Kenyan Alliance	PSV Tour Vans
Kenyan Alliance	PSV School Bus
Kenyan Alliance	PSV PSV Asset
Kenyan Alliance	Private Tractors & Special Type
Kenyan Alliance	Private Motorcycle
Kenyan Alliance	Tuktuk Tuktuk
Monarch	Private TOR for Private
Monarch	Commercial General Cartage
Monarch	PSV PSV Asset
Monarch	Private Motorcycle Third-party
Sanlam	Commercial General Cartage
Sanlam	Commercial Own Goods
Sanlam	PSV Tour Vans
Sanlam	Special Class Agricultural Equipment
PACIS	Private TOR FOR Private - Third Party Only
PACIS	Private Private Comprehensive
GA Insurance	Private Private Comprehensive
GA Insurance	Private Motorcycle Third-party
MUA Insurance	Commercial General Cartage
MUA Insurance	Private Institutional Motorcycle

Min Premium	Sum Insured	Third Party Windscreen
KES 45,000	>500,000	Unlimited KES 50,000
KES 65,000	>500,000	Unlimited KES 50,000
KES 45,000	>500,000	Unlimited KES 50,000
KES 15,000	Varies	Unlimited KES 30,000
KES 45,000	>500,000	Unlimited KES 50,000
KES 50,000	>500,000	Unlimited KES 50,000
KES 45,000	>500,000	Unlimited KES 50,000
KES 7,000		Unlimited KES 30,000
KES 30,000	>500,000	Unlimited KES 50,000
KES 30,000	>1,000,000	5M KES 50,000
KES 50,000	>800,000	5M KES 40,000

20,000

30,000

20,000

30,000

20,000

50,000

20,000

50,000

50,000

20,000

25,000

35,000

2,500

30,000

25,000

35,000

20,000

7,500

20,000

20,000

2,500

25,000

5,000

Excess	Rate Type	Rate Value	
2.5%-10%		4.5% - 6%	
5%-20%			0.05
2.5%-10%		4.5% - 6%	
5%-20%		KES 15,000 - 30,000+	
2.5%-10%		4.5%-8%	
Varies		5%-6%	
2.5%-10%		4.5%-8%	
	5%	KES 7,000	
5%-10%		4.5%-6%	
	10%	4.5%-5%	
10%-20%			0.06
	Percentage		0.03
	Percentage		0.045
	Percentage		0.0425
	Percentage		0.055
	Percentage		0.0375
	Percentage		0.055
	Percentage		0.0275
	Percentage		0.055
	Percentage		0.055
	Percentage		0.035
	Percentage		0.0425
	Percentage		0.055
	Fixed		0
	Percentage		0.045
	Percentage		0.045
	Percentage		0.05
	Percentage		0.0325
	Fixed		0
	Percentage		0.04
	Percentage		0.045
	Fixed		0
	Percentage		0.05
	Percentage		0.03

Commission Cap (%)

Additional Notes

- 15 Max Vehicle Age: 15yrs; Sum Insured Min: 500,000
- 15 Liability: TPPD 5M, PLL 3M/20M
- 15 Liability: TPPD 5M, PLL 3M/20M
- 15 PSV stamp missing: 7.5% excess
- 15 PLL Pupils KES 250/- per person
- 15 Material Damage Only; Vehicles ≤3yrs
- 15 Standard commercial terms
- 15 Based on estimated value
- 15 Based on estimated value
- 15 Includes Excess Protector & Political Violence
- 15 Third Party Damage: 5M, Passenger LL: 5M
- 15 For vehicles <3 years only
- 15 Third Party Only “ Institutional use
- 15 Rates apply to commercial trucks and pickups
- 15 Rates for logistics/retail vehicles
- 15 Includes riot, strike, and civil commotion cover
- 15 For tractors and special purpose vehicles
- 20 Third Party Only - No vehicle value needed
- 20 Based on vehicle value “ Minimum premium applies
- 10 Third party property damage up to 5M
- 10 Covers third-party only “ Institutional
- 15 Applicable for business transport vehicles
- 15 Subject to estimated value