

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	

	Rate Type	Rate Value
Excess		
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 ≥ 3 yrs
- 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