

## **MOTOR TERMS 2021**

	CLASS OF INSURANCE	TPO RATE	COMP RATES	OPTIONAL COVERS (RIDERS)	LIMITS OF LIABILITY (KSH)	EXCESS/REMARKS	
1	Motor Private	Kshs. 4,580 (All Inclusive)	3.75% including Excess Protector Minimum 30,000	PVT - 0.5%	-Third Party Property Damage - 4,000,000 per person, 20million per event -Third Party/Passenger Liability - 4,000,000 per person, 20,000,000 per event -Authorized repair - 30,000 -Windsreen - Free up to 30,000 -Radio Cassette - Free up to 30,000	-Accidental damage -2.5% of sum insured minimum 20,000 -Theft with anti-theft device: 10% Value min. 20,000 -Theft without anti-theft device: 20% of sum insured minimum 20,000 -Theft with tracking device: 5% of sum insured minimum 20,000 -TPPD - 7,500 TPPI - 7,500 Young Drivers - 7,500 Each and every claim Novice Drivers - 7,500 Each and every claim	
2	Motor Commercial (General Cartage)	(Tonnage - premium inclusive of taxes)  Up to 3ton - 5,556 Up to 8ton - 8,176 Up to 10ton -12,194 Up to 15ton -15,208 Up to 20ton -20,230 Over 20ton -25,353	4% Basic Minimum 40,000	Excess protector - 0.5% PVT - 0.5%	-Third Party Bodily Injury/Death - 3,000,000 -Third Party Property Damage - 1,000,000 -Windscreen - 30,000 -Radio Cassette - 30,000 Towing charges - 50,000 -Medical Expenses 30,000 -Repair Authority - 50,000	-Accidental damage: 5% of Insured value minimum 40,000 -Theft with tracking device: 5% of Value minimum 30,000 -With antitheft devices - 10% of value minimum 30,000 -Theft without antitheft device: 25% of vehicle value minimum 30,000 -Third Party Injury/Death Claims - 30,000 -Third Party Property Damage Claims - 30,000 - Young Drivers - 10,000 Each and every claim - Novice Drivers -10,000 Each and every claim	
3	Motor Commercial (Own Goods)	(Tonnage - premium inclusive of taxes)  Up to 3ton - 5,556 Up to 8ton - 8,176 Up to 10ton -12,194 Up to 15ton -15,208 Up to 20ton -20,230 Over 20ton -25,353	4% Basic Minimum 40,000	Excess protector - 0.5%  PVT- 0.5%	-Third Party Bodily Injury/Death - 3,000,000 -Third Party Property Damage - 1,000,000 -Windscreen - 30,000 -Radio Cassette - 30,000 Towing charges - 50,000 -Medical Expenses 30,000 -Repair Authority - 50,000	-Accidental damage: 5% of Insured value minimum 40,000 -Theft with tracking device: 5% of Value minimum 30,000 -With antitheft devices - 10% of value minimum 30,000 -Theft without antitheft device: 25% of vehicle value minimum 30,000 -Third Party Injury/Death Claims - 30,000 -Third Party Property Damage Claims - 30,000 - Young Drivers - 10,000 Each and every claim	

						- Novice Drivers –10,000 Each and every claim
4	Matan	7.4.5.05.5.55	40/ Davis	E	Third Dayles Dadilla Laisana/Dayle	
4	Motor Commercial	7 to 25pax - 8,500+PLL@500	4% Basic Plus	Excess protector -	-Third Party Bodily Injury/Death - 3,000,000	-Accidental damage: 5% of Insured value minimum 40,000
	(Institutional	6,500+1 LL@500	PLL@500	0.5%	- 5,000,000 -Third Party Property Damage -	-Theft with tracking device: 5% of Value minimum
	Vehicles)	26 to 105pax -	122000	0.570	1,000,000	30,000
		15,000+PLL@500	Minimum	PVT- 0.5%	-Passenger Legal Liability -	-With antitheft devices - 10% of value minimum
			40,000		3,000,000 per person, 20,000,000	30,000
		(Premium less taxes)			per event	-Theft without antitheft device: 25% of vehicle value
					-Windscreen - 30,000	minimum 30,000 -Third Party Injury/Death Claims - 30,000
					-Radio Cassette - 30,000 Towing charges - 50,000	-Third Party Property Damage Claims - 30,000  -Third Party Property Damage Claims - 30,000
					-Medical Expenses 30,000	- Young Drivers – 10,000 Each and every claim
					-Repair Authority - 50,000	- Novice Drivers –10,000 Each and every claim
						,
5	Motor	Kshs. 15,190	4% Basic	Excess	-Third Party Bodily Injury/Death	-Accidental damage: 5% of Insured value minimum
	Commercial	(All Inclusive)	3.60	protector	-3,000,000	40,000
	(Prime Movers)		Minimum 50,000	0.5% PVT- 0.5%	-Third Party Property Damage - 1,000,000	-Theft with tracking device: 5% of Value minimum 30,000
			30,000	1 1 1 0.3/0	-Windscreen - 30,000	-With antitheft devices - 10% of value minimum
					-Radio Cassette - 30,000	30,000
					Towing charges - 50,000	-Theft without antitheft device: 25% of vehicle value
					-Medical Expenses 30,000	minimum 30,000
					-Repair Authority - 50,000	-Third Party Injury/Death Claims - 30,000
						-Third Party Property Damage Claims - 30,000
						- Young Drivers – 10,000 Each and every claim - Novice Drivers –10,000 Each and every claim
6	Motor	Kshs. 4,190	3% Basic	Excess	-Third Party Bodily Injury/Death	-Accidental damage: 5% of Insured value minimum
	Commercial	(All Inclusive)	370 Basic	protector	- 3,000,000	40,000
	(Agricultural	(======================================	Minimum	-0.5%	-Third Party Property Damage -	-Theft with tracking device: 5% of Value minimum
	Vehicles)		20,000		1,000,000	30,000
				PVT - 0.5%	-Windscreen - 30,000	-With antitheft devices - 10% of value minimum
					-Radio Cassette - 30,000	30,000
					Towing charges - 50,000 -Medical Expenses 30,000	-Theft without antitheft device: 25% of vehicle value minimum 30,000
					-Repair Authority - 50,000	-Third Party Injury/Death Claims - 30,000
					-Repair Nationty - 50,000	-Third Party Property Damage Claims - 30,000
						- Young Drivers – 10,000 Each and every claim
						- Novice Drivers –10,000 Each and every claim
7	Motor PSV -	Kshs. 5,042	5.5% Basic	Excess	-Third Party Bodily Injury/Death	-Accidental damage: 5% of Insured value minimum
	Taxi (Chauffeur	Plus PLL @ 500	Plus PLL	protector -	- 3,000,000	40,000
	Driven)	(All Inclusive)	@ 500	0.5%	-Third Party Property Damage -	-Theft with tracking device: 5% of Value minimum
	-Yellow line	(All Inclusive)	Minimum	PVT - 0.5%	1,000,000 -Passenger Legal Liability -	30,000 -With antitheft devices - 10% of value minimum
	taxis		30,000	1 1 - 0.3/0	3,000,000 per person, 20,000,000	30,000
	- Carrier	1	20,000		12,000,000 per person, 20,000,000	20,000

	Ann hailing			T	nor avant	That without antithaft daviage 250/ of vahiala seales
	-App hailing				per event	-Theft without antitheft device: 25% of vehicle value
	cabs				-Windscreen - 30,000	minimum 30,000
	]				-Radio Cassette - 30,000	-Third Party Injury/Death Claims - 30,000
	]				Towing charges - 50,000	-Third Party Property Damage Claims - 30,000
	]				-Medical Expenses 30,000	- Young Drivers – 10,000 Each and every claim
	14	(D)	(0) 5	<del>  -</del>	-Repair Authority - 50,000	- Novice Drivers –10,000 Each and every claim
8	Motor PSV Hire	(Premium less taxes)	6% Basic	Excess	-Third Party Bodily Injury/Death	-Accidental damage: 5% of Insured value minimum
	(Self-Drive)	4	Plus PLL	protector -	- 3,000,000	40,000
		4 to 9 pax -	@ 500	0.5%	-Third Party Property Damage -	-Theft with tracking device: 5% of Value minimum
		7,500+PLL@500	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	DVIII O 501	1,000,000	30,000
	]	10 . 27	Minimum	PVT- 0.5%	-Passenger Legal Liability -	-With antitheft devices - 10% of value minimum
	]	10pax to 25 pax -	30,000		3,000,000 per person, 20,000,000	30,000
		12,500 + PLL@500			per event	-Theft without antitheft device: 25% of vehicle value
		A1 25			-Windscreen - 30,000	minimum 30,000
	]	Above 26pax -			-Radio Cassette - 30,000	-Third Party Injury/Death Claims - 30,000
	]	15,000+PLL@500			Towing charges - 50,000	-Third Party Property Damage Claims - 30,000
	]				-Medical Expenses 30,000	- Young Drivers – 10,000 Each and every claim
	) /	A • •	407 75 :	<u> </u>	-Repair Authority - 50,000	- Novice Drivers –10,000 Each and every claim
9	Motor PSV	As attached	4% Basic	Excess	-Third Party Bodily Injury/Death	-Accidental damage: 4% of Insured value minimum
	(Matatu)		Plus Third	protector –	- 3,000,000	30,000
			Party	0.5%	-Third Party Property Damage -	-Partial Theft: 10% of Insured value minimum 50,000
	6 to 35 pax		Annual	D1 200 0 0	1,000,000	-Theft with tracking device: 10% of Value minimum
			Premium	PVT- 0.5%	-Passenger Legal Liability -	30,000
					3,000,000 per person	-With antitheft devices - 10% of value minimum
					-Windscreen - 10,000	50,000
	]				-Radio Cassette - 10,000	-Theft without antitheft device: 25% of vehicle value
	]				Towing charges - 10,000	minimum 50,000
	]				-Medical Expenses - Nil	-Third Party Injury/Death Claims - 30,000
					-Repair Authority – Nil	-Third Party Property Damage Claims - 30,000
	]					- Young Drivers – 10,000 Each and every claim
10	14 . 222	A • •		<del> </del>		- Novice Drivers –10,000 Each and every claim
10	Motor PSV	As attached	5% Basic	Excess	-Third Party Bodily Injury/Death	-Accidental damage: 4% of Insured value minimum
	(Bus)		Plus Third	protector	- 3,000,000	50,000
	D G		Party	0.5%	-Third Party Property Damage -	-Partial Theft: 10% of Insured value minimum 50,000
	From 36pax		Annual	DV 75. 0. 5.	1,000,000	-Theft with tracking device: 10% of Value minimum
			Premium	PVT- 0.5%	-Passenger Legal Liability -	50,000
	]				3,000,000 per person	-With antitheft devices - 10% of value minimum
	]				-Windscreen - 50,000	50,000
	]				-Radio Cassette - 20,000	-Theft without antitheft device: 25% of vehicle value
					Towing charges - 20,000	minimum 50,000
					-Medical Expenses - Nil	-Third Party Injury/Death Claims - 50,000
	]				-Repair Authority - Nil	-Third Party Property Damage Claims - 50,000
	]					- Young Drivers – 10,000 Each and every claim
			<u> </u>	<u> </u>		- Novice Drivers –10,000 Each and every claim

11.	Asset Only	Not Applicable	4% Basic	Excess	-Windscreen - 10,000	-Accidental damage: 4% of Insured value minimum
11.	•	Not Applicable	4% Dasic		-Radio Cassette - 10,000	30,000
	(PSV Matatu)			protector -		,
				0.5%	Towing charges - 10,000	-Partial Theft: 10% of Insured value minimum 50,000
				DUTE O FO	-Medical Expenses - Nil	-Theft with tracking device: 10% of Value minimum
				PVT- 0.5%	-Repair Authority - Nil	30,000
						-With antitheft devices - 10% of value minimum
						50,000
						-Theft without antitheft device: 25% of vehicle value minimum 50,000
						- Young Drivers – 10,000 Each and every claim
						- Novice Drivers –10,000 Each and every claim
12	Asset Only	Not Applicable	4% Basic	Excess	-Windscreen - 20,000	-Accidental damage: 4% of Insured value minimum
	(PSV Bus)			protector -	-Radio Cassette - 10,000	50,000
				0.5%	Towing charges - 20,000	-Partial Theft: 10% of Insured value minimum 50,000
					-Medical Expenses - Nil	-Theft with tracking device: 10% of Value minimum
				PVT- 0.5%	-Repair Authority - Nil	50,000
						-With antitheft devices - 10% of value minimum
						50,000
						-Theft without antitheft device: 25% of vehicle value
						minimum 50,000
						- Young Drivers – 10,000 Each and every claim
						- Novice Drivers –10,000 Each and every claim
14	Motor Cycle	(All Inclusive)	5% of sum	Excess	-Third Party Bodily Injury/Death	-Own Damage Excess: 5% of sum insured minimum
	(Private)		insured	protector -	- 3,000,000 per person, Unlimited	5,000/=
		Ksh. 3,194.00		0.5%	any one event/year	-Novice/Young and Inexperienced rider excess: 2,000
			Minimum		-Third Party Property Damage -	-Third Party Property Damage Excess – 7,500/= each
			Ksh.5,000/	PVT - 0.5%	1,000,000	and every claim
			=			-Third Party Injury claims – 5,000/= each and every
				Optional PA		claim
				for rider at		-Partial Theft: 5% of Insured value minimum 50,000
				1,000/=		-Theft with tracking device: 10% of Sum Insured
				Death & PTD		minimum 10,000
				- 100,000		-Theft with antitheft devices - 5% of Sum Insured
				each		minimum 5,000
				Funeral –		-Theft without antitheft device: 10% of Sum Insured
				20,000		minimum 10,000
15	Motor Cycle	(All Inclusive)	5% of sum	Excess	-Third Party Bodily Injury/Death	-Own Damage Excess: 5% of sum insured minimum
	PSV		insured	protector -	- 3,000,000 per person, Unlimited	7,500/=
	(Boda Boda)	Kshs.3,651.00		0.5%	any one event/year	-Novice/Young and Inexperienced rider excess: 2,000
			Minimum	<b>D.</b> 100	-Third Party Property Damage -	-Third Party Property damage Excess – 7,500/=
			Kshs.	PVT - 0.5%	1,000,000	-Third Party Injury claims - 5000/=
			5,000/=			-Partial Theft: 5% of Insured value minimum 50,000
				Optional PA		-Theft with tracking device: 10% of Sum Insured
				for rider at		minimum 10,000
				1,000/=		-Theft with antitheft devices - 5% of Sum Insured

		Death & PTD - 100,000 each Funeral - 20,000			minimum 5,000 -Theft without antitheft device: 10% of Sum Insured minimum 10,000
Know Your Customer Documentation/Requirements				Vehicle log book Insured's ID KRA pin Certificate of incorporation/ registered corporate and org Email Address	Registration/Memorandum of Association for ganizations.

Charles Ndung'u Head of Underwriting

**November 23, 2021**