

**31<sup>st</sup> August 2021**

To our Esteemed Intermediaries & Partners

**RE: REVIEW OF MOTOR TERMS**

- We thank you for your continued business support over the years.
- We hereby advise that our motor rates shall be **revised with effect from 01/10/2021**.
- These changes have been prompted by adverse experience on this specific class of business over the last few years and this circular over-rides any notices sent from GA Insurance Limited.
- The new applicable terms shall be as follows:

**Motor Comprehensive – Private Basic Rate**

				Free Covers			Additional Premium	
Sum insured	0 < 5 years	5 < 15 years	Minimum premium	Emergency Evacuation Cover** (Air & Road)	Accidental Medical Expense Cover** (Limit: Kshs 50,000)	Last Expense Benefit** Kshs 20,000	PVT Cover Applicable	Excess Protector Cover Applicable
<1,000,000	5%	6%	45,000	Yes	Yes	Yes	Yes	No
1,000,001 – 1,500,000	3.50%	4%	35,000	Yes	Yes	Yes	Yes	Yes
1,500,001 – 2,999,999	3.25%	3.50%	35,000	Yes	Yes	Yes	Yes	Yes
Above 3,000,000	3%	3.25%	35,000	Yes	Yes	Yes	Yes	Yes

Maximum Age Limit for Comprehensive Vehicles – **15 years**

**Third Party Only**

Premium: Kshs 7,500 both Individual and Fleet

**Deductibles**

Young and Inexperienced Drivers	Kshs 5,000.00
Third Party Excess	Kshs 7,500.00
Own Damage Excess/Partial Theft Excess	2.5% of the value minimum 20,000 maximum Kshs 100,000
Theft	With Anti-theft 10% of the Value minimum Kshs 20,000
	Without Anti-theft 10% of the Value minimum Kshs 20,000

### **Motor Private Benefits**

Windscreen	Free upto Kshs 50,000
Vehicle entertainment system	Free upto Kshs 50,000
Third Party Property Damage	Kshs 5,000,000
Third Party/Passenger Liability	Any One Person Kshs 3,000,000 Any One Year Kshs.20,000,000
Emergency Medical Expenses	Kshs 50,000
Towing and Recovery	Kshs 50,000
Authorized Repair Limit	Kshs 50,000
Key Replacement	Kshs.10,000
PA (Death) Cover for Authorized driver only – (For admissible claim under this policy only)	Kshs. 500,000
Loss of Driving License/Log Book	Applicable Government fees to obtain duplicate driving license/Log book
Loss of Personal Belongings	Kshs 5,000 any one accident and in Aggregate

### **Benefits Attracting Additional Premium**

Excess Protector	Own Damage/Partial Theft only rate 0.25% of the value minimum Kshs 2,500 Theft 1% of the value minimum Kshs 5,000
Political Violence and Terrorism	Rate 0.25% of the value minimum Kshs 2,500
Courtesy Car	Premium Kshs 3,000/– Limit Kshs 3,000 per day for 10 days with time excess 3 days
Return to Invoice (applicable to brand new vehicles)	1% of the value, upto maximum 5 years
Drive through Protection	Sum insured Kshs 1,000,000 to Kshs 2,999,999 – charge 0.5% Above Kshs 3,000,000 – charge 0.25%
PA Cover for named Family Member	Limit Kshs 500,000 charge Kshs 1,000 per person
Key Replacement	10% of the benefit above the free limit
Road Rescue Services	AA (Kshs 6,500), Garicorp (Kshs 3,500)

**\*\*Applicable only to the insured**

## Motor Comprehensive – Commercial Rates (Online taxis) – Stand Alone

Sum insured	Basic Rate	Minimum premium
	7.50%	Kshs 35,000
Third Party Only		
No Cover		
Vehicles Maximum Age 12		
Excess		
Young and Inexperienced Drivers	Kshs 7,500.00	
Third Party Excess	Kshs 7,500.00	
Own Damage Excess/Partial Theft Excess	7.5% of the value minimum Kshs 30,000	
Theft	With Anti-theft 10% of the Value minimum Kshs 30,000 Without Anti-theft 10% of the Value minimum Kshs 30,000	
Motor Commercial Online taxis		
Windscreen	Free upto Kshs 50,000	
Radio Cassette	Free upto Kshs 50,000	
Third Party Property Damage	Kshs 5,000,000.00	
Third Party/Passenger Liability	Any One Person Kshs 3,000,000 Any One Year Kshs 20,000,000	
Emergency Medical Expenses	Kshs 50,000	
Towing and Recovery	Kshs 50,000	
Authorized Repair Limit	Kshs 50,000	
Loss of Driving License /Log Book	Applicable Government fees to obtain duplicate driving license/Log book	
Key Replacement	10% of the limit	
Political Violence and Terrorism	Rate 0.5% of the value minimum Kshs 5,000	

## Motor Comprehensive – Commercial PSV Rates

Sum insured	Basic Rate	Minimum premium
	7.50%	Kshs 35,000
Third Party Only		
No Cover		
Vehicles Maximum Age 12		
Excess		
Young and Inexperienced Drivers	Kshs 7,500.00	
Third Party Excess	Kshs 7,500.00	
Own Damage Excess/Partial Theft Excess	7.5% of the value minimum Kshs 30,000	
Theft	With Anti-theft 10% of the Value minimum Kshs 30,000 Without Anti-theft 10% of the Value minimum Kshs 30,000	
Motor Commercial PSV Benefits		
Windscreen	Free upto Kshs 50,000	
Radio Cassette	Free upto Kshs 50,000	
Third Party Property Damage	Kshs 5,000,000.00	
Third Party/Passenger Liability	Any One Person Kshs 3,000,000 Any One Year Kshs 20,000,000	
Emergency Medical Expenses	Kshs 50,000	
Towing and Recovery	Kshs 50,000	
Authorized Repair Limit	Kshs 50,000	
Political Violence and Terrorism	Rate 0.5% of the value minimum Kshs 5,000	
Loss of Driving License /log book	Applicable Government fees to obtain duplicate driving license/Log Book	
Key Replacement	10% of the Limit	
Schemes/Fleets		
Motor Private	To be referred to our offices for quotation	
Modified Vehicles	Excluded from cover	