

# **JUBILEE ALLIANZ GENERAL INSURANCE (K) LTD**

## **REVISED MOTOR INSURANCE RATES**

**JANUARY 2022**

## MOTOR PRIVATE CAR – BENEFITS, LIMITS, DEDUCTIBLES AND RATES

### STANDARD AUTO - MATRIX

#### Standard Free Benefits

Windscreen	Kshs.50,000.00
Car Entertainment System	Kshs.50,000.00
Third Party Property Damage Limit	Kshs.5,000,000.00
Third Party Bodily Injuries	Kshs.4,000,000.00 per person Unlimited per event
Passenger Legal Liability	Kshs.3,000,000.00 per person Kshs.20,000,000.00 per event
Emergency Medical Expenses	Kshs.50,000
Riot, Strike and Civil Commotion (RSCC)	Covered
Towing/ Recovery Expenses	Kshs.50,000
Repair Authority	Kshs.50,000
No Blame No Excess	Covered
Geographical Area	Kenya

#### Applicable Excess:

- Own Damage/Partial Theft - 2.5% of Sum Insured, minimum Kshs.15,000.00 and maximum Kshs.100,000.00
- Theft with Anti-Theft Devices- 10% of Sum Insured, minimum Kshs.20,000.00
- Theft without Anti-Theft Devices - 20% of Sum Insured, minimum Kshs.20,000.00
- Theft with Tracking Device - 2.5% of Sum Insured, minimum Kshs.20,000.00
- Third Party Bodily Injury- Nil
- Third Party Property Damage- Kshs.7,500.00
- New & Young Drivers- Kshs.5,000.00 additional (Below 1 Year Experience/ Under 23 Years Old)

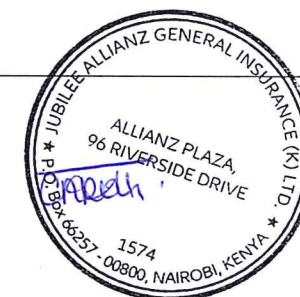
### PREMIER AUTO -PRODUCT

#### Premier Free Benefits

Windscreen	Kshs.100,000.00
Car Entertainment System	Kshs.100,000.00
Third Party Property Damage Limit	Kshs.30,000,000.00
Third Party Bodily Injuries	4 million per person, Unlimited per event
Passenger Legal Liability	Kshs.3,000,000/- per passenger, 20 million per event
Emergency Medical Expenses	Kshs.200,000.00
Riot, Strike and Civil Commotion (RSCC)	Covered
Towing/ Recovery Expenses	Kshs.100,000.00
Repair Authority	Kshs.100,000.00
Agree Value Benefit	Covered
Geographical Area	COMESA Countries subject to Yellow Card procedures. Cash in lieu of repairs, tow m/v to Kenya (subject to towing limit) or arrange repair in the country where it occurred.

#### Applicable Excess:

- Own Damage/Partial Theft - 2.5% of Sum Insured, minimum Kshs.15,000.00 and maximum Kshs.100,000.00
- Theft with Anti-Theft Devices- 10% of Sum Insured, minimum Kshs.20,000.00
- Theft without Anti-Theft Devices - 20% of Sum Insured, minimum Kshs.20,000.00
- Theft with Tracking Device - 2.5% of Sum Insured, minimum Kshs.20,000.00
- Third Party Bodily Injury- Nil
- Third Party Property Damage- Kshs.7,500.00
- New & Young Drivers- Kshs.5,000.00 additional (Below 1 Year Experience/ Under 23 Years Old)





**STANDARD AUTO - MATRIX**

**Applicable Rate**

**Comprehensive Basic Rates:**

Vehicle Value	Vehicle Age	All Other Vehicle Makes	Subaru, Probox, Succeed, Sienta, Noah & Voxy	Minimum Premium Excluding levies & Extra Benefits
		Up To 15 Years	Up To 10 Years Only	
Kshs. 500,000 to Kshs. 1,000,000		6.00%	7.50%	Ksh. 37,500
1,000,001 to 1,500,000		5.00%	7.25%	Ksh. 60,000
Kshs. 1,500,001 to Kshs. 2,500,000		4.00%	7.00%	Ksh. 75,000
Kshs. 2,500,001 to Kshs. 7,500,000		<i>Propose Jubilee Premier Auto (Maximum age 15 years)</i>		
Above Kshs. 7,500,000		<i>Refer Underwriting (Head Office) for Quotations</i>		
Fleet Rate		<i>4.00% Minimum Premium Kshs. 37,500</i>		
Third Party Only Rate		<i>Kshs. 7,500.00 per vehicle</i>		
Third Party Fire & Theft Rate		<i>Refer Underwriting (Head Office) for Quotations</i>		

**Optional Benefits**

Own Damage/Partial Theft Excess Protector	Rate 0.25% of Sum Insured Minimum Kshs. 3,000.00
Terrorism, Sabotage & Political Risks	Rate 0.25% of Sum Insured minimum Kshs. 3,000.00
Loss of Use	Benefit - Kshs. 3,000.00 per day Maximum Days - 10 days Limit Kshs. 30,000.00 Time Excess - NIL Rate -15% of Limit

**PREMIER AUTO - PRODUCT**

**Premier Extra Free Benefits**

Enhanced Personal Accident Cover for the Insured	Accidental Death - Kshs. 1,000,000/- Accidental PTD - Kshs. 1,000,000/- Hospital Cash - Kshs. 7,500/- Accidental TTD - 15,000/- per week max 52 weeks Accidental Medical Expenses - Kshs. 200,000/- Artificial Appliances (Accidental Loss) - Kshs. 25,000/- Bereavement Expenses - Kshs. 100,000/-
Your Vehicle Wellness Value Adds (AA Kenya Membership)	Discounts on various maintenance services and spares
Forced ATM Withdrawal	Kshs. 50,000.00
Out of Station Accommodation	Kshs. 20,000.00
Personal effects & Loss of Keys	Kshs. 20,000.00
No Blame No Excess	Covered (Provide Police Abstract)
24 Hour Road Rescue by AA	Roadside assistance services

**Applicable Rate**

*Applicable to vehicles of sum Insured Above Kshs. 2,500,000 rates as below; Comprehensive Rate:*

Vehicle Value/ Vehicle Age	Up To 15 Years	Minimum Premium
Kshs. 2,500,001 to Kshs. 5,000,000	3.50%	Kshs. 100,000
Above 5,000,000	3.00%	Kshs. 175,000

*Third Party Only - Not Applicable*

*Third Party Fire & Theft - Not Applicable*

**Optional Benefits**

Loss of Use	Benefit - Kshs. 5,000.00 per day Maximum Days - 30 days Time Excess - NIL Limit Kshs. 150,000.00 Rate -15%
Terrorism, Sabotage & Political Risks	Rate 0.25% of Sum Insured
Windscreen Limit above Kshs. 100,000.00	10% of Additional value
Own Damage/Partial Theft Excess Protector	Rate 0.25% of Sum Insured



### ADDITIONAL NOTES

- a) Above Matrix rates will be applicable for New and Renewal Business.
- b) All Third Party Only Covers are only accepted on accommodation basis (i.e. With non-motor business minimum premium of Kshs.10,000.00). Fleet TPO refer to Underwriting (Head office) for quotation.
- c) Maximum age of vehicle for comprehensive - 15 years
- d) Minimum Sum Insured for Comprehensive cover- Kshs. 500,000
- e) Definition of Fleet:
  - Individual- 3 Units Registered under one name/ Individual
  - Corporate 10 Units registered under one corporation
- f) If value changes band after valuation rate applicable will be as per New Band.
- g). Renewal Premium Rates:
  - *Apply Matrix Rate (Above) if Loss Ratio is below 90%*
  - *Load Matrix Rate (Above) by 10% if Loss Ratio is above 90%*
- h). Rare & Unique Models -Refer Underwriting (Head Office) for quotations. List of Rare Models Include all models of;
  - Acura
  - Cadillac
  - Citroen
  - Ferrari
  - Lamborghini
  - Bentley
  - Maserati
  - MG
  - All Super cars
  - American Trucks
  - Dodge





**MOTOR COMMERCIAL – BENEFITS, LIMITS, DEDUCTIBLES AND RATES**

Standard Free Benefits	
Windscreen	Kshs.50,000.00
Car Entertainment System	Kshs.50,000.00
Third Party Property Damage Limit	Kshs.5,000,000.00
Third Party Bodily Injuries	4 million per person, Unlimited per event
Passenger Legal Liability	Kshs.3,000,000/- per passenger, 20 million per event
Emergency Medical Expenses	Kshs.50,000.00
Riot, Strike and Civil Commotion (RSCC)	Covered
Towing/ Recovery Expenses	Kshs.50,000.00
Repair Authority	Kshs.50,000.00
Geographical Area	Kenya
Applicable Excesses:	
<b>Motor Commercial Own Goods &amp; All Other Motor Commercial Classes</b> <ul style="list-style-type: none"> <li>Own Damage/Partial Theft-5% of value Minimum Kshs. 30,000.00, Maximum Kshs.150,000.00</li> <li>Theft with Tracking Device - 2.5% of value min. Kshs. 30,000.00</li> <li>Theft with Antitheft Device - 10% of value min. Kshs. 30,000.00</li> <li>Theft without Anti-theft - 20% of value min. Kshs. 30,000.00</li> <li>Third Party Property Damage - Kshs. 10,000.00</li> <li>Young Driver-Below 25yrs Old - Kshs. 10,000.00 additional</li> <li>Novice Driver-Below 2 yrs Experience - Kshs. 10,000.00 additional</li> </ul>	<b>Motor Commercial General Cartage &amp; Petroleum Tankers</b> <ul style="list-style-type: none"> <li>Own Damage - 5% of value Min. Kshs. 40,000.00, Maximum Kshs. 350,000.00</li> <li>Theft with Tracking Device - 5% of value min. Kshs. 40,000.00</li> <li>Theft with Antitheft Device - 10% of value min. Kshs. 40,000.00</li> <li>Theft without Anti-theft - 25% of value min. Kshs. 40,000.00</li> <li>Third Party Property Damage - Kshs. 20,000.00</li> <li>Young Driver-Below 25 yrs Old - Kshs. 20,000.00 additional</li> <li>Novice Driver-Below 3 yrs Experience - Kshs. 20,000.00 additional</li> </ul>
Optional Benefits	
Own Damage/Partial Theft Excess Protector	Rate 0.5% of Sum Insured Minimum Kshs.5,000.00
Terrorism, Sabotage & Political Risks	Rate 0.45% of Sum Insured minimum Kshs.3,000.00



COMPREHENSIVE RATES		
CLASS	Vehicle Age Up to 10 Years	Vehicle Age 11 - 15 Years
Motor Commercial (Own Goods)	Single unit - 5.00% FLEET - 4.75%	Single unit - 5.25% FLEET - 5.00%
Motor Commercial (General Cartage)	Single unit - 7.00% FLEET - 6.75%	Single unit - 7.25% FLEET - 7.00%
PSV Private Hire (Chauffeur Driven)- Corporates Only	5.00% plus PLL - 500p.p.	5.50% plus PLL -500p.p
Tankers - Carrying Flammable Liquid	7.00%	7.50%
Driving School Vehicles	5.00%	5.50%
Motor Commercial Institutional - School Buses/Vans, Church Buses/Vans, Staff Buses/Vans	4.00% plus PLL - 250 p.p.	4.50% plus PLL - 250 p.p.
Special Vehicles - Agricultural & Forestry Vehicles - Tractors, Harvesters etc.	3.00%	3.50%
Special Vehicles - Ambulance & Fire Fighters	6.00%	6.50%
Special Vehicles - Cranes, Forklift, Rollers & Excavators	3.00%	3.50%
ADDITIONAL NOTES		
<p>a) Minimum Premium Applicable for Comprehensive per vehicle excluding levies and extra benefits</p> <ul style="list-style-type: none"> <li>Ksh. 100,000 for General Cartage &amp; Special Vehicles (Cranes, Forklift, Rollers &amp; Excavators)</li> <li>Kshs.50,000.00 for Own Goods and all other categories</li> </ul> <p>b) All Fleet requests Comprehensive &amp; TPO- Refer to Underwriting (Head Office) for Quotation</p> <p>c) Definition of Fleet:</p> <ul style="list-style-type: none"> <li>Individual- 3 Units Registered under one name/ Individual</li> <li>Corporate 10 Units registered under one corporation</li> </ul> <p>d) All Third Party Only Covers are only accepted on accommodation basis (i.e., With non-motor business minimum premium of Kshs.10,000.00)</p> <p>e) Renewal Premium Rates:</p> <ul style="list-style-type: none"> <li>Apply Matrix Rate (Above) if Loss Ratio is below 90%</li> <li>Load Matrix Rate (Above) by 10% if Loss Ratio is above 90%</li> </ul>		

THIRD PARTY ONLY RATES		
Class	Vehicle Tonnage or Passenger Capacity	Third Party Only Premium
Motor Commercial (Own Goods)	Up to 3 tons	Kshs.7,500.00
	Over 3 tons Up to 8 tons	Kshs.12,000.00 per vehicle
	Over 8 tons Up to 10tons	Kshs.18,000.00
Motor Commercial (General Cartage)	Up to 8 tons	As per Own Goods rates
	8 tons to 20 tons	Kshs. 20,000.00
	20 tons to 30 tons	Kshs. 25,000.00
	Over 30 tons	For every ton, additional premium of Kshs. 500.00
	Prime mover	Kshs. 20,000.00
PSV Private Hire (Chauffeur Driven)- Corporates Only (Max 15 Years)	Up to 9 Passengers	Kshs.7,500.00
	9 to 25 Passengers	Kshs.12,500.00
	Above 25 Passengers	Kshs.15,000.00
Driving School Vehicles	Saloons	Kshs. 7,500.00
	Others	Kshs. 10,000.00
Motor Commercial Institutional - School Buses/Vans, Church Buses/Vans, Staff Buses/Vans	Up to 9 Passengers	Kshs. 7,500.00
	9 to 25 Passengers	Kshs. 15,000.00
	Above 25 Passengers	Kshs.20,000.00
Special Vehicles - Agricultural & Forestry Vehicles - Tractors, Harvesters etc.	Per Vehicle	Kshs.5,000.00 per vehicle
Special Vehicles - Cranes, Forklift, Rollers & Excavators Tankers - Carrying Flammable Liquid	Please Refer all requests to Underwriting (HQ)	

