

## **MOTOR TERMS 2021**

	<b>CLASS OF INSURANCE</b>	<b>TPO RATE</b>	<b>COMP RATES</b>	<b>OPTIONAL COVERS (RIDERS)</b>	<b>LIMITS OF LIABILITY (KSH)</b>	<b>EXCESS/REMARKS</b>
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	Motor Commercial (Institutional Vehicles)	7 to 25pax - 8,500+PLL@500  26 to 105pax - 15,000+PLL@500  (Premium less taxes)	4% Basic Plus PLL@500  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 -Passenger Legal Liability - 3,000,000 per person, 20,000,000 per event -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
5	Motor Commercial (Prime Movers)	Kshs. 15,190 (All Inclusive)	4% Basic  Minimum 50,000	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
6	Motor Commercial (Agricultural Vehicles)	Kshs. 4,190 (All Inclusive)	3% Basic  Minimum 20,000	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
7	Motor PSV - Taxi (Chauffeur Driven)  -Yellow line taxis	Kshs. 5,042 Plus PLL @ 500  (All Inclusive)	5.5% Basic Plus PLL @ 500  Minimum 30,000	Excess protector - 0.5%  PVT - 0.5%	-Third Party Bodily Injury/Death - 3,000,000 -Third Party Property Damage - 1,000,000 -Passenger Legal Liability - 3,000,000 per person, 20,000,000	-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

	-App hailing cabs				per event -Windscreen - 30,000 -Radio Cassette - 30,000 Towing charges - 50,000 -Medical Expenses 30,000 -Repair Authority - 50,000	-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
8	Motor PSV Hire (Self-Drive)	(Premium less taxes)  4 to 9 pax - 7,500+PLL@500  10pax to 25 pax - 12,500 + PLL@500  Above 26pax - 15,000+PLL@500	6% Basic Plus PLL @ 500  Minimum 30,000	Excess protector - 0.5%  PVT- 0.5%	-Third Party Bodily Injury/Death - 3,000,000 -Third Party Property Damage - 1,000,000 -Passenger Legal Liability - 3,000,000 per person, 20,000,000 per event -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
9	Motor PSV (Matatu)  6 to 35 pax	As attached	4% Basic Plus Third Party Annual Premium	Excess protector – 0.5%  PVT- 0.5%	-Third Party Bodily Injury/Death - 3,000,000 -Third Party Property Damage - 1,000,000 -Passenger Legal Liability - 3,000,000 per person -Windscreen - 10,000 -Radio Cassette - 10,000 Towing charges - 10,000 -Medical Expenses - Nil -Repair Authority – Nil	-Accidental damage: 4% of Insured value minimum 30,000 -Partial Theft: 10% of Insured value minimum 50,000 -Theft with tracking device: 10% of Value minimum 30,000 -With antitheft devices - 10% of value minimum 50,000 -Theft without antitheft device: 25% of vehicle value minimum 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
10	Motor PSV (Bus)  From 36pax	As attached	5% Basic Plus Third Party Annual Premium	Excess protector 0.5%  PVT- 0.5%	-Third Party Bodily Injury/Death - 3,000,000 -Third Party Property Damage - 1,000,000 -Passenger Legal Liability - 3,000,000 per person -Windscreen - 50,000 -Radio Cassette - 20,000 Towing charges - 20,000 -Medical Expenses - Nil -Repair Authority - Nil	-Accidental damage: 4% of Insured value minimum 50,000 -Partial Theft: 10% of Insured value minimum 50,000 -Theft with tracking device: 10% of Value minimum 50,000 -With antitheft devices - 10% of value minimum 50,000 -Theft without antitheft device: 25% of vehicle value minimum 50,000 -Third Party Injury/Death Claims - 50,000 -Third Party Property Damage Claims - 50,000 - Young Drivers – 10,000 Each and every claim - Novice Drivers –10,000 Each and every claim

11.	Asset Only (PSV Matatu)	Not Applicable	4% Basic	Excess protector - 0.5%  PVT- 0.5%	-Windscreen - 10,000 -Radio Cassette - 10,000 Towing charges - 10,000 -Medical Expenses - Nil -Repair Authority - Nil	-Accidental damage: 4% of Insured value minimum 30,000 -Partial Theft: 10% of Insured value minimum 50,000 -Theft with tracking device: 10% of Value minimum 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 (PSV Bus)	Not Applicable	4% Basic	Excess protector - 0.5%  PVT- 0.5%	-Windscreen - 20,000 -Radio Cassette - 10,000 Towing charges - 20,000 -Medical Expenses - Nil -Repair Authority - Nil	-Accidental damage: 4% of Insured value minimum 50,000 -Partial Theft: 10% of Insured value minimum 50,000 -Theft with tracking device: 10% of Value minimum 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 (Private)	(All Inclusive)  Ksh. 3,194.00	5% of sum insured  Minimum Ksh.5,000/=	Excess protector - 0.5%  PVT - 0.5%  Optional PA for rider at 1,000/= Death & PTD – 100,000 each Funeral – 20,000	-Third Party Bodily Injury/Death - 3,000,000 per person, Unlimited any one event/year -Third Party Property Damage - 1,000,000	-Own Damage Excess: 5% of sum insured minimum 5,000/= -Novice/Young and Inexperienced rider excess: 2,000 -Third Party Property Damage Excess – 7,500/= each and every claim -Third Party Injury claims – 5,000/= each and every claim -Partial Theft: 5% of Insured value minimum 50,000 -Theft with tracking device: 10% of Sum Insured minimum 10,000 -Theft with antitheft devices - 5% of Sum Insured minimum 5,000 -Theft without antitheft device: 10% of Sum Insured minimum 10,000
15	Motor Cycle PSV (Boda Boda)	(All Inclusive)  Kshs.3,651.00	5% of sum insured  Minimum Kshs. 5,000/=	Excess protector - 0.5%  PVT - 0.5%  Optional PA for rider at 1,000/=	-Third Party Bodily Injury/Death - 3,000,000 per person, Unlimited any one event/year -Third Party Property Damage - 1,000,000	-Own Damage Excess: 5% of sum insured minimum 7,500/= -Novice/Young and Inexperienced rider excess: 2,000 -Third Party Property damage Excess – 7,500/= -Third Party Injury claims - 5000/= -Partial Theft: 5% of Insured value minimum 50,000 -Theft with tracking device: 10% of Sum Insured minimum 10,000 -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
	<b>Know Your Customer Documentation/Requirements</b>				<ol style="list-style-type: none"> <li>1. Vehicle log book</li> <li>2. Insured's ID</li> <li>3. KRA pin</li> <li>4. Certificate of incorporation/Registration/Memorandum of Association for registered corporate and organizations.</li> <li>5. Email Address</li> <li>6.</li> </ol>	

**Charles Ndung'u**  
**Head of Underwriting**

**November 23, 2021**