

QUOTATION



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- ☺ Superior & innovative products
- ☺ Excellent customer service
- ☺ Good claims payment record
- ☺ Wide branch network
- ☺ Wide medical provider panel
- ☺ Composite Insurer with General/ Life/ Health products
- ☺ Investment products & services



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MOTOR RISK SLIPS

MOTOR RATES: EFFECTIVE 16.8.2023

PRIVATE CAR (COMPREHENSIVE)

COVER: **Comprehensive**
Accidental loss or damage to insured motor vehicles and/or death, bodily injury or loss or damage to property of third parties arising out of use of motor vehicles owned and/or operated by the insured.

USE: Private social and pleasure purposes and in connection with Insured's business.

LIMITS OF LIABILITY:

Third party Persons	:	Any One Person: 3,000,000.00 Any One Event: 10,000,000.00
Third party property	:	Kshs. 20,000,000.00
Passengers Liability	:	Kshs. 3,000,000 per person and Kshs. 20,000,000.00 in all
Towing & recovery charges	:	Kshs. 50,000.00
Repair Authority	:	Kshs. 50,000.00
Medical Expenses	:	Kshs. 50,000.00
Entertainment systems	:	Kshs. 50,000.00 free cover
Windscreen/windows glass	:	Kshs. 50,000.00 free cover
Side mirrors& Housing	:	Fully covered at replacement cost

EXCESS:

Own damage/Partial theft	:	2.5% of sum insured min. Kshs. 20,000.00 Maximum, Kshs. 100,000.00
Third Party damage claims	:	Kshs. 5,000.00
Third Party injury claims	:	Nil
Theft claims	:	10% of sum insured if anti-theft fitted, 20% if no anti-theft Device is fitted; Min Kshs. 20,000.00 Nil if fitted with a tracking device
Young and or Novice drivers	:	Kshs. 5,000.00 additional (Below 21yrs old and holders of PDL and/or 12 months' experience)
Side mirrors/housing excess	:	Kshs 2,500.00

DRIVERS: Any person authorized by the insured and holding a valid license.

SPECIAL CLAUSES:

- ◆ Including Special Perils/Acts of God
- ◆ Including Kenya Jurisdiction
- ◆ Including riot, strike and civil commotion
- ◆ Including use by a motor trader
- ◆ Unobtainable parts clause

MOTOR RISK SLIPS

- ◆ Pro rata cancellation clause
- ◆ Warranted approved anti-theft device
- ◆ Average clause
- ◆ Compulsory valuation for all new and renewal business units
- ◆ Dealer repairs/parts for all vehicles up to 3 years from Year of manufacture
- ◆ Inclusive of excess protection.
- ◆ Inclusive of terrorism, sabotage and political violence
- ◆ Geographical Area: Kenya but extended to East Africa region (Kenya, Tanzania, Uganda, Rwanda, Burundi and the Democratic republic of Congo) via COMESA YELLOW CARD
- ◆ No blame no excess (subject to collision accidents and police abstract confirming this and blaming an identifiable third party vehicle).

EXCLUSIONS

- ◆ Excluding Use Within the Airport (Beyond areas allowed to the Public)
- ◆ Excluding Passenger Liability to Insured Household
- ◆ Excluding Nuclear Fission, War and Kindred Risks.

PREMIUM RATE:

1. INDIVIDUAL VEHICLES

Sum Insured	Rate
Kes 600,000- 1 million	6% Min Kes. 42,500.00
Kes 1 million – Kes 2.5 million	4%
Kes 2.5 million – Kes 5 million	3.5%
Kes 5 million – Kes 10 million	3%
Over Kes 10 Mill	3.5% * advice reinsurance department on confirming cover / or issuing certificate

Above rates are Inclusive of excess protection (Material Damage), terrorism, sabotage and political violence

Additional Extensions (OPTIONAL)

Car Hire/Courtesy car : Kshs. 3,000.00 (Max. 10 days, time excess of 3 days).
Maximum hire charge per day: Kshs. 3,000

Road rescue (AA Membership) : Kshs. 5,000.00 per vehicle per Year

Additional Information:

1. Minimum sum insured per vehicle for Comprehensive cover - Kshs 600,000.00

MOTOR RISK SLIPS

2. Maximum age 15 years for new business
3. Above 15 years – TPO
4. New Individual TPO premium -12,000/-

2. FLEET – MOTOR PRIVATE COMPREHENSIVE COVER

Definition of Fleet:

- (i) Corporate - 5 (five) or more vehicles registered under one corporation
- (ii) Individual - 3(three) or more vehicles registered under one name / person

Comprehensive Cover – Minimum Rate 4% (min Kshs 25,000/- per unit)

TPO – KES. 10,000.00 Per vehicle

The below vehicles are normally insured for private use but we have noted that they are used as taxis. The same are to be charged a rate of 10% of sum insured

Toyota- Probox, Sienta, Funcargo, Noah, Succeed, Town ace and Voxy, Rumion

Nissan- Wingroad, Lafesta, Advan, Vanette

Suzuki-Maruti Omni

Refer to Underwriting Department on case by case where there are specific enquiries/clarifications

MOTOR RISK SLIPS

MOTOR COMMERCIAL – (OWN GOODS) (COMPREHENSIVE)

COVER: **Comprehensive**
Accidental loss or damage to insured motor vehicles and/or death, bodily injury or loss or damage to property of third parties arising out of use of motor vehicles owned and/or operated by the insured.

USE: Either for Social, domestic & pleasure purposes, for hire & reward and the carriage of goods in connection with the insured's business. The limitation as to use encompasses the conventional Commercial Own goods and General carriage policies.

LIMITS OF LIABILITY:

Third Party Persons	:	Any One Person: 3,000,000 Any One Event: 10,000,000
Third Party Property	:	Kshs. 20,000,000.00
Passengers Liability	:	Kshs. 3,000,000 per person and Kshs. 10,000,000.00 per event
Towing charges	:	Kshs. 100,000.00 free
Repair Authority	:	Kshs. 100,000.00
Medical Expenses	:	Kshs. 50,000.00
Entertainment systems	:	Kshs. 50,000.00 free cover
Windscreen/window glass	:	Kshs. 50,000.00 free cover

EXCESS:

Own damage/partial theft	:	5% of sum insured min. Kshs. 30,000.00
Third Party damage claims	:	Kshs. 10,000.00
Third Party injury claims	:	Nil
Total Theft claims	:	10% of sum insured if anti-theft device fitted, 20% if no anti-theft Device is fitted: Min Kshs. 30,000.00. If fitted with Tracking Device, 5% min Kshs 30,000.00
Young/Novice drivers	:	Kshs. 10,000.00 additional (Young & novice drivers: Below 21yrs old and holders of PDL and/or 12 months experience)

DRIVERS: Any person authorized by the insured and holding a valid license.

MOTOR RISK SLIPS

SPECIAL CLAUSES:

- ◆ Including special perils/Acts of God
- ◆ Inclusive of excess protection
- ◆ Inclusive of terrorism, sabotage and political violence
- ◆ No blame no excess (subject to collision accidents and police abstract confirming this and blaming an identifiable third party vehicle).
- ◆ Including Kenya Jurisdiction
- ◆ Including riot, strike and civil commotion
- ◆ Including use by a motor trader
- ◆ Excluding passenger liability to insured's household
- ◆ Warranted approved anti-theft device
- ◆ Geographical Area: Kenya but extendable to East Africa region (Kenya, Tanzania, Uganda, Rwanda, Burundi and the Democratic republic of Congo) Via COMESA YELLOW CARD
- ◆ Average clause
- ◆ Compulsory valuation for all new and renewal business units
- ◆ Dealer repairs/parts for all vehicles upto 3 years of manufacture
- ◆ Maximum age 15 years for new business
- ◆ Driver and Loader Personal Accident cover following an accident:
 - Death benefit -Kshs. 100,000 any one claim
 - PTD benefit -Kshs. 100,000 (Continental scale)

PREMIUM RATE: -4.5% minimum Kshs 50,000/- (Inclusive of Excess protection (Material Damage) and PVT)
- Minimum sum insured Kshs 600,000/-



MOTOR RISK SLIPS

MOTOR COMMERCIAL – HYBRID (OWN GOODS AND GENERAL CARTAGE) (COMPREHENSIVE)

COVER: **Comprehensive**
Accidental loss or damage to insured motor vehicles and/or death, bodily injury or loss or damage to property of third parties arising out of use of motor vehicles owned and/or operated by the insured.

USE: Either for Social, domestic & pleasure purposes, for hire & reward and the carriage of goods in connection with the insured's business. The limitation as to use encompasses the conventional Commercial Own goods and General carriage policies.

LIMITS OF LIABILITY:

Third Party Persons	:	Any One Person: 3,000,000 Any One Event: 10,000,000
Third Party Property	:	Kshs. 20,000,000.00
Passengers Liability	:	Kshs. 3,000,000 per person and Kshs. 10,000,000.00 per event
Towing charges	:	Kshs. 100,000.00 free
Repair Authority	:	Kshs. 100,000.00
Medical Expenses	:	Kshs. 50,000.00
Entertainment systems	:	Kshs. 50,000.00 free cover
Windscreen/window glass	:	Kshs. 50,000.00 free cover

EXCESS:

Own damage/partial theft	:	5% of sum insured min. Kshs. 30,000.00
Third Party damage claims	:	Kshs. 10,000.00
Third Party injury claims	:	Nil
Total Theft claims	:	10% of sum insured if anti-theft device fitted, 20% if no anti-theft Device is fitted: Min Kshs. 30,000.00. If fitted with Tracking Device, 5% min Kshs 30,000.00
Young/Novice drivers	:	Kshs. 10,000.00 additional (Young & novice drivers: Below 21yrs old and holders of PDL and/or 12 months experience)

DRIVERS: Any person authorized by the insured and holding a valid license.

MOTOR RISK SLIPS

SPECIAL CLAUSES:

- ◆ Including special perils/Acts of God
- ◆ Inclusive of excess protection
- ◆ Inclusive of terrorism, sabotage and political violence
- ◆ No blame no excess (subject to collision accidents and police abstract confirming this and blaming an identifiable third party vehicle).
- ◆ Including Kenya Jurisdiction
- ◆ Including riot, strike and civil commotion
- ◆ Including use by a motor trader
- ◆ Excluding passenger liability to insured's household
- ◆ Warranted approved anti-theft device
- ◆ Geographical Area: Kenya but extendable to East Africa region (Kenya, Tanzania, Uganda, Rwanda, Burundi and the Democratic republic of Congo) Via COMESA YELLOW CARD
- ◆ Average clause
- ◆ Compulsory valuation for all new and renewal business units
- ◆ Dealer repairs/parts for all vehicles upto 3 years of manufacture
- ◆ Maximum age 15 years for new business
- ◆ Driver and Loader Personal Accident cover following an accident:
 - Death benefit -Kshs. 100,000 any one claim
 - PTD benefit -Kshs. 100,000 (Continental scale)

PREMIUM RATE: -5.5% minimum Kshs 50,000/- (Inclusive of Excess protection (material Damage) and PVT).

-4.5% (FOR ZERO MILEAGE / BRAND NEW VEHICLES) - minimum Kshs 50,000/- (Inclusive of Excess protection (material damage) and PVT).

- Minimum sum insured for Comprehensive cover - Kshs 800,000/-

Extensions (OPTIONAL) at an Additional Cost

Alternative hire/accident expenses 10% of limit:
Excess: Kshs. 10,000 any one claim

Insured Asset's Loan Repayment 10% of monthly loan repayment amount.
Time excess: 30days from claim full documented date
Maximum repayment period: 3 Months

HYBRID (TPO) PREMIUM	SINGLE UNIT	FLEET
Up to 8 tons	KES 20,000	KES 15,000
8 tons – 20 tons	KES 25,000	KES 20,000
20 tons – 30 tons	KES 30,000	KES 25,000
Prime Mover	KES 25,000	KES 20,000

*NOTE: Premiums are basic – Net of levies/stamp duty/cover extensions

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MOTOR RISK SLIPS

INSTITUTIONAL VEHICLES (COMPREHENSIVE)

COVER: **Comprehensive**
Accidental loss or damage to insured motor vehicles and/or death, bodily injury or loss or damage to property of third parties arising out of use of motor vehicles owned and/or operated by the insured.

USE: Use for social, domestic and pleasure purposes and by the insured or authorized driver in connection with the insured's business or profession including occasional hire for reward.

LIMITS OF LIABILITY:

Third Party Persons	:	Any one Person: 3,000,000.00 Any one Event: 10,000,000.00
Third Party Property	:	Kshs. 20,000,000.00
Passengers Liability	:	Kshs. 3,000,000 per person and Kshs. 10,000,000.00 per event
Towing charges	:	Kshs. 50,000.00 free
Repair Authority	:	Kshs. 50,000.00
Medical Expenses	:	Kshs. 50,000.00
Entertainment systems	:	Kshs. 50,000.00 free cover
Windscreen/window glass	:	Kshs. 50,000.00 free cover
Alternator, Starter, Accessories	:	Covered

EXCESS:

Own damage/partial theft	:	5% of sum insured min. Kshs. 30,000.00
Third Party damage claims	:	Kshs. 10,000.00
Third Party injury claims	:	Nil
Theft claims	:	10% of sum insured if anti-theft device fitted, 20% if no anti-theft Device is fitted: Min Kshs. 30,000.00 If fitted with Tracking Device 5% Min Kshs 30,000.00
Young/Novice drivers	:	Kshs. 10,000.00 additional (Young & novice drivers: Below 24yrs old and holders of PDL and/or 24 months experience)

DRIVERS: Any person authorized by the insured and holding a valid license.

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MOTOR RISK SLIPS

SPECIAL CLAUSES:

- ◆ Including special perils
- ◆ No blame no excess (subject to collision accidents and police abstract confirming this and blaming an identifiable third party vehicle).
- ◆ Including Kenya Jurisdiction
- ◆ Including riot, strike and civil commotion
- ◆ Including use by a motor trader
- ◆ Liability of and/or to passengers
- ◆ Excluding passenger liability to insured's household
- ◆ Warranted approved anti-theft device
- ◆ Geographical Area: East Africa region (Kenya, Tanzania, Uganda, Rwanda, Burundi and the Democratic republic of Congo)
- ◆ Dealer repairs/parts for all vehicles up to 3 years of manufacture
- ◆ Average
- ◆ Compulsory valuation for all new and renewal business units
- ◆ Maximum age 15 years for new business
- ◆ Inclusive of excess protection
- ◆ Inclusive of Terrorism, sabotage and political violence
- ◆ **Excluding hire and reward on weekends & public holidays.**

PREMIUM RATE:

- ◆ 3.5% minimum Kshs. 30,000/-
- ◆ Plus PLL @ Kshs. 500 per passenger

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MOTOR RISK SLIPS

PSV CHAUFFEUR DRIVEN (COMPREHENSIVE)

COVER: **Comprehensive**
Accidental loss or damage to insured motor vehicles and/or death, bodily injury or loss or damage to property of third parties arising out of use of motor vehicles owned and/or operated by the insured.

USE: Use for social, domestic and pleasure purposes, for hire and reward (strictly chauffeur driven)

LIMITS OF LIABILITY:

Third Party Persons	:	Any One Person: 3,000,000.00 Any One Event: 10,000,000.00
Third Party Property	:	Kshs. 20,000,000.00
Passengers Liability	:	Kshs. 3,000,000 per person and Kshs. 10,000,000.00 per event
Towing charges	:	Kshs. 50,000.00 free
Repair Authority	:	Kshs. 50,000.00
Medical Expenses	:	Kshs. 50,000.00
Entertainment systems	:	Kshs. 50,000.00 free cover
Windscreen/window glass	:	Kshs. 50,000.00 free cover
Side mirror/Housing	:	Fully covered on replacement cost

EXCESS:

Own damage/partial theft : 5% of sum insured min. Kshs. 30,000.00
Third Party damage claims : Kshs. 10,000.00
Third Party injury claims : Nil
Theft claims : 10% of sum insured if anti-theft device fitted, 20% if no anti-theft Device is fitted: Min Kshs. 30,000
If fitted with Tracking Device 5% min Kshs 30,000/-
Young/Novice drivers : Kshs. 10,000.00 additional
(Young & novice driver Below 24yrs old and holders of PDL and/or 12 months experience)

DRIVERS: Any person authorized by the insured and holding a valid **PSV** license.

SPECIAL CLAUSES:

- ◆ Including special perils
- ◆ No blame no excess
- ◆ Including Kenya Jurisdiction
- ◆ Including riot, strike and civil commotion
- ◆ Including use by a motor trader
- ◆ Liability of and/or to passengers
- ◆ Excluding passenger liability to insured's household
- ◆ Warranted approved anti-theft device

MOTOR RISK SLIPS

- ◆ Prorate cancellation clause
- ◆ Geographical Area: East Africa region (Kenya, Tanzania, Uganda, Rwanda, Burundi and The democratic Republic of Congo)
- ◆ Including theft of parts
- ◆ Kenya Jurisdiction clause
- ◆ Including Terrorism & Political Violence
- ◆ Including Excess Protector: Own damage
- ◆ Dealer repairs/parts for all vehicles upto 3 years of manufacture
- ◆ Average clause
- ◆ Compulsory valuation for all new and renewal business units

PREMIUM RATE:

- 8% on individual vehicles min Kshs 60,000/-
- 7% on fleet (≥ 3 units) and for vehicles worth 3M and above, minimum Kshs. 60,000/- per unit.
- Third party Premium Kshs 12,000/-
- Min sum insured Kshs 600,000/-
- Add: Kshs 500 p/passenger- PLL Cover

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MOTOR RISK SLIPS

MOTOR COMMERCIAL –SPECIAL TYPES AMBULANCES (COMPREHENSIVE)

COVER: **Comprehensive**
Accidental loss or damage to insured motor vehicles and/or death, bodily injury or loss or damage to property of third parties arising out of use of motor vehicles owned and/or operated by the insured.

USE: Either for Social, domestic & pleasure purposes, and the carriage of goods in connection with the insured's business. The limitation as to use encompasses the conventional Commercial Own goods only.

LIMITS OF LIABILITY:

Third Party Persons	:	Any One Person: 3,000,000 Any One Event: 10,000,000
Third Party Property	:	Kshs. 20,000,000.00
Passengers Liability	:	Kshs. 3,000,000 per person and Kshs. 5,000,000.00 per event
Towing charges	:	Kshs. 100,000.00 free
Repair Authority	:	Kshs. 100,000.00
Medical Expenses	:	Kshs. 50,000.00
Entertainment systems	:	Kshs. 50,000.00 free cover
Windscreen/window glass	:	Kshs. 50,000.00 free cover

EXCESS:

Own damage/partial theft	:	:5% of sum insured min. Kshs. 30,000.00 Maximum Kshs 150,000.00
Third Party damage claims	:	: Kshs. 10,000.00
Third Party injury claims	:	: Nil
Total Theft claims	:	: 10% of sum insured if anti-theft device fitted, 20% if no anti-theft Device is fitted: Min Kshs. 30,000.00 If fitted with Tracking Device 5% Min Ksh 30,000.00
Young/Novice drivers	:	: Kshs. 10,000.00 additional (Young & novice drivers: Below 21yrs old and holders of PDL and/or 12 months experience)

DRIVERS: Any person authorized by the insured and holding a valid license.

MOTOR RISK SLIPS

SPECIAL CLAUSES:

- ◆ Including special perils/Acts of God
- ◆ No blame no excess
- ◆ Including Kenya Jurisdiction
- ◆ Including riot, strike and civil commotion
- ◆ Including use by a motor trader
- ◆ Excluding passenger liability to insured's household
- ◆ Warranted approved anti-theft device
- ◆ Geographical Area: East Africa region (Kenya, Tanzania, Uganda, Rwanda, Burundi and the Democratic republic of Congo)
- ◆ Average
- ◆ Compulsory valuation for all new and renewal business units
- ◆ Dealer repairs/parts for all vehicles upto 3 years of manufacture
- ◆ Maximum age 15 years for new business
- ◆ Inclusive of excess protection (own damage and partial theft)
- ◆ Inclusive of terrorism, sabotage and political violence

PREMIUM RATE:

- ◆ Basic – 8 % minimum
- ◆ Fleet Rate -7.25%
- ◆ Minimum sum insured Kshs 600,000/-
- ◆ PLL Kshs 500 per person

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MOTOR RISK SLIPS

MOTOR COMMERCIAL –SPECIAL TYPES FIRE ENGINES (COMPREHENSIVE)

COVER: **Comprehensive**
Accidental loss or damage to insured motor vehicles and/or death, bodily injury or loss or damage to property of third parties arising out of use of motor vehicles owned and/or operated by the insured.

USE: Either for Social, domestic & pleasure purposes, and the carriage of goods in connection with the insured's business. The limitation as to use encompasses the conventional Commercial Own goods only.

LIMITS OF LIABILITY:

Third Party Persons	:	Any One Person: 3,000,000 Any One Event: 10,000,000
Third Party Property	:	Kshs. 5,000,000.00
Passenger Legal Liability	:	No Cover
Towing charges	:	Kshs. 100,000.00 free
Repair Authority	:	Kshs. 100,000.00
Medical Expenses	:	Kshs. 50,000.00
Entertainment systems	:	Kshs. 50,000.00 free cover
Windscreen/window glass	:	Kshs. 50,000.00 free cover

EXCESS:

Own damage/partial theft	:	5% of sum insured min. Kshs. 30,000.00
Third Party damage claims	:	Kshs. 10,000.00
Third Party injury claims	:	Nil
Total Theft claims	:	10% of sum insured if anti-theft device Fitted; 20% if no anti-theft Device is fitted: Min Kshs. 30,000.00 If fitted with Tracking Device 5% min Kshs 30,000.00
Young/Novice drivers	:	Kshs. 10,000.00 additional (Young & novice drivers: Below 21yrs old and holders of PDL and/or 12 months experience)

DRIVERS: Any person authorized by the insured and holding a valid license.

MOTOR RISK SLIPS

SPECIAL CLAUSES:

- ◆ Including special perils/Acts of God
- ◆ No blame no excess
- ◆ Including Kenya Jurisdiction
- ◆ Inclusive of excess protection
- ◆ Inclusive of terrorism, sabotage and political violence
- ◆ Including riot, strike and civil commotion
- ◆ Including use by a motor trader
- ◆ Excluding passenger liability to insured's household
- ◆ Warranted approved anti-theft device
- ◆ Geographical Area: East Africa region (Kenya, Tanzania, Uganda, Rwanda, Burundi and the Democratic republic of Congo)
- ◆ Average
- ◆ Compulsory valuation for all new and renewal business units
- ◆ Dealer repairs/parts for all vehicles upto 3 years of manufacture
- ◆ Maximum age 15 years for new business

PREMIUM RATE:

- ◆ Basic - 8% minimum Kshs 50,000/-
- ◆ Fleet rate-7.5%
- ◆ Excess protection 0.5% min Kshs 5,000/-
- ◆ Terrorism, sabotage and Political violence -0.45% minimum Kshs 3,000/-p/extension
- ◆ Minimum sum insured Kshs 600,000/-

MOTOR RISK SLIPS

MOTOR COMMERCIAL –PSV ASSET COVER ONLY (COMPREHENSIVE)
(EXCLUDING THIRD PARTY BODILY INJURY, THIRD PARTY PROPERTY DAMAGE AND PASSENGER LEGAL LIABILITY)

COVER: **Comprehensive**
Accidental loss or damage to insured motor vehicles.

USE: Either for Social, domestic & pleasure purposes, and the carriage of goods in connection with the insured's business. The limitation as to use encompasses the conventional Commercial **PSV ASSET** only.

COVER EXTENSION LIMITS:

Towing charges	:	Kshs. 100,000.00 free
Repair Authority	:	Kshs. 100,000.00
Entertainment systems	:	Kshs. 50,000.00 free cover
Windscreen/window glass	:	Kshs. 50,000.00 free cover

No cover Passenger Liability, Third party property Damage & Third party bodily Injury

EXCESS:

Own damage/partial theft	:	5% of sum insured min. Kshs. 30,000.00
Total Theft claims	:	10% of sum insured if anti-theft device fitted, 20% if no anti-theft Device is fitted: Min Kshs. 30,000.00 Nil if fitted with Tracking Device
Young/Novice drivers	:	Kshs. 10,000.00 additional (Young & novice drivers: Below 21yrs old and holders of PDL and/or 12 months experience)

DRIVERS: Any person authorized by the insured and holding a valid **PSV** license.

MOTOR RISK SLIPS

SPECIAL CLAUSES:

- ◆ Including special perils/Acts of God
- ◆ No blame no excess
- ◆ Including Kenya Jurisdiction
- ◆ Including riot, strike and civil commotion
- ◆ Including use by a motor trader
- ◆ Warranted approved anti-theft device
- ◆ Geographical Area: East Africa region (Kenya, Tanzania, Uganda, Rwanda, Burundi and the Democratic republic of Congo)
- ◆ Average
- ◆ Compulsory valuation for all new and renewal business units
- ◆ Dealer repairs/parts for all vehicles upto 3 years of manufacture
- ◆ Maximum age 10 years for new business
- ◆ Inclusive of excess protection
- ◆ Inclusive of terrorism, sabotage and political violence

PREMIUM RATE:

- ◆ Basic – 7.85% minimum Kshs 50,000/-
- ◆ Fleet rate 7.25%(three vehicles and above)
- ◆ Minimum sum insured Kshs 600,000/-



MOTOR RISK SLIPS

PETROLEUM TANKERS (COMPREHENSIVE)

COVER: **Comprehensive**
Accidental loss or damage to insured motor vehicles and/or death, bodily injury or loss or damage to property of third parties arising out of use of motor vehicles owned and/or operated by the insured.

USE: Use for hire and reward and the carriage of goods in connection with the insured's business.

LIMITS OF LIABILITY:

Third Party Persons	:	Any one person: 3,000,000 Any one Event: 10,000,000
Third Party Property	:	Kshs. 20,000,000.00
Passengers Liability	:	Kshs. 3,000,000 per person and Kshs. 10,000,000.00 per event
Towing charges	:	Kshs. 100,000.00
Repair Authority	:	Kshs. 100,000.00
Medical Expenses	:	Kshs. 50,000.00
Entertainment systems	:	Kshs. 50,000.00 free cover
Windscreen/window glass	:	Kshs. 50,000.00 free cover

EXCESS:

Own damage/partial theft	:	5% of sum insured min. Kshs. 30,000.00
Third Party damage claims	:	Kshs. 10,000.00
Third Party injury claims:	:	Nil
Theft claims	:	10% of sum insured if anti-theft device fitted, 20% if no anti-theft Device is fitted: Min Kshs. 30,000 Nil if fitted with Tracking Device
Young/Novice drivers	:	Kshs. 10,000.00 additional (Young & novice drivers below 25yrs old and holders of PDL and/or 60 months experience)

DRIVERS: Any person authorized by the insured and holding a valid license.

SPECIAL CLAUSES:

- ◆ Including special perils
- ◆ No blame no excess (subject to collision accidents and police abstract confirming this and blaming an identifiable third party vehicle).
- ◆ No blame no excess
- ◆ Including Kenya Jurisdiction
- ◆ Including riot, strike and civil commotion
- ◆ Including use by a motor trader
- ◆ Excluding passenger liability to insured's household
- ◆ Including theft of parts

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MOTOR RISK SLIPS

- ◆ Inclusive of excess protection (own damage)
- ◆ Inclusive of Terrorism, sabotage and political violence
- ◆ Pro rata cancellation clause
- ◆ Geographical Area: East Africa region (Kenya, Tanzania, Uganda, Rwanda, Burundi and The republic of Congo)
- ◆ Dealer repairs/parts for all vehicles upto 3 years of manufacture
- ◆ Average clause.
- ◆ Compulsory valuation for all new and renewal business units

PREMIUM RATE:

- ◆ 8.75% of sum insured min Kshs 75,000/-
- ◆ Fleet rate 7.5%(3 units and above) Min Kshs 75,000/- per unit
- ◆ Maximum age -10 years and below

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MOTOR RISK SLIPS

AGRICULTURAL AND FORESTRY VEHICLES-COMPREHENSIVE

COVER: Comprehensive

USE: Accidental loss or damage to insured motor vehicles and/or death, bodily injury or loss or damage to property of third parties arising out of use of motor vehicles owned and/or operated by the insured.

LIMITS OF

LIABILITY:	Third party Persons	:	Any one person: 3,000,000
		:	Any one Event: 20,000,000
	Third party property	:	Kshs. 5,000,000.00
	Towing charges	:	Kshs. 50,000.00
	Repair Authority	:	Kshs. 50,000.00
	Medical Expenses	:	Kshs. 20,000.00
	Geographical Area	:	Kenya
	Windscreen	:	Kshs. 50,000.00 free cover
	No cover for PLL	:	
	EXCESS:	Own damage/Partial theft	:
	Third Party damage claims	:	Kshs. 10,000.00
	Third Party injury claims	:	Nil
	Theft claims	:	10% of sum insured if anti-theft Fitted Min 30,000 and 20% if no Anti-theft Device is fitted Min 30,000.00
	Young/Novice drivers	:	Kshs.10, 000.00 additional

DRIVERS: Any person authorized by the insured and holding a valid license.

SPECIAL CLAUSES:

- ◆ Including special perils
- ◆ No blame no excess
- ◆ Including Kenya Jurisdiction
- ◆ Including riot, strike and civil commotion
- ◆ Including use by a motor trader
- ◆ Warranted approved anti-theft device
- ◆ Average
- ◆ Compulsory valuation for all new and renewal business units
- ◆ Inclusive of excess protection (own damage)
- ◆ Inclusive of Terrorism, sabotage and political violence

PREMIUM RATE:

- ◆ 4.25%
- ◆ Fleet rate 3.5%(3 units and above)
- ◆ Maximum age 12 years for new business
- ◆ Maximum age 15 years
- ◆ Minimum sum insured Kshs 600,000

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MOTOR RISK SLIPS

Signed on behalf of the Insurer by the duly authorized representative of **APA Insurance Ltd**

Name: _____)

Designation: _____)

Signature & stamp: Rhiman _____)

Date: 21.8.2023 _____)

_____ **END** _____



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Insuring Happiness