

MOTOR PRIVATE COVER

EFFECTIVE 1ST MARCH 2010



Better. Simple. Life.

	COMPREHENSIVE -STANDARD OPTION	COMPREHENSIVE -SILVER OPTION	COMPREHENSIVE -GOLD OPTION	TPO
P R E M I U M	Individual Vehicles (up to 15 yrs) Gross Rate 7.5% Windscreen Limit Up to 30,000 free Radio Cassette Up to 30,000 free No Claim Discout (N.C.D) 2nd Year 10% NCD 3rd Year 20% NCD 4th Year 30% NCD 5th Year 40% NCD 6th Year 50% NCD Fleet-Individuals -3 vehicles and above -Corporate -10 vehicles & above Loss Ratio Nett Rate Upto 60% 3.5% 61%-70% 4.0% 71%-80% 5.0% 81%-90% 6.0% Above 91% 7.0% Minimum premium per vehicle Kes 20,000	Individual Vehicles (up to 15 yrs) Gross Rate 7.5% Windscreen Limit Up to 30,000 free Radio Cassette Up to 30,000 free A.A Membership 4,000 No Claim Discout (N.C.D) 2nd Year 10% NCD 3rd Year 20% NCD 4th Year 30% NCD 5th Year 40% NCD 6th Year 50% NCD Fleet-Individuals -3 vehicles and above -Corporate -10 vehicles & above Loss Ratio Nett Rate Upto 60% 3.5% 61%-70% 4.0% 71%-80% 5.0% 81%-90% 6.0% Above 91% 7.0% Minimum premium per vehicle Kes 20,000 Plus A.A Membership Kes 4,000	Individual Vehicles (up to 15 yrs) Gross Rate 7.5% Windscreen Limit Up to 30,000 free Radio Cassette Up to 30,000 free Stoic Tracking Fee 25,000/= A.A Membership 4,000/= No Claim Discout (N.C.D) 2nd Year 10% NCD 3rd Year 20% NCD 4th Year 30% NCD 5th Year 40% NCD 6th Year 50% NCD Fleet-Individuals -3 vehicles and above -Corporate -10 vehicles & above Loss Ratio Nett Rate Upto 60% 3.5% 61%-70% 4.0% 71%-80% 5.0% 81%-90% 6.0% Above 91% 7.0% Minimum premium per vehicle Kes 20,000 Plus Stoic Fee Kes.25,000 & A.A fee Kes.4,000	Gross Premium (New) Kes.10,000 Renewal with No Claim Kes. 7,500 Fleet-Individual =< 3 Veh. Kes.6,500 -Corporate =<10 Veh Kes.6,500
	Applicable Limits of Liability/Extensions Windscreen Limit Kes.30,000 Radio Cassette Kes 30,000 T.P Property Damage limit Kes.5M Pass Liability Any one Pax Kes 3M Any one event Kes20M T.P Persons Injury/Death Kes.3M Medical Limit Kes.30,000 Towing Limit Kes.30,000 Optional Extentions at a Additional Premium Riots/Strike & Political Risks 0.25% of value Extra Windscreen limit 10% of extra limit Extra Radio Cass limit 10% of extra limit	Applicable Limits of Liability/Extensions A.A Membership Windscreen Limit Kes.30,000 Radio Cassette Kes 30,000 T.P Property Damage limit Kes.5M Pass Liability Any one Pax Kes 3M Any one event Kes20M T.P Persons Injury/Death Kes.3M Medical Limit Kes.30,000 Towing Limit Kes.30,000 Optional Extentions at a Additional Premium Riots/Strike & Political Risks 0.25% of value Extra Windscreen limit 10% of extra limit Extra Radio Cass limit 10% of extra limit Car-Hire Cash Benefit-20,000 2,000/= extra ATM Withdrawal- 7,500 750/= extra Spare Wheel- 7,500 750/ extra	Stoic Tracking A.A Membership Windscreen Limit Kes.30,000 Radio Cassette Kes 30,000 T.P Property Damage limit Kes.5M Pass Liability Any one Pax Kes 3M Any one event Kes20M T.P Persons Injury/Death Kes.3M Medical Limit Kes.30,000 Towing Limit Kes.30,000 Optional Extentions at a Additional Premium Riots/Strike & Political Risks 0.25% of value Extra Windscreen limit 10% of extra limit Extra Radio Cass limit 10% of extra limit Car-Hire Cash Benefit-20,000 2,000/= extra ATM Withdrawal- 10,000 1,000/= extra Spare Wheel- 10,000 1,000/= extra	
O T H E R T E R M S	Accidental Damage By Insured- 2.5% of value: Min. 30,000 Max, 100,000 Other drivers-5% of value Min.35,000 Theft With Tracking Devices 2.5% of value With Anti-Theft Devices 10% of value Without Devices 25% of Value T.P.P.D KES.20,000 Young Drivers < 21 yrs -2.5% of value Novice Drivers < 1 yrs -2.5% of value	Accidental Damage By Insured- 2.5% of Value: Min. 30,000 Max, 100,000 Other drivers-5% of value Min.35,000 Theft With Tracking Devices 2.5% of value With Anti-Theft Devices 10% of value Without Devices 25% of Value T.P.P.D KES.20,000 Young Drivers < 21 yrs -2.5% of value Novice Drivers < 1 yrs -2.5% of value	Accidental Damage By Insured- 2.5% of Value: Min. 30,000 Max, 100,000 Other drivers-5% of value Min.35,000 Theft With Tracking Devices 2.5% of value With Anti-Theft Devices 10% of value Without Devices 25% of Value T.P.P.D KES.20,000 Young Drivers < 21 yrs -2.5% of value Novice Drivers < 1 yrs -2.5% of value	T.P.P.D KES.20,000 Young Drivers < 21 yrs -5,000 Novice Drivers < 1 yrs -5,000