

MOTOR RATES

1. PRIVATE CAR- INDIVIDUAL RATES

Definitions:

INDIVIDUAL: An individual is defined as a person with less than three vehicles registered under one name.

A CORPORATE has less than 10 vehicles registered under one corporation.

YOUNG DRIVER is a driver who is below twenty one (21) years.

INEXPERIENCED DRIVER is a driver whose driving experience is less than one (1) year.

COMPREHENSIVE COVER

Basic Rate: 7.5%

Less Applicable NCD (see Table)

Subject to:

- a) **A minimum Rate of 3.8% of the sum insured**
- b) **A Minimum Premium of KShs.15,000/=**

APPLICABLE NO CLAIM DISCOUNT

YEAR	NO CLAIM DISCOUNT
2 ND YEAR	10%
3 rd YEAR	20%
4 th YEAR	30%
5 th YEAR	40%
6 th YEAR	50%

APPLICABLE LIMITS/COVERS ON RENEWAL PREMIUM

W/SCREEN (KSHS)	CAR ENTERTAINMENT SYSTEM (KSHS)	T.P.P.D. (KSHS)	PASSENGER LEGAL LIABILITY (KSHS)	MEDICAL (KSHS)	TOWING CHARGES (KSHS)
MAXIMUM 30,000/=	MAXIMUM 30,000/=	5,000,000/=	3,000,000/= PER PASSENGER & 20,000,000/= PER EVENT	30,000/=	30,000/=

POLICY EXCESS:

THIRD PARTY BODILY INJURY	NIL
THIRD PARTY PROPERTY DAMAGE	KShs. 7,500/=
THEFT EXCESS	<ol style="list-style-type: none">1. Without Ant Theft - 20% of the sum insured subject to a minimum of Kshs 20,000/=.2. With Anti Theft - 10% of the sum insured subject to a minimum of kshs 20,000/=3. With Approved Tracking device-2.5% of the sum insured subject to a min- kshs 20,000
MATERIAL DAMAGE	2.5% of the sum insured subject to a max of Kshs 100,000/= and a minimum of Kshs 15,000/=
YOUNG DRIVER	ADDITIONAL EXCESS OF KSHS 5,000/=
INEXPERIENCED DRIVER	ADDITIONAL EXCESS OF KSHS 5000/=

CHARGES FOR OPTIONAL ADDITIONAL EXTRA BENEFITS

- WINDSCREEN -10% for the extra limit.
- CAR ENTERTAINMENT SYSTEM- 10% for the extra limit.
- LOSS OF USE -10% Subject to a maximum of Kshs 40,000/= with a time excess of three (3) days.
- PERSONAL EFFECTS/LOSS OF KEYS- 10% on the Sum insured subject to a maximum limit of Kshs 30,000/=(excludes money and jewellery)
- LOSS OF SPARE WHEELS/ACCESSORIES- 10% - subject to a maximum limit of Kshs 30,000/=
- PASSENGER LEGAL LIABILITY- 0.1% on both extra limits per person and per event.
- THIRD PARTY PROPERT DAMAGE- 0.1% on the extra limit.
- MEDICAL EXPENSE -2.5% ON the extra limit subject to a maximum of Kshs 100,000/=
- OUT OF STATION ACCOMODATION: 10% of the insured limit subject to a maximum of kshs 5000/=
- TOWING CHARGES- 10% on the extra limit subject to a maximum of kshs 50,000/=
- RIOT STIKE AND CIVIL COMMOTION- 0.25% of the sum insured

THIRD PARTY FIRE AND THEFT – INDIVIDUALS

Basic rate 4.5%

Less Applicable NCD (See Table)

APPLICABLE NO CLAIM DISCOUNT

YEAR	NO CLAIM DISCOUNT
2 ND YEAR	10%
3 rd YEAR AND SUBSEQUENT YERS	20%

Minimum Rate 3.5% of the sum insured subject to a minimum premium of Kshs 12.500/=

APPLICABLE LIMITS/COVERS ON RENEWAL PREMIUM

WINDSCREEN	CAR ENTERTAINMENT SYSTEM	T.P.P.D	P.L.L	MEDICAL	TOWING CHARGES
NIL	NIL	KSHS 5,000,000/=	KSHS 3,000,000/= PER PASSENGER AND KSHS 20,000,000/= PER EVENT	KSHS 30,000/=	NIL

POLICY EXCESS:

THIRD PARTY BODILY INJURY	NIL
THIRD PARTY PROPERTY DAMAGE	Kshs 7,500/=
THEFT EXCESS	<ol style="list-style-type: none"> Without Ant Theft - 20% of the sum insured subject to a minimum of Kshs 20,000/=. With Anti Theft - 10% of the sum insured subject to a minimum of kshs 20,000/= With Approved Tracking device-5% of the sum insured subject to a min- kshs 20,000
MATERIAL DAMAGE- FIRE	2.5% OF THE SUM INSURED SUBJECT TO A MINIMUM OF Kshs 12,500/=.
YOUNG DRIVER	ADDITIONAL EXCESS OF KSHS 5000/=
INEXPERIENCED DRIVER	ADDITIONAL EXCESS OF KSHS 5000/=

CHARGES FOR OPTIONAL ADDITIONAL EXTRA BENEFITS

- WINDSCREEN - NOT APPLICABLE
- CAR ENTERTAINMENT SYSTEM- NOT APPLICABLE
- LOSS OF USE - NOT APPLICABLE
- PERSONAL EFFECTS- NOT APPLICABLE
- LOSS OF SPARE WHEELS/ACCESSORIES- NOT APPLICABLE
- PASSENGER LEGAL LIABILITY- CHARGE 0.1% on both extra limits per person and per event.
- THIRD PARTY PROPERTY DAMAGE- CHARGE 0.1% on the extra limit.
- MEDICAL EXPENSE - CHARGE 2.5% ON the extra limit subject to a maximum of Kshs 100,000/=
- OUT OF STATION ACCOMODATION: NOT APPLICABLE
- RIOT STRIKE AND CIVIL COMMOTION: CHARGE 0.25% of the sum insured.
- TOWING CHARGES- NOT APPLICABLE

THIRD PARTY ONLY

Minimum premium Kshs 7,500/= Net of all discounts

APPLICABLE LIMITS/COVERS ON RENEWAL PREMIUM

WINDSCREEN	CAR ENTERTAINMENT SYSTEM	T.P.P.D	P.L.L	MEDICAL	TOWING CHARGES
NIL	NIL	KSHS 5,000,000/=	KSHS 3,000,000/= PER PASSENGER AND KSHS 20,000,000/= PER EVENT	KSHS 30,000/=	NIL

POLICY EXCESS:

THIRD PARTY BODILY INJURY	NIL
THIRD PARTY PROPERTY DAMAGE	Kshs 7,500
THEFT EXCESS	N/A
MATERIAL DAMAGE	N/A
YOUNG DRIVER	ADDITIONAL EXCESS OF KSHS 5000/=
INEXPERIENCED DRIVER	ADDITIONAL EXCESS OF KSHS 5000/=

CHARGES FOR OPTIONAL ADDITIONAL EXTRA BENEFITS

- WINDSCREEN - NOT APPLICABLE
- CAR ENTERTAINMENT SYSTEM- NOT APPLICABLE
- LOSS OF USE - NOT APPLICABLE
- PERSONAL EFFECTS/LOSS OF KEYS- NOT APPLICABLE
- LOSS OF SPARE WHEELS/ACCESSORIES- NOT APPLICABLE
- PASSENGER LEGAL LIABILITY- CHARGE 0.1% on both extra limits per person and per event.
- THIRD PARTY PROPERTY DAMAGE- CHARGE 0.1% on the extra limit.
- MEDICAL EXPENSE - CHARGE 2.5% ON the extra limit subject to a maximum of Kshs 100,000/=
- OUT OF STATION ACCOMODATION: NOT APPLICABLE
- TOWING CHARGES- NOT APPLICABLE