

MOTOR RATES

3. TRENDSETTER – RENEWAL TERMS

BASIC RATE	7.5%
LESS NCD	SEE TABLE BELOW
RIOT AND STRIKE	.25% OF THE SUM INSURED
OUT OF STATION ACCOMODATION	Kshs 2000/=
KEYS AND LOCKS/PERSONAL EFFECTS	Kshs 1,500/=
TOWING CHARGES	Kshs 2,000/=
AA MEMBERSHIP	Kshs 3,500/=

APPLICABLE NO CLAIM DISCOUNT

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

APPLICABLE LIMITS/ COVERS

WINDSCREEN	CAR ENTERTAINMENT SYSTEM	OUT OF STATION ACCOMODATION	P.L.L.	T.P.P.D	KEY AND LOCKS/PERSONAL EFFECTS
Kshs 30,000/= MAXIMUM	Kshs 30,000/= MAXIMUM	Maximum limit Kshs 20,000/=	Kshs 3,000,000/= per person and Kshs 20,000,000/= per event.	Kshs 5,000.000/=	Kshs 15,000

MEDICAL LIMITS	TOWING CHARGES
KSHS 30,000/=	KShs 50,000/=

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 inured subject to a max of Kshs 100,000/= and a minimum of Kshs 15,000/=
YOUNG DRIVER	ADDITIONAL EXCESS OF KSHS 7,500/=
INEXPERIENCED DRIVER	ADDITIONAL EXCESS OF KSHS 7,500/=

CHARGES FOR OPTIONAL/ADDITIONAL COVER

- WINDSCREEN – CHARGE 10% for the extra limit.
- CAR ENTERTAINMENT SYSTEM- CHARGE 10% for the extra limit.
- PASSENGER LEGAL LIABILITY- CHARGE 0.1% on both extra limits per person and per event.
- THIRD PARTY PROPERT 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/=
- CAR HIRE EXTENSION- CHARGE Kshs 5000/= additional for a limit of Kshs 5,000/= per day with a time excess of three day Maximum Kshs 50,000/=
- WAIVER OF EXCESS- CHARGE 5% of the basic rate premium minimum Kshs 2000/=.