

# **Private Motor Insurance Policy Schedule**

<b>Agency:</b> <b>Policy No:</b> <b>Your Name:</b> <b>Occupation:</b> <b>PIN. No.:</b> <b>Address:</b> <b>Telephone:</b> <b>Email:</b>	<b>Class code:</b> <b>Type:</b> <b>Class of Insurance: Private Car</b> <b>Premium Kshs:</b> <b>Insurance Training Levy:</b> <b>Policy Holders C. Fund:</b> <b>Stamp duty:</b> <b>Total: Kshs</b>
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**Period of Insurance From: ..... To .....**  
**and any subsequent period for which you shall pay and we accept a renewal premium.**

## **Vehicle (s) Details**

Item No	Reg. No	Make/ Model	Type of body	Engine No.	Chassis No.	cc	Colour	Yr. of Mfg.	Seating capacity	Your Estimated Value Kshs	Entertainment equipment	Wind screen	Scope of cover

**Limits of the amount of our Liability (Kshs)**

**Section 1-3: Protection, Recovery and Removal..... 30,000**  
**Section 1-4(a): Authorized repair limit .....50,000**

## **Section II-1 (a) Liability to third parties-Death or Bodily Injury:**

- A. In respect of persons being carried in or upon or entering or getting onto or alighting from the Vehicle
- (I) Death or Bodily Injury to any one person..... 3,000,000
  - (II) Series of claims arising out of one event..... 20,000,000
- B. In respect of other persons:
- (I) Death or Bodily Injury to any one person..... 3,000,000
  - (II) Series of claims arising out of one event..... unlimited

## **Section II-1 (b) (liability to third parties-property damage) :**

In respect of any one claim or a series of claims arising out of one event..... 5,000,000

## **Section III (Medical Expenses) In respect of any one Accident.....30,000**

<b>Excess (Kshs)</b>	Own damage: 2.5% of Estimated Value minimum 15,000 maximum 100,000 Total losses (own damage) – 2.5% of the pre-accident value or estimated value, whichever is the lower – minimum 15,000 Theft with anti-theft device: 10% of Estimated value or pre-theft value whichever is the lower - minimum 20,000 Theft without anti-theft device: 20% of Estimated Value or pre-theft value whichever is the lower - minimum 20, 000 Theft with tracking device: 2.5% of the estimated value or pre-theft value whichever is the lower - minimum 20,000 Third Party Property Damage : 7,500 Young driver: 5,000 Inexperienced driver: 5,000 Third Party Personal Injuries: Nil
<b>Territorial Limits</b>	<b>Kenya</b>
<b>Legislation</b>	Insurance (Motor Vehicles Third Party Risks) Act 1989 CAP 405 Laws of Kenya and any other written law
<b>Authorized driver</b>	Any of the following :- (a) Yourself (b) Any person driving on your order or with your permission, provided the person driving holds a valid driving license to drive the motor vehicle or has held and is not disqualified from holding or obtaining such license.
<b>Endorsements/Clauses</b>	Anti theft Devices Warranty Replacement Parts Clause Young and/or inexperienced drivers Windscreen and Window Glass Premium Finance No-Claim Discount

**Limitations as to use**

“Use only for social, domestic and pleasure purposes and for your business and profession”

The policy does not cover use for racing, competitions, rallies or trials (or use for practice for any of them) or the carriage of passengers for hire or reward.

In witness of the above, the undersigned being duly authorized by us has set his hand at **Nairobi** on.....

**For and on behalf of**  
**XXXXXXXXXXXXXXXXXXXXXXX**

**Authorised Signatory**