

COMPREHENSIVE POLICY BENEFITS

1. LIABILITY TO THIRD PARTIES.

The Insured or any person driving the insured Vehicle on the Insured's order or with his permission is indemnified in respect of his legal liability to pay compensation (including Claimant's costs and expenses) for:—
(a) Death of or bodily injury to any person caused by or arising out of the use (including loading and unloading within the limits of any carriageway or thoroughfare) of the Insured Vehicle.

AMOUNT OF INDEMNITY UNLIMITED

(b) Damage to property caused by the use (including loading and unloading within the limits of any carriageway or thoroughfare) of the Insured Vehicle.

INDEMNITY LIMIT SHS 200,000 EACH ACCIDENT

LITIGATION EXPENSES. The company pays all law costs and expenses incurred with its written consent.

2. DAMAGE TO OR LOSS OF VEHICLE, including Accessories and Spare Parts whilst thereon:—

- (a) By ACCIDENT COLLISION or OVERTURNING
- (b) By COLLISION or OVERTURNING consequent upon mechanical breakdown or wear and tear
- (c) By MALICIOUS ACT
- (d) By FIRE, EXTERNAL EXPLOSION, SELF-IGNITION or LIGHTNING
- (e) By BURGLARY, HOUSEBREAKING or THEFT
- (f) Whilst in TRANSIT by Road, Rail, Inland Waterway, Lift or Elevator

If the Vehicle is disabled by reason of loss or damage covered by the policy the Company will pay the cost of protection and removal to the nearest repairers and of delivery, within the country where the loss or damage was sustained but the liability of the Company shall be limited to 20 per cent of the agreed cost of the repairs or shillings five hundred whichever be the less. Repairs may be executed at once if the cost will not exceed Shs 200 and an estimate is obtained at the time and forwarded to the Company.

SUMMARY OF EXCLUSIONS — Consequential loss, wear and tear, depreciation, mechanical or electrical breakdowns, failures or breakages. Damage to tyres unless the Vehicle is damaged at the same time. Loss or damage arising during (unless it be proved by the Insured that the loss or damage was not occasioned thereby) or in consequence of Earthquake, Typhoon, Flood, Hurricane, Volcanic Eruption, Invasion, Act of Foreign Enemies, Hostilities or Warlike operations (whether before or after declaration of war), Civil War, Strike, Riot, Civil Commotion, Mutiny, Rebellion, Revolution, Insurrection, Military or Usurped Power. Death of or bodily injury to any person arising out of and in the course of the employment of such person by the Insured and damage to property conveyed by the Vehicle or in the custody or control of the Insured or any member of his household. Except in the case of a Vehicle which carries passengers for hire or reward, death of or bodily injury to any person being conveyed by the Vehicle unless such person is being conveyed by reason of or in pursuance of a contract of employment. Damage to bridges, weighbridges, roads, or anything beneath, by the weight of the Vehicle or its load or by vibration. Any contractual liability. In case of steam vehicles damage to property by sparks or ashes or arising out of the explosion of the boiler.

NO CLAIM BONUS — In the event of no claim being made or arising under the Policy during the preceding year of insurance the renewal premium shall be reduced by 10 per cent.

NOTE — Bonus as above will be allowed on insurances transferred from other Insurance Companies or Underwriters.

THE POLICY will operate in Kenya. In the event of sale of the Vehicle the Policy can be transferred to an approved new owner or endorsed to cover a substituted Vehicle. If the Vehicle is laid up (otherwise than as the result of loss or damage covered by the Policy) for not less than 8 consecutive weeks, special arrangements may be made for the partial suspension of the Policy from the date when written notice together with the Certificate(s) of Insurance is received by the Company.

VEHICLES WHICH CARRY PASSENGERS FOR HIRE OR REWARD are insured subject to special conditions details of which will be supplied upon application.

MOTOR VEHICLES INSURANCE (THIRD PARTY RISKS) ACT 1945 (KENYA)

The Company also issues Policies limited to the cover required by the above legislation at reduced rates.

AGENT	POLICY NO.
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BLOCK CAPITALS PLEASE

FULL NAME

FULL ADDRESS

TELEPHONE NO. E-mail:

TRADE, BUSINESS OR OCCUPATION

BUSINESS OR EMPLOYERS ADDRESS

PERIOD OF INSURANCE	From:	To:
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VEHICLE DETAILS:-

Registration Mark	Chassis No. or Engine No.	Make of Vehicle	Type of Body	Colour	Engine capacity in cubic centimetres	Year Manufacture	Carrying Capacity		Proposer's estimate of present value (including accessories and spare parts)
							Goods	Persons	

1. State fully the purpose for which the Vehicle(s) will be used	
2. Do you undertake Cartage for other person?	
3. (a) Will a Trailer be attached to the Vehicle(s)? (b) If so, how many? What is the value of each?	(a) (b) Value
4. If Vehicle(s) used for carrying Passengers, are the Passenger carried for hire or reward?	
5. Has the vehicle(s) been fitted with approved anti-theft devices? If so attach certificate of fitting.	
6. Is/are the Vehicle(s) your sole and absolute property? (If not state the name and address of Owner)	
7. (a) Date of purchase of Vehicle(s) by you (b) Whether new (c) Price paid	(a) (b) (c)
8. Do you or does any other person who to your knowledge will drive, suffer from defective vision or hearing or from any physical infirmity?	-
9. Have you or has any other person who to your knowledge will drive, been convicted during the last five years of any offence in connection with any Motor Vehicle or is any prosecution pending?	
10. Are you now or have you been insured in respect of any Motor Vehicle's? If so, please state name of Company or Underwriter.	
11. (a) Are you entitled to a No Claim Discout? (b) If so, for how many years up to this date have you previously been insured continuously without claim and with which Companies? (To qualify for Discout submit renewal or other documents)	(a) (b) Years Companies
12. Has any Company or Underwriter either in respect of you or your partner ever: (i) Declined your or their proposal? (ii) Required you or them to bear the first portion of any loss or imposed other special conditions (iii) Refused to renew or cancelled your or their Policy? (iv) Required an increased premium?	(i) (ii) (iii) (iv)
13. Give record of accidents and/or losses during the past three years in connection with any Motor Vehicle owned or driven by you, your partners or employees whether insured or uninsured including any claims outstanding.	

14. Are there any accessories (other than standard) fitted on your car (vehicle/s)
 If so, give details and value

15. Do you require (a) Comprehensive policy (b) Third party Fire and Theft (c) Thirt Pary only (d) Act.

I/We do hereby declare that the Car(s) (Vehicle/s) described is/are and shall be kept in good condition and that the answers above given are in every respect true and correct and I/We hereby agree that this declaration shall be the basis of the Contract of Insurance between the Company and myself/ourselves. I/We agree to accept a Policy of Insurance according to the above proposal, subject to the terms, exceptions and conditions to be expressed in and on the Policy and undertake to pay the Premium when called upon to do so.

I/We undertake that the Car or Cars (vehicle/s) to be insured shall not be driven by any person whom to my/our knowledge has been refused any Motor Vehicle Insurance or continuancy thereof

Date _____ Signature _____