

MOTOR RATES

4: COMMERCIAL VEHICLES OWN GOODS (NON FLEET)

Definitions:

- *YOUNG Driver is a driver who is below twenty one (21) years*
- *Inexperienced driver is a driver whose experience is less than one year (1) year.*

RATING STRUCTURE:

- **COMPREHENSIVE COVER**

Basic Rate -

Less Applicable NCD -

Subject to a minimum rate of 5% of the sum insured minimum premium Kshs 15,000/=

TYPE OF COVER	THIRD PARTY ONLY	THIRD PARTY FIRE AND THEFT	COMPREHENSIVE
UPTO 3 TONS	Kshs 7,500/=	5% OF THE SUM INSURED SUBJECT TO A MINIMUM OF Kshs 15,000/=	7% OF THE SUM INSURED SUBJECT TO A MIN. OF Kshs 15,000/=
OVER 3 TONS UPTO 8 TONS	Kshs 12,000/=	5% of the sum insured subject to a minimum of Kshs 15,000/=	7% OF THE SUM INSURED SUBJECT TO A MIN. OF Kshs 20,000/=
OVER 8 TONS UPTO 10 TONS	Kshs 18,000/=	5% of sum insured subject to a minimum of Kshs 15,000/=	7% OF THE SUM INSURED SUBJECT TO A MIN. OF Kshs 20,000/=
No claim Discount	NIL	1 ST YEAR -10% NCD 2 nd Year and subsequent years -20% NCD	1 ST YEAR -10% NCD 2 nd Year -20% NCD 3 rd Year and subsequent years - 30%NCD
Net minimum rate	AS ABOVE		5% subject to a minimum of Kshs 15,000/=

POLICY EXCESS

COVER TYPE	THIRD PARTY ONLY	THIRD PARTY FIRE & THEFT	COMPREHENSIVE
POLICY EXCESS			
TPBI	NIL	NIL	NIL
TPPD	KSHS 10,000/=	KSHS 10,000/=	KSHS 10,000/=
THEFT EXCESS	N/A	<ol style="list-style-type: none"> 1. WITHOUT ANTI-THEFT- 20% of the sum insured min Kshs 20,000/= 2. WITH ANTI-THEFT- 10% of sum insured min of Kshs 20,000/= 3. WITH APPROVED TRACKING DEVICE- 5% of the sum insured min of Kshs 20,000/= 	<ol style="list-style-type: none"> 1. WITHOUT ANTI-THEFT- 20% of the sum insured min Kshs 20,000/= 2. WITH ANTI-THEFT- 10% of sum insured min of Kshs 20,000/= 3. WITH APPROVED TRACKING DEVICE- 5% of the sum insured min of Kshs 20,000/=
MATERIAL DAMAGE EXCESS	N/A	MATERIAL DAMEGE EXCESS-(FIRE)- 5% of the sum insured subject to a minimum of kshs 20,000/=	5% of the sum insured subject to a minimum of Kshs 20,000/=
<ol style="list-style-type: none"> 1. Young Drivers 2. Inexperienced Driver 			<p>Charge additional kshs 7,500/=</p> <p>Charge additional excess of Kshs 20,000/=</p>

APPLICABLES LIMITS/TERMS- COMPREHENSIVE COVER ONLY

WINDSCREEN	CAR ENTERTAINMENT	T.P.P.D	MEDICAL EXPENSE	TOWING EXPENSE	AUTOURIZED REPAIRS	PL.L.L
Kshs 30,000/=- MAXIMUM	KSHS 30,000/=- MAXIMUM	KSHS 3,000,000/-	KSHS 10,000/=	KSHS 30,000	KSHS 50,000/=	N/A

CHARGES FOR ADDITIONAL EXTRA BENEFITS:

- WINDSCREEN- Charge 10% for the extra limit
- CAR ENTERTAINMENT – Charge 10% for the extra limit.
- Medical expense charge 2.5% for the extra limit maximum Kshs 30,000/=
- Riot strike and civil commotion – Charge 0.5% of the sum insured.
- Towing/Recovery Expense charge –Above Kshs 30,000/= charge 10% of the insured limit
- Extended Geographical area- charge as per Comesa guidelines.
- 19K (PASSENGER Liability) Charge Kshs 250/= per person for a limit of Kshs 3,000,000/= per person and Ksh 20,000,000/= per event. Cover restricted to cabin carrying Capacity)
- 19M (Employer liability) charge kshs 250/= per person for a limit of kshs 3,000,000/= per person and Kshs 20,000,000/- per event.
- Third Party Property damage- Above Kshs 3,000,000/= charge 0.1% for the extra limit.
- PASSENGER LEGAL LIABILITY- CHARGE 0.1% on both extra limits per person and per event.
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APPLICABLE LIMITS/COVER- THIRD PARTY FIRE AND THEFT/THIRD PARTY ONLY

WINDSCREEN	CAR ENTERTAINMENT	T.P.P.D	MEDICAL EXPENSE	TOWING EXPENSE	AUTOURIZED REPAIRS	PL.L.L
N/A	N/A	KSHS 3,000,000/-	N/A	N/A	N/A	N/A

CHARGES FOR ADDITIONAL EXTRA BENEFITS:

- Extended Geographical area- charge as per Comesa guidelines
- Third Party Property damage- Above Kshs 3,000,000/= charge 0.1% for the extra limit.
- PASSENGER LEGAL LIABILITY- CHARGE 0.1% on both extra limits per person and per event.