



# KMA SACCO LTD

[ TIBA INSURANCE AGENCIES ]

# Motor Insurance

*“Serving all Doctor’s Insurance needs”*

A Partner with a Remedy for Financial Security



# Motor Private Insurance Scheme

- Use for social, domestic and pleasure purposes by the Insured person or authorized driver in connection with Insured business or profession.
- Geographical Coverage- East Africa i.e. Kenya, Uganda, Tanzania, Rwanda and Burundi. For any travel across the border, a COMESA yellow card is required .i.e. a COMESA third party cover.

# The Cover encompasses:-

## **(A) Basic Comprehensive Cover** (Third Party Liability & Vehicle cover)

### \*Third Party Liability

- Third Party death or bodily Injury-50M.
- Passenger Liability Limit any person-10M
- Passenger Liability Limit any one event -30M
- Third Party Property damage limit any one event - 30M

### \*Vehicle Cover

- Any loss or damage by accidental means, theft, fire, malicious damage to the vehicle-up to the vehicle's sum insured.

## **(B) The Free Benefits**

<b>Benefits</b>	<b>Below 3M</b>	<b>3M and Above</b>
<b>Vehicle Valuation</b>	<b>Free</b>	<b>Free</b>
<b>Windscreen/ Glass</b>	<b>50,000</b>	<b>80,000</b>
<b>Towing Costs incase of Accident</b>	<b>50,000</b>	<b>80,000</b>
<b>Vehicle Entertainment Unit</b>	<b>40,000</b>	<b>80,000</b>
<b>Riot/Strike and civil commotion</b>	<b>Covered</b>	<b>Covered</b>
<b>Special perils e.g. Earthquake, Flood, Storm</b>	<b>Covered</b>	<b>Covered</b>
<b>Loss of Personal effects following an accident or Hijack</b>	<b>20,000</b>	<b>50,000</b>

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<b>Lost/damaged key replacement following accident</b>	<b>30,000</b>	<b>50,000</b>
<b>Forced ATM withdrawal after Hijack</b>	<b>20,000</b>	<b>40,000</b>
<b>Reimbursement of cost of alternative accomodation following an accident outside 30kms radius from residence.</b>	<b>10,000</b>	<b>10,000</b>
<b>Vehicle occupants Emergency Medical Expenses</b>	<b>50,000</b>	<b>50,000</b>
<b>Third Party Emergency Medical Expenses.</b>	<b>10,000</b>	<b>50,000</b>
<b>Personal accident death Benefit of the drivers arising from road accident</b>	<b>500,000</b>	<b>500,000</b>

## Annual Premium Rate (Basic cover and free benefits)

[Vehicles valued Below 3M] - 4% of vehicle value  
minimum Ksh.25,000/=

[vehicles valued 3M and Above ] - 3.5% of vehicle  
value minimum Ksh.100,000/=

## (C) Additional Benefits attracting extra premium

- Excess Protector-0.25% vehicle value minimum  
2500/=
- Terrorism Cover-0.25% vehicle value minimum  
2500/=
- Loss of Use-6000/=  
i.e. Alternative car from approved car hire firms for 27 days.
- Road Rescue [AA Membership]-5000/= per vehicle

# Why get your motor insurance cover through KMA Sacco Ltd [TIBA Insurance Agencies]

- Very competitive rates and product benefits.
- Available and Flexible premium payment options.
- Proactive approach to customer service delivery.
- Dedicated complaints management system and team.



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- Policy Administration is fully managed by TIBA and its insurance partners including all print, postage and email costs.
- In the unfortunate event of a claim, sit back, relax and let TIBA manage your claim to a satisfactory conclusion.
- Huge network of panel of high end garages across Kenya and the option of cash in Lieu .i.e being paid repair costs to enable you choose your own garage in case its not in the panel.

**For all your motor insurance needs.  
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