



AIG Kenya Insurance Co. Ltd.

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*Kenyan, **British, ***South African

Version: KMA/SACCO/8/1/18

KMA SACCO SCHEME

PRIVATE CAR COMPREHENSIVE RENEWAL TERMS 2018

BENEFITS	LIMIT
Windscreen / Glass	Kshs. 50,000/- (Reinstatement upon utilization)
Towing Charges	Kshs. 50,000/-
Repair Authority	Kshs. 50,000/-
Vehicle entertainment unit	Kshs. 40,000/- (Reinstatement upon utilization)
Vehicle Occupants' Emergency Medical Expenses	Kshs. 50,000/-
Third Party Emergency Medical Expenses	Kshs. 10,000/-
Personal Accident Death benefit of the driver arising from road accident	Kshs. 500,000/-
Vehicle valuation	FREE
Loss of Personal effects following an accident or hijack	Kshs. 20,000/-
Lost / damaged Key Replacement following an accident or hijack	Kshs. 30,000/-
Forced ATM Withdrawal after hijack	Kshs.20,000/-
Reimbursement of Cost of Alternative Accommodation following an accident outside 30KMs radius from residence	Kshs. 10,000/-
Claims Drive - in Assessment	Instant repair Authorization for minor repairs
Riot , Strike & Civil Commotion	covered
Terrorism	Covered
Special perils e.g. Earthquake, Flood, storm	covered
Use by Motor Trader	covered
THIRD PARTY LIABILITY	
Third Party Death or Bodily Injury	Any one event - Unlimited
Passenger Liability Limit any one Person	Kshs. 10,000,000/ -
Passenger Liability Limit any one Event	Kshs. 30,000,000/ -
Third Party Property Damage Limit any one Event	Kshs. 30,000,000/-
GEOGRAPHICAL AREA	East Africa (Kenya, Uganda, Tanzania, Rwanda & Burundi) Note: For any travel across the border, a Comesa Yellow Card is required.
POLICY EXCESSES	



Third party claims	NIL
Damage & Partial Theft	<ul style="list-style-type: none"> 2.5% of vehicle value minimum 20,000/-. <p>No Blame, No Excess In collision accidents, where insured is not to blame, no excess will apply, subject to police abstract report confirming this. There must be an identifiable Third party vehicle for this benefit to apply.</p>
Total Theft	<ul style="list-style-type: none"> 10 % of Vehicle value minimum 20,000/- 20% of vehicle value minimum 20,000/- if vehicle is not fitted with anti-theft device. 2.5% if vehicle is fitted with Satellite Tracking Device. This is subject to current certificate of installation at policy renewal.
Learner, Young & Inexperienced Drivers	<p>Kshs.5, 000 - in addition to any other excess on the policy. Learner, Young & Inexperienced Driver is any driver who:</p> <ul style="list-style-type: none"> i) Is less than 25 years of age? ii) has held a full driving licence for less than 24 months iii) Is the holder of a Provisional Driver's Licence.
LIMITATION AS TO USE	Use for social, domestic and pleasure purposes and by the insured or authorized driver in connection with the insured's business or profession. Use for hire or reward is excluded.
AGREED VALUE	<ul style="list-style-type: none"> Applicable for 2 years subject to valuation in the commencement of cover. If insured wishes to value their car then they would be expected to pay for valuation at Kshs. 1,000/=
ROAD RESCUE	AA of Kenya membership
Emergency Medical Response(road ambulance)	E-Plus Within East Africa
LOSS OF USE	Alternative car from approved car hire firms for 30 days excluding cost of hire for the first 3 days.(on reinstatement basis)
ANNUAL PREMIUM RATE	<p>Without Claims – 4.75% of vehicle value minimum Kshs 25,000/=</p> <p>With Claims – 5.25% of vehicle value minimum Kshs 25,000/=</p>
EXCESS PROTECTOR	<p>0.25 vehicle value Minimum Kshs.2, 500.</p> <p>NOTE: Excess protector cover benefit should be bought back on utilization</p>
Where the claim is equal to or below 2.5% of vehicle value, the insured takes up the costs. Where the claim is above 2.5% of vehicle value, the company takes up the entire claim	
AGE LIMIT	Maximum 13 years at entry



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