



**AIG Kenya Insurance Co. Ltd.**

Head Office: AIG House,  
Eden Square Complex,  
Chiromo Road  
P.O. Box 49460 - 00100 Nairobi  
T +254 (0) 20 3676 000  
T +254 (0) 20 3751 800  
F +254 (0) 20 3676 001  
M +254 723 600 500  
M +254 735 338 830  
aigkenya@aig.com  
www.aig.com

**Mombasa Branch:**

NSSF Building, Ground Floor,  
Nkrumah Road  
T +254 (0) 41 2223 437  
F +254 (0) 41 2228 004  
M +254 728 999 233  
M +254 733 224 224  
aigmsa@aig.com

**Directors:**

Muhoho Kenyatta\*,  
Wayne Abraham\*\*\*,  
Isaac Odundo Awuondo\*,  
John Stuart Armitage\*\* (alternate),  
Japheth Okoth  
Olende\*(Managing)  
Paul Van Der Merwe\*\*\*  
Charles Muchene\*

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

Version: KMA/SACCO/26/01/17

**KMA SACCO SCHEME**

**PRIVATE CAR COMPREHENSIVE RENEWAL TERMS 2017**

<b>BENEFITS</b>	<b>LIMIT</b>
Windscreen / Glass	Kshs. 50,000/- <b>(Reinstatement upon utilization)</b>
Towing Charges	Kshs. 50,000/-
Repair Authority	Kshs. 50,000/-
Vehicle entertainment unit	Kshs. 40,000/- <b>(Reinstatement upon utilization)</b>
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
<b>THIRD PARTY LIABILITY</b>	
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/-
<b>GEOGRAPHICAL AREA</b>	East Africa (Kenya, Uganda, Tanzania, Rwanda & Burundi) Note: For any travel across the border, a Comesa Yellow Card is required.
<b>POLICY EXCESSES</b>	



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



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