

JW SEAGON MOTOR



POLICY SCHEDULE

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CLASS:	MOTOR	POLICYNO :	
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AGENCY:	J W SEAGON & CO INSURANCE BROKERS LTD
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Insured:	
Address:	
Phone:	
Email:	
PIN no:	
Occupation:	
Period of Insurance:	
From	
To	
Renewal Date:	

	KES
Premium:	
Stamp Duty:	
PHC Fund:	
Training Levy:	

Total Premium:	
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Mid Term Adjustment	Additional/Return Premium (including Taxes):	
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Reason for Issue:	
Brief details of Mid Term Adjustments:	

LIMIT OF THE AMOUNT OF OUR LIABILITY		(KES)
Section 1.3: Protection Recovery and Removal		50,000
Section 1.4 (a): Authorised repair limit		50,000
Clause 3 - Windscreen and Window Glass		75,000
Clause 4 - Car Entertainment System		50,000
Section 2.1 (a) Liability to third parties - Death or Bodily Injury		
A. In respect of persons being carried in or upon or entering or getting onto or alighting from the Vehicle		
(i) Death or bodily injury to any person		10,000,000
(ii) Series of claims arising out of one event		30,000,000
B. In respect of any other person		
(i) Death or bodily injury to any person		Unlimited
(ii) Series of claims arising out of one event		Unlimited
Section 2.1 (b) Liability to third parties - Property damage		
In respect of any one claim or a series of claims arising out of one event		30,000,000
Section 3 (Medical Expenses) in respect of any one accident		50,000
Excesses		
Own damage:	2.5% of Estimated Value Minimum 15,000, Maximum 100,000	
Total losses (own damage):	2.5% of the pre-accident value or estimated value, whichever is the lower Minimum 15,000, Maximum 100,000	
Theft with anti theft device:	10% of Estimated Value or pre theft value whichever is the lower Minimum 20,000, Maximum 100,000	
Theft without anti theft device:	20% of Estimated Value or pre theft value whichever is the lower Minimum 20,000, Maximum 200,000	
With Tracking device:	2.5% of the estimated value or pre theft value whichever is the lower Minimum 20,000, Maximum 100,000	
Third Party Property Damage:	7,500 Young Driver 5,000(Additional) Inexperienced Driver 5,000 (Additional)	
Territorial Limits:	Republic of Kenya	
Legislation:	The insurance (Motor Vehicle Third Party Risks) Act 1989 CAP 405 Laws of Kenya and any other written law	

Authorised Driver:

Any of the following:-

- (a) The Insured
- (b) Any person driving on the Insured's order or with his permission. Provided that the person driving holds a valid licence to drive the Motor Vehicle or has held and is not disqualified for holding or obtaining such a licence. The Term "licence" means a licence or other permit required by the licencing or other laws or regulations.

In witness of the above, the undersigned being duly authorised by us, has set his hand for and on behalf of GA Insurance Limited at Nairobi on:

Authorised Signatory:

Vijay Srivastava

LIMITATIONS TO USE

Use only for social, domestic and pleasure purposes and for your business and profession

This policy does not cover use for racing, competitions, rallies or trials (or use for practice for any of them) or the carriage of passengers for hire or reward.

ENDORSEMENTS/CLAUSES

1	Under the Influence
2	Cash and Carry Warranty
3	No Blame No Excess Endorsement

OPTIONAL EXTENSIONS

1	Terrorism	<input type="checkbox"/>
2	Loss of Use	<input type="checkbox"/>
3	Excess Protector – Non Theft	<input type="checkbox"/>
4	Excess Protector – Theft	<input type="checkbox"/>

CLAUSES, CONDITIONS AND WARRANTIES FORMING PART OF POLICY

1 : UNDER THE INFLUENCE

It is hereby warranted that the Company shall not be liable to pay anything under this POLICY in respect of any claim either by the Insured or by any other person if the Insured or his authorised driver at any time certified by a competent authority as having been under the influence of drink or drug to such extent as to have been incapable of having proper control of the Vehicle at the time of the accident or the occurrence giving rise to said claim.

2 : CASH AND CARRY WARRANTY

Notwithstanding anything contained herein to the contrary, it is hereby understood and agreed that the indemnity provided by this policy will only apply on payment or promise of full premium to the Company in accordance with the provisions of amended Section 156(2) of the Insurance Act Cap 487, failure to which cover lapses.

3 : NO BLAME NO EXCESS ENDORSEMENT

Notwithstanding anything contained herein to the contrary it is hereby declared and agreed that in the event of the motor vehicle(s) mentioned in the schedule of this policy being involved in an accident with an identifiable third party vehicle and the police abstract report identifies the third party as responsible for the cause of the accident, the insured will not be liable to pay to the insurers the amount of excess that is applicable in respect of accidental own damage, provided the damage is above the applicable own damage excess as per the schedule. This benefit is only applicable once to the insured.

OPTIONAL EXTENSIONS

1 : TERRORISM

Notwithstanding anything contained herein to the contrary exception 4(a)(iii) is hereby deleted.

2 : LOSS OF USE

In consideration of your payment of an additional premium, we will reimburse you against proof of payment of car hire charges the amount up to KES 40,000 on the policy schedule for a maximum period of 15 days any one accident towards the cost of hiring alternative transport. Alternatively you will have the option of accessing an alternative available motor vehicle from approved Car Hire firms for a maximum period of 15 days any one accident.

This benefit will only be payable in the event of a claim being accepted under Section 1 of the policy for loss of or damage to the insured vehicle.

The period of hire shall cease at the time that either;

- i) The vehicle is recovered and returned to the insured.
- ii) The insured takes possession of the vehicle after repairs.
- iii) The day the claim is settled in the case of total loss or payment in lieu of repairs.

3 : EXCESS PROTECTOR – NON THEFT

In consideration of the payment of an additional premium, in the event that the Insured shall intimate a claim to Us and the claim becomes payable, the excesses as stated in the policy schedule under Own Damage, Total Losses (Own Damage) and Third Party Property Damage are not payable other than the minimum stated in each section.

4 : EXCESS PROTECTOR – THEFT

In consideration of the payment of an additional premium, in the event that the Insured shall intimate a claim to Us and the claim becomes payable, the excesses as stated in the policy schedule relating to Theft claims are not payable other than the minimum stated in each section.



J W S E A G O N



caring for you