

JW Seagon.

Your guide to buying a Motor insurance policy.



At JW Seagon we believe in our duty of care to customers and always aim to provide them with the widest possible covers available. That is why we have designed our Motor Insurance policy – the most attractive product of its type on the market.

This guide has been compiled to help you to make an informed and appropriate decision about your Motor insurance provision.

Did you know?

- In the event of a loss under your policy, you may be expected to pay up to 20% of the value of your vehicle as a contribution to a claim. So you may find that annoying dent won't be paid for by your Insurer.
- Local policies have low inner limits for windscreens, audio equipment and the like. If your car is one of the modern ones, you may have a heated, tinted windscreen or a satellite navigation/CD player combined and the limits provided may not be enough
- Policies are insured on an 'agreed value basis' so it is essential that you have your vehicle valued every year otherwise, you face being disappointed on a loss settlement.

Please see the table below showing the comparison between JWS Motor Insurance and what other local markets have always provided. We feel the local options are now out-of-date and are no longer suitable for many Motor insurance customers.

	JWS Motor	Standard Motor
Benefits		
Windscreen / Glass	KES 125,000	KES 30,000
Towing Charges	KES 50,000	KES 30,000
Repair Authority	KES 50,000	KES 30,000
Vehicle entertainment unit	KES 75,000	KES 30,000
Third Party medical expense	KES 50,000	KES 30,000
Free annual valuation	✓	✗
Riot Strike & Civil Commotion	✓	✗
Special Perils	✓	✓
Road Rescue (rescue.co)	✓ (KES 3,000)	✓ (KES 7,500)
Use by Motor Trader	✓	✓
Excess Protector	✓ (Optional extension)	✗
Loss of use	✓ (Optional extension)	✗
Terrorism & Political Violence	✓ (Optional extension)	✗
Insureds or Drivers Personal Effects	KES 20,000	✗
Legal liability		
Third Party Bodily Injury	Unlimited	KES 3,000,000
Third Party Property Damage	KES 30,000,000	KES 5,000,000
Passenger Liability	KES 10,000,000 Per Person KES 30,000,000 Per Event	KES 3,000,000 Per Person KES 20,000,000 Per Event
Excesses		
No Blame no excess	✓	✗
Material damage/ Partial theft	2.5% of vehicle value for all vehicles. Minimum KES 15,000 maximum KES 100,000	2.5% of vehicle value for Private vehicles. Minimum KES 15,000. Not capped 5% of vehicle value for Commercial vehicles minimum KES 15,000. Not capped
Theft Excess	10% of vehicle value for vehicles with anti-theft device. Minimum KES 20,000 maximum KES 200,000 20% of vehicle value for vehicles without anti-theft device. Minimum KES 20,000 maximum KES 200,000	10% of vehicle value for vehicles with anti-theft device. Minimum KES 20,000. Not capped 20% of vehicle value for vehicles without anti-theft device. Minimum KES 20,000. Not capped

These are just some of the gaps that we have identified and hence made the decision to bring a comprehensive and competitive policy to the market.