



	BRITAM	JUBILEE	UAP	APA	PACIS
Rate	3.5% Subject to minimum Premium of Kshs. 30,180.00	3.5% Subject to minimum premium of Kshs. 15,000.00	3.5% Subject to minimum premium of Kshs. 12,500.00	3.5%	3.5% Subject to minimum premium of Kshs. 15,000.00
Towing extension	Free, subject to Maximum of Kshs. 30,000.00	Limit per year Kshs. 50,000.00	Free, subject to Maximum of Kshs. 30,000.00	Maximum of Kshs. 50,000.00	Free, subject to Maximum of Kshs. 50,000.00
Windscreen extension	Free, subject to a maximum of Kshs.30,000.00 (10% additional premium where value exceeds Kshs. 30,000.00)	Maximum Kshs. 50,000.00 <i>Additional premium 10% limit above Kshs. 50,000.00</i>	Free, subject to a maximum of Kshs.50,000.00 (10% additional premium where value exceeds Kshs. 50,000.00)	Maximum of Kshs. 50,000.00	Free, subject to a maximum of Kshs.50,000.00 (10% additional premium where value exceeds Kshs. 50,000.00)
Radio Cassette extension	Free, subject to maximum of Kshs. 30,000.00 (10% additional premium where value exceeds Kshs. 30,000.00)	Replacement cost maximum Kshs. 50,000.00 <i>Additional premium 10% limit above Kshs. 50,000.00</i>	Free, subject to maximum of Kshs. 50,000.00 (10% additional premium where value exceeds Kshs. 50,000.00)	Maximum of Kshs. 50,000.00	Free, subject to maximum of Kshs. 50,000.00 (10% additional premium where value exceeds Kshs. 50,000.00)
Emergency medical expenses to the Insured and Third parties	Maximum of Kshs. 30,000.00	Per year Kshs. 50,000.00 Additional premium 1% of limit above Kshs. 50,000.00	Maximum of Kshs. 30,000.00	Maximum Kshs. 50,000.00	Maximum of Kshs. 50,000.00
Valuation	Free	Free	Free	Free	Free



Loss of Use extension	Maximum of Kshs. 30,000.00 (if vehicle detained for more than 14 days, additional fee of Kshs. 3,000.00)	Loss of use Kshs. 3,000.00 per day Max 30,000.00 subject to 3 day's time excess <i>Additional premium Kshs.3,000.00</i>	Maximum of Kshs. 30,000.00 (if vehicle detained for more than 14 days, additional fee of Kshs. 3,000.00)	Kshs. 3,000.00 Maximum Kshs. 30,000.00	Car hire extension subject to maximum of Kshs. 30,000.00 (10 days @3,000.00 , excess of the first 3 days)
Excess	<p>0.5 % of the excess in event of accident claim and member blamed (Minimum claim Kshs. 5,000.00)</p> <p>Accident damage: Excess 2.5% of the value Min Kshs. 20,000.00 Max Kshs. 100,000.00</p> <p>Third party property damage: Kshs. 15,000.00</p> <p>Theft: (With anti-theft devise) 10% of the value Min Kshs. 20,000.00 (Without) 20% of the value Min Kshs. 20,000.00</p> <p>Young/Inexperienced</p>	<p>Excess protector: 0.25% of sum insured, Min Kshs. 2,500.00 on own damage/partial theft/political violence/terrorism</p> <p>Own damage and partial theft – 2.5% of sum insured. Min Kshs. 15,000.00 Max Kshs. 100,000.00</p> <p>Third party bodily injured claims: - NIL</p> <p>Theft: (With anti-theft devise) 10% of the value Min Kshs. 20,000.00 (Without) 20% of the value Min Kshs. 20,000.00</p> <p>With tracking device –</p>	<p>5% of the excess shall be charged in event of an accident claim and the member is to blame.(Minimum Kshs. 2,500.00)</p> <p>Accidental damage: Excess 2.5% of the value, Min Kshs.15,000.00 Max Kshs. 100,000.00</p> <p>Third party property damage: Kshs. 7,500.00</p> <p>Theft: (With anti-theft devise) 10% of the value Min Kshs. 20,000.00 (Without) 20% of the value Min Kshs. 20,000.00</p> <p>Young/Inexperienced driver:</p>	<p>No blame no excess subject to proof (Police abstract).</p>	<p>10% of the excess shall be charged in event of an accident claim and the member is to blame.(Minimum Kshs. 2,500.00)</p> <p>Accidental damage excess 2.5% of the value, Min Kshs. 15,000.00 Max Kshs.100,000.00</p> <p>Third party property damage: Kshs. 7,500.00</p> <p>Theft: (With anti-theft devise) 10% of the value Min Kshs. 20,000.00 (Without) 20% of the value Min Kshs. 20,000.00</p>



	<p>driver: Additional Kshs. 20,000.00</p> <p>No blame no excess subject to proof (Police abstract).</p>	<p>2.5% of sum insured Min Kshs. 20,000.00</p> <p>Young and Novice driver – additional Kshs. 5,000.00</p>	<p>Additional Kshs. 5,000.00</p> <p>No blame no excess subject to proof (Police abstract).</p>		<p>Young/Inexperienced driver: Additional Kshs. 5,000.00</p> <p>No blame no excess subject to proof (Police abstract).</p>
Third Party Private Vehicles	<p>Premium of Kshs. 7,574.00 per year Third party Fire and Theft policy will be subject to 3% (Minimum of Kshs. 12,500.00)</p>	<p>Third party property damage claims: Kshs. 7,500.00</p>	<p>Premium of Kshs. 7,574.00 per year Third party Fire and Theft policy will be subject to 3% (Minimum of Kshs. 12,500.00)</p>		<p>Premium of Kshs. 7,574.00 per year Third party Fire and Theft policy will be subject to 3% (Minimum of Kshs. 12,500.00)</p>
Other Risks	<p>Cover perils of riots and strikes (provided members are not participants) at 0.25% of the sum insured. Terrorism & Political risks extension: 0.25% of sum insured(Minimum Kshs. 3,000.00)</p>	<p>Political violence and terrorism 0.25%of sum insured, Min Kshs. 2,500.00 Fatal accident cover for the insured or driver Kshs. 100,000.00</p>	<p>Free extension to cover acts of nature like floods. Free extension to cover perils of riots and strikes (provided members are not participants) at the rate of 0.25%of the sum insured. Excluding political risks and terrorism (A stand –alone cover)</p>	<p>Riot and strikes free Political violence and terrorism free</p>	<p>Free extension to cover acts of nature like floods. Free extension to cover perils of riots and strikes(provided members are not participants) Terrorism & Political risks extension: 0.25% of sum insured(Minimum Kshs. 3,000.00)</p>



Limits of Liability	Third Party Person: Unlimited Third Party Property damage: Kshs. 5M Passenger liability: Kshs.3M per person Kshs.20M per event	Third Party bodily injury: Unlimited Third Party property damage: Kshs. 5M Passenger liability: Kshs. 3M per person Kshs. 40M per event	Third Party Person: Unlimited Third Party Property damage: Kshs. 5M Passenger liability: Kshs.3M per person Kshs.20M per event		Third Party Person: Unlimited Third Party Property damage: Kshs. 5M Passenger liability: Kshs.3M per person Kshs.20M per event
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