

## Key Benefits for Accountants Insurance Scheme

### UAP

- ✚ The rate is 3.5% of your Vehicle value
- ✚ Minimum Premiums Ksh:15,000/=
- ✚ No Blame No Excess where the abstract has details of other vehicle
- ✚ Excess Waiver Ksh 2,500/=
- ✚ Personal Accident rider for the driver at Ksh 2,500 for 750,000 Death benefit
- ✚ Emergency medical expenses to the insured and third parties subject to a maximum of Kshs. 30,000/=
- ✚ A free windscreen maximum of Kshs 50,000/= (Where the value exceeds 50,000/= a 10% additional premium based on the value of the windscreen.
- ✚ Free Radio cassette of Kshs. 50,000/= (ordinary MP3 system). (Where the value exceeds 50,000 a 10% additional premium based on the value of the Radio cassette.
- ✚ Valuation of members' vehicles on account of UAP at application
- ✚ Car hire extension subject to a maximum of Kshs. 30,000/= if a members car is retained for more than 14 calendar days at an additional fee of Ksh. 3,000/=.
- ✚ Free extension to cover acts of nature such as floods
- ✚ Free extension to cover perils of riots and strikes provided members are not the participants

**Premium Payment**—Cash and Carry or  
60% on inception 40% within 30 days

Premium Financing

# ICPAK MEMBERS INSURANCE SCHEME

PACIS is a faith-based insurance company doing both General and Medical Insurance. It has been in the market since 2005 and the company has maintained a growth trend over all the years. Due to the ownership of the company being limited to the church. It has customized products with respect to various customer needs that are unique and competitive.

## A. MOTOR INSURANCE-PRIVATE

### Product Structure

1. Rate of 3.5%
2. Minimum premium Kshs 15,000/=.
3. 15 years vehicle age.
4. Free Personal Accident cover for authorized driver of Ksh. 250,000..
5. Maximum free towing charge and emergency medical expense of Kshs 50,000
6. Free windscreen and Radio cassette extension upto Ksh 50,000
7. Free valuation of members' vehicles
8. Car hire extension benefit for a limit of 30,000 (Kshs. 3,000/- per day for 10 days) , with time excess of the first 3 days
9. Free riots and strikes cover
10. No blame no excess
11. AA membership at Kshs. 3,000 per year and Auto Assured: Kshs.6,960/-

## Optional benefits at a nominal premium

- i. Excess waiver.
- ii. Terrorism & Political risks extension

## B. ENHANCED LAST EXPENSE COVER

- iii. **Funeral cover** – a lumpsum amount on death and enhanced to include coffin and hearse transport

## C. PROFESSIONAL INDEMNITY COVER FOR ACCOUNTANTS

- iv. Indemnifies the insured against liabilities incurred for acts committed or allegedly committed by the Insured as result of negligent act, omission or error of commission during period of insurance.

# JUBILEE INSURANCE COMPANY LIMITED

**Class** Motor Private Comprehensive

**Rates** **Minimum Proposed Rate: 3.5% Subject to Minimum Premium of Kshs. 15,000/**

## Limits of Liability

- a) Third party bodily injury - unlimited
- b) Third party property damage – Kshs. 5,000,000/-
- c) Passenger legal liability - Any One Person - Kshs. 3,000,000/-  
- Any One Event - Kshs. 40,000,000/-
- d) Towing/Recovery, limit per year - Kshs. 50,000/-
- e) Emergency medical expenses, per year - Kshs. 50,000/-
- f) Authorized repair limit, per year - Kshs. 50,000/-
- g) Cover for windscreen/window glass replacement cost-  
Maximum Kshs. 50,000/-
- h) Cover for Radio/Cassette Player/CD – replacement cost  
Maximum – Kshs. 50,000/-

## Excess:

- a) Own Damage and Partial Theft – 2.5% of Sum Insured,  
Minimum Kshs. 15,000/-, Maximum Kshs. 100,000/-
- b) Third Party Bodily Injury claims – Nil
- c) Total theft losses, with anti-theft device – 10% of Sum Insured, Minimum Kshs. 20,000/-
- d) Total theft loss, without anti- theft device - 20% of Sum Insured,  
Minimum, Kshs. 20,000/-
- e) Total theft loss for vehicles, with tracking device – 2.5% of Sum  
Insured, Minimum of Kshs. 20,000/-
- f) Young and novice driver – Additional 5,000/- each (under 21 years / under 1 year)
- g) Third party property damage claims – Additional, Kshs. 7,500/-

## Extensive Benefits

- a) Riot strike and civil commotion
- b) Legal liability of passengers for acts of negligence  
Kshs 20,000,000
- c) Special Perils
- d) 30 days' notice of cancellation
- e) Replacement parts clause
- f) Anti-theft device warranty
- g) Replacement cost for new vehicles less than 12 months and accident free at inception of cover
- h) Agreed value clause (Approved Auto Valuers). In the absence of current valuation, the claims will  
be settled on current market value.
- i) Excess Protector - 0.25% of Sum Insured, Minimum Kshs. 2,500/= (On Own Damage/Partial Theft)
- j) Political Violence and Terrorism – 0.25% of Sum Insured, Minimum Kshs. 2,500/=
- M) Fatal Personal Accident Cover for the insured or named driver – Kshs. 100,000/-

## Optional Benefits

- a) Forced ATM cash withdrawal – 10,000/- involving the
  - a. insured during a successful theft of the insured vehicle
  - b. –Additional Premium 10% of the insured limit
- b) Loss of use Kshs. 3,000/- per day maximum 30,000/- (registered car hire firms only)  
subject to 3 days' time excess  
ó Additional premium Kshs. 3,000/=
- c) Windscreen and Radio Cassette/CD - Additional premium 10% of limit above Kshs 50,000/=
- d) Medical Expenses - Additional premium 1% of the limit above Kshs. 50,000/=
- e) 24 hours Road Rescue – AA of Kenya, Kshs. 3,000/= or FANMA
- f) Political Violence and Terrorism – 0.25% of Sum Insured, Minimum Kshs. 2,500/=

# **BRITAM**

## **SCHEME FOR ICPAK PRIVATE CAR INSURANCE – COMPREHENSIVE**

Insured	ICPAK
Class	Motor Private Comprehensive
Cover	Any Loss or damage by accidental means, theft, fire, malicious damage to the vehicle, and third party liability (death injuries and property damage)
Insured Vehicles	As declared to Britam
Geographical Area	Within COMESA & Southern Sudan subject to vehicle being Towed to Kenya after Accident. Third Party Risks Outside Kenya to be Under COMMESA Cover.
Vehicle Use & Age	Vehicle must be declared for private and personal use only. Vehicle age limit 15 years at entry
Drivers	The Insured or any person authorized by the insured and holding a valid Driving License
Extensive Benefits	<ul style="list-style-type: none"><li>k) Limitation as to use (Private, Pleasure and Social)</li><li>l) Riot strike and civil commotion</li><li>m) Legal liability of passengers for acts of negligence</li><li>n) Special Perils</li><li>o) Locked Boot Clause</li><li>p) 30 days notice of cancellation</li><li>q) Replacement parts clause</li><li>r) Anti theft device warranty</li><li>s) No blame no excess payable subject to confirmation by police abstract and identity of third party</li></ul>
Applicable premium Rates	1. Minimum Agreed Scheme Rate; 3.5%

# **APA INSURANCE**

## **Comprehensive cover**

### **Limits of cover**

#### **Rate: 3.5%**

- ☒ Third party personal injury - unlimited
- ☒ Third party property damage - Kshs. 5 Million
- ☒ Passenger legal liability
  - ☒ a. Any one person - Kshs. 3 Million
  - ☒ b. Any one event - Kshs. 20 Million
- ☒ Radio/ entertainment unit - Kshs. 30,000
- ☒ Windscreen & window glass - Kshs. 30, 000
- ☒ Medical expenses - Kshs.30,000/=
- ☒ Towing charges - Kshs.30, 000
- ☒ Geographical limit - Kenya
- ☒ Own Damage excess protector-Free
- ☒ Political Violence & Terrorism-Free
- ☒ Riot & strike-Free
- ☒ Loss of use - 3000/=( Max Limit Kshs.30,000/=)