

ACCOUNTANTS' MOTOR INSURANCE SCHEME DETAILS

| | ICEA LION | | Britam | Monarch Insurance | Kenyan Alliance |
|---|--|-------|--|---|--|
| Rate | 3.25% subject to minimum premium of Kshs 27,000 | | 3.5% subject to Minimum premium of Kshs. 30,000.00 | 3% subject to Minimum of Kshs 23,144.00 | <p><u>Option 1</u> - Basic Cover only:- 2.75%</p> <p><u>Option 2</u> - Basic + Excess + Loss of Use (15 days) :- 3%</p> <p><u>Option 3</u> - Basic + Political Violence & Terrorism + Loss of Use (15 days) Garicorp/ Infama:- 3.25%</p> <p><u>Option 4</u> - Basic + Excess + PVT + Loss of use (30 days) Garicorp/ Infama - Kshs. 3,000/ :- 3.25%</p> <p>(Minimum Basic Premium Kshs. 20,000)</p> |
| Towing extension | Free up to a limit of 30,000 | Kshs. | Free up to a limit of Kshs. 50,000.00. towing charges reimbursed upon claim | Free up to a limit of Kshs. 30,000 | Free up to a limit of Kshs. 50,000 |
| Radio Cassette Extension | Free up to a limit of 50,000 | Kshs. | Free up to a limit of Kshs. 50,000.00 (ordinary MP3 System) (10% additional premium where value exceeds Kshs. 50,000.00) | Free up to a limit of Ksh. 20,000 | Free up to a limit of Kshs. 50,000 |
| Windscreen Extension | Free up to a limit of 50,000 | Kshs. | Free up to a limit of Kshs. 50,000.00; 10% additional premium will be charged in excess. | Free up to a limit of Kshs. 20,000 | Free up to a limit of Kshs. 50,000 |
| Emergency medical expenses to the insured and Third Parties | Free up to a limit of 50,000 | Kshs. | Free up to a limit of Kshs. 50,000.00 Political violence/Terrorism cover free Excess protector free | Property damage limit Kshs. 20,000,000 Injury Limit Kshs. 10,000,000 | Third party property damage Kshs. 20,000,000 Third party persons; Unlimited Passenger liability; Kshs. 3.0M per person & Kshs. 20.0M per event |
| Valuation | Free | | Free | Free | Free |
| Loss of use extension | Additional 3,000/= payable for Loss of Use cover extension (Optional). | | Car hire subject to maximum Kshs. 30,000.00 for more than 14 days' subject to additional Kshs. 3,000. | Nil | As per Options 2,3,&4 above |
| Authorized Repairs | | | | Kshs. 50,000 | |
| Excess | 0.5% - Minimum Kshs 5,000 Excesses: | | No blame no excess subject to proof (police abstract) | Premium inclusive of excess protector | No blame no excess Accidental Damage - 2.5% of value, Min Kshs. 15,000 & Max Kshs. 100,000 |

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| | <p>Own Damage - 2.5% of Sum Insured, minimum Kshs. 15,000, maximum Kshs. 100,000</p> <p>Theft with Anti-Theft Devices - 10% of Sum Insured, minimum Kshs. 20,000</p> <p>Theft without Anti-Theft Devices - 20% of Sum Insured, minimum Kshs. 20,000</p> <p>Theft with Tracking Device - 2.5% of Sum Insured, minimum Kshs 20,000</p> <p>Third Party Injury - Nil</p> <p>Third Party Property Damage - Kshs 7,500</p> <p>New & Young Drivers - Kshs 5,000</p> | | <p>Own damage:- 2.5% of value maximum Kshs 100,000</p> <p>Theft with Anti-theft devices:- 10% of sum insured , Minimum Kshs. 20,000</p> <p>Theft without Anti-theft device:- 20% of sum insured, minimum Kshs. 20,000</p> <p>Theft with tracking device:- 2.5% of sum insured, minimum Kshs. 20,000</p> <p>Third party Injury claims:- Nil</p> <p>Third party property damage:- Kshs. 5,000</p> <p>Young /Inexperienced drivers :- Kshs. 5,000</p> | <p>Third party property damage :- Kshs 7,500</p> <p>Theft with anti-theft device - 10% of value Min Kshs. 20,000</p> <p>Theft without anti-theft device - 20% of value min Kshs. 20,000</p> <p>Theft with tracking devise or fleet management system - 2.5% of value min Kshs20,000</p> <p>Young/Inexperienced driver - Additional Kshs. 5,000 (under 21 years/under 1-year driving experience)</p> |
| Other Risks | | <p>Riot and strikes - Free provided members are not participants</p> <p>Political violence and terrorism - Free</p> <p>Free extension to cover acts of nature such as floods</p> | | <p>Free Riot & Strike</p> <p>Fatal Personal Accident for up to Kshs. 500,000 for authorized drivers</p> |
| Other Value add / Extensions | | AA membership at Kshs. 3,000.00 per year | | |
| Contact person | <p>Samuel Ogol - 0733580525</p> <p>samuel.ogol@icealion.com</p> <p>Moureen Mbeba - 0719071406</p> <p>Hellen Mbato - 0719071252</p> | <p>Sylvanus</p> <p>Tel: 0725374037</p> <p>Email: ssibado@britam.com</p> | <p>Joyphan</p> <p>0768 830 587 / 0735 434 667</p> <p>joynadin@gmail.com</p> <p>Joseph Koech</p> <p>0720 654 671</p> <p>jkoech@monarchinsurance.co.ke</p> | <p>Esther M. Mwikali 0721 780 033</p> <p>EMWambua@kenyanalliance.com</p> <p>Grace Gitau 0707 154 888</p> <p>ONGitau@kenyanalliance.com</p> <p>Robert Wachira 0716 782 383</p> <p>RMWachira@kenyanalliance.com</p> |