

1. (a) Full name of Proposer(s): _____ PIN No: _____
 State title of any _____
 (b) Postal Address: _____ Postal Code: _____ Town: _____
 (c) Telephone No. - Office: _____ House: _____ Mobile Phone: _____
 (d) Email Address: _____ Website: _____
 (e) Profession or Occupation: _____ Date of birth (not applicable to firms): _____

2. Period of Insurance: From Date: _____ To Date: _____ Total months: _____

3. Town or locality in which the vehicles will generally be used: _____

4. Will the insured vehicles be used for

(a) Private hire (other than self-drive hire)? _____

5. (b) tuition or demonstration, including driving by pupils or prospective customers while accompanied by your employees?

(c) Self drive hire?

Note. Insurance in respect of vehicles whilst let out on self-drive hire cannot be provided under a Motor Trade (Road Risks) Insurance. The risk must be insured separately.

6. Will the insured vehicles be used for social, domestic or pleasure purposes?

If so i) give full name of each person using the vehicles for these purposes

ii) is each such person a partner, director or employee of your firm?

Note: Each such person will be required to complete supplementary questionnaire

(i)

(ii)

(i)	(ii)

7. (a) Please underline the scheme required NAMED DRIVER TRADE PLATE POINTS

If Insurance is required on a NAMED DRIVER basis please give etc.,

8. (b) Give following details for all persons (including principals and persons remunerated solely by commission) who may drive on your business (if more than 10, give names only).

Full name Age Period of driving experience

Full name	Age	Period of driving experience

9. If Insurance is required on a TRADE PLATE basis

(a) State plate numbers of all TRADE PLATES held by you _____

(b) State whether any plates are limited if so, which? _____

10. If Insurance is required on a POINT basis

(a) State how many sets of Trade, Number Plates are in your possession and give Plate Nos.

(b) State under each of the following classes the total number of vehicles owned by you (including such vehicle in your ownership for the purpose of sale and licensed for road use) excluding vehicles operating specifically insured.

(i) Private Hire Vehicles with more than seven seats	(ii) Vehicles used only for breakdown purposes	(iii) a) other vehicles (excluding all motor cycles and	(iii) b) Goods carrying vehicles used for hire or reward)
(iv) Motor Cycles			

- (c) State total number of persons (including principals and persons remunerated solely by commission) who may drive on your business _____
- (d) Give registered letters and numbers of any vehicles owned by you and insured under any other policy
- (i) public hire vehicles, goods carrying vehicles used for hire or reward.
 - (ii) other vehicles

11. PREVIOUS EXPERIENCE

- a) Has Proposer been or is he now insured in respect of any motor vehicles? If so, with what company or underwriter?

- b) Has any company of underwriter at any time:-
- (i) Declined a motor proposal from the proposer? _____
 - (ii) Required an increased premium or imposed special conditions? _____
 - (iii) Cancelled or refused to renew an existing motor policy held by proposer? _____
 - (iv) Required proposer to bear part of losses arising under any section of the insurance? _____
- c) Are you entitled to No Claim Discount from previous insurers? If so, please attach renewal notice and state number of years entitlement _____

12. Give particulars in the following schedule of any accident or losses during the past 3 years in connection with any Motor Vehicle (Including any Motor Cycle) owned or driven by you or used by you, including the vehicle which is subject of this proposal. All accident and losses must be included whether insured or uninsured and whether resulting in claim or not.

Date	Cost (Paid or estimated)	Nature of payment (e.g. Own Damage, Third Party, etc)	Brief details of accident

IF THERE HAVE BEEN NO ACCIDENTS OR LOSSES PLEASE WRITE "NONE"

13. State cover required _____

- Covers available: i) Comprehensive ii) Third party fire and theft iii) Third party only

I/We hereby agree to accept a policy subject to the following restrictions:-

- a) The first Kshs..... of each and every claim under all sections to be paid by me/us.
- b) Excluding cover whilst I am driving other cars/vehicles.
- c) Excluding cover whilst the vehicle is being driven by a learner driver.
- d) Kshs. 10,000/- of each and every claim under all sections to be paid by me/us in addition to excess under section a) above, if the vehicle is being driven by a person who is under the age of 25 years.
- e) Kshs. 10,000/- of each and every claim under all sections to be paid by me/us in addition to excess under section a) above, if at the time of accident the vehicle is being driven by a person who is a holder of a full driving license which has been in force in the geographical area for less than one year.

I/We desire to insure the Motor Car described in the above proposal and I/We hereby warrant the above statements and particulars are true and I/We have not suppressed, misrepresented or mis-stated any material fact and I/We agree that this declaration shall be the basis of the contract between me/us and the Company. I/We further agree that if this proposal or any particular is completed by any other person, such person shall be deemed my/our agent and not the agent of the Company. I/We have read and understood all particulars entered herein and I/We have signed this after verifying the same to be true and complete in all respects.

Date: _____ Signature of Proposer(s): _____

Liability does not begin until this proposal has been accepted by the Company and the premium paid, except as provided by any official cover note issued by the Company. A specimen policy is available on request.

SUMMARY OF PRINCIPAL BENEFITS

1. LOSS OR DAMAGE – cost of repair or reinstatement following:

- Accident collision or overturning of the vehicle
- Fire; external explosion; self-ignition of the vehicle
- Burglary, housebreaking or theft
- Malicious act

COST OF PROTECTION and removal to repairers following damage IN TRANSIT by road transporter, rail, inland waterway, lift or elevator.

2. LIABILITY TO THIRD PARTIES involving,

- Death or bodily injury
- Damage to property

LITIGATION EXPENSES incurred with the written consent of the Company

SUMMARY OF PRINCIPAL EXCLUSIONS

- Consequential loss
- Wear and tear, depreciation, mechanical or electrical breakdown, failure or breakage
- Damage to tyres, unless the vehicle is damaged at the same time
- Flood, earthquake, typhoon, hurricane, volcanic eruption
- War, act of foreign enemies, hostilities or civil war
- Strike, riot, civil, commotion, mutiny, rebellion, revolution, insurrection, military or usurped power
- Use of vehicle:
 - Outside Kenya
 - By an unauthorized driver
 - For the carriage of passenger for hire or reward
 - Liability for death or injury of an employee
 - Liability for damage to property in the custody or control of the Insured

NO CLAIM BONUS earned with previous Insurers will be allowed on production of written evidence. The above are Summaries of the Principal Benefits and Exclusions that will be shown in the Policy and are necessarily incomplete.

IMPORTANT NOTICE

Non- standard Accessories

The following are considered as non-standard accessories and should be declared and described fully in this proposal irrespective of whether they are factory fitted or otherwise

Radios or radio cassettes, spotlights, any rim or rims not the standard manufacturer's specification of a particular model of vehicle, trailer, tarpaulin or canvas, any fitting whether additional or replacement which are different from the manufacturer's standard specification.

The policy issued will automatically be subject to the following clauses:-

1. PAIR AND SETS CLAUSE

In the event of loss or damage to any article forming part of a pair or set the Company shall not be liable for more than the value of the particular part or parts which may be lost or damaged without reference to any special value which such parts may have as forming a pair or set but in any event not exceeding a proportionate part of sum insured in respect of the pair and set Subject otherwise to the terms, conditions and exemptions of this policy.

2. AVERAGE CLAUSE

It is hereby understood and agreed that the Insured's estimate of value of the vehicle including accessories and spare parts stated in the Policy shall be the basis of the amount of indemnity describe in Section I. if at the time of an occurrence giving rise to a claim under Section I of this Policy the estimated market value of the vehicle is greater than the Insured's estimate of value of the vehicle including accessories and spare parts stated in the policy then the Insured shall be considered as being his own Insurer for the difference and Company's liability shall be limited to such rateable proportion of the total expenditure under the said Section I of the Policy as the Insured's estimated market value at the time the occurrence subject to the terms, conditions and limitations of the Policy.

3. EXCESSES APPLICABLE

The proposer's attention is drawn to the following excesses that will be incorporated in the policy:-

- i) Excess all claims
- ii) New/Young driver's excess
- iii) Theft excess which is additional to the other excesses.