STAR DISCOVER INSURANCE LIMITED

MOTOR PRODUCT

RATING TERMS.

1. PRIVATE CAR – COMPREHENSIVE

NO.	VALUE	BASIC PREMIUMS
1	**Below Kes.399,999/-**	THIRD PARTY ONLY Kes.7,500/-
2	**Kes. 400,000- Kes.999,999**	**4.5% Basic Rate** – Minimum Premium of Kes. 37,500 Excess Protector Charge Min. Premium Kes.5,000
4	**Probox, Succeed, Wish, Vitz, Isis and Sienta vehicle models**	Basic rate of 7.5% Min Premium Kes.37,500/- Mandatory Requirement: Declaration form must be filled
5	**Kes.1,000,000 -2,499,999M**	**3.5% Basic Rate** – **Minimum Premium Kes. 37,500** Excess Protector - Rate 0.25% of value of vehicle Min Kes.2,500/- PVT - Rate 0.25% of value of vehicle Min Kes.2,500/-
6	**Kes.2.5M & above**	**3% Basic Rate** Minimum Premium of **Kes. 37,500/=** Excess Protector - Rate 0.25% of value of vehicle Min Kes. 2,500/- PVT - Rate 0.25% of value of vehicle Min Kes. 2,500/-
7	**Vehicles below 8 years**	**3% Basic Rate** Minimum Premium of **Kes. 37,500/=** Excess Protector - Rate 0.25% of value of vehicle Min Kes. 2,500/- PVT - Rate 0.25% of value of vehicle Min Kes. 2,500/-
8	**Vehicles over 15 years**	Minimum Sum insured **Kes.1,000,000** Basic Rate 5.5% Minimum Premium Kes.55,000 Excess Protector Charge Min. Premium Kes.5,000

NB: All comprehensive vehicles shall be **valued within 14 days,** failure to which,cover will be Reduced to Third party only.

EXCESS	
1. Own Damage	2.5% of the sum insured subject to a minimum of 25,000/=
2. Theft	WITH Anti-Theft Device – 10% of value minimum 30,000/= WITHOUT
	Anti-Theft Device 20% of value minimum 30,000/=
	PARTIAL Theft or Vehicle fitted with Tracking Device – As own damage excess
3. Third Party Claims	7,500/= Each and every claim
4. Young Drivers	(Under 21 years of age) – 5,000/= additional
5. Inexperienced Drivers	(Under 1 year driving experience) – 5,000/= additional

APPLICABLE LIMITS OF LIABILITY & EXTENSIONS

1	**WINDSCREEN LIMIT**	**Kshs 30,000**
2	**RADIO CASSETTE**	**Kshs 30,000**
3	**THIRD PARTY PROPERTY DAMAGE LIMIT**	**Kshs 5,000,000**
4	**PASSENGER LIABILITY**	**Any one-person Kshs 3,000,000 Any one event Kshs 20,000,000**
5	**EMERGENCY MEDICAL EXPENSES LIMIT**	**Kshs 50,000**
6	**TOWING & RECOVERY LIMIT**	**Kshs 50,000 Any Extra limit @10% rate**
7	**REPAIR AUTHORITY LIMIT**	**Kshs 50,000**
8	**GEOGRAPHICAL AREA**	**COMESA – Subject to COMESA Yellow card and vehicle being towed back to Kenya**

2. MOTOR COMMERCIAL VEHICLES – OWN GOODS & GENERAL CARTAGE

ITEM NO.	MOTOR COMMERCIAL FLEET
1	• **Corporate** – 5 or more vehicles registered under the same name
2	• **Individual** – 3 or more vehicles registered under the same name/person
USAGE	**MOTOR COMMERCIAL OWN GOODS & GENERAL CARTAGE**
OWN GOODS - FLEET	**4% - Basic Rate – Minimum Premium 40,000/-**
OWN GOODS - STANDARD	**4% - Basic Rate – Minimum premium 40,000/-**
GENERAL CARTAGE FLEET & STANDARD	**4.25% Basic Rate**- Minimum premium per vehicle Kes 50,000
VEHICLES OVER 15 YEARS	Minimum Sum insured **Kes.1,000,000** Basic Rate 6.5% Minimum Premium Kes.65,000 Excess Protector Charge Min. Premium Kes.5,000
Excess Protector	**0.25% - Minimum premium 5,000/-**
PVT	**0.25% - Minimum Premium 5,000/-**

3. MOTOR COMMERCIAL THIRD PARTY ONLY (TPO)

OWN GOODS	SINGLE UNIT	FLEET
Up to 3 tons	Kes 10,000	Kes 7,500
3 tons – 8 tons	Kes 12,000	Kes 10,000
Over 8 tons	Kes 15,000	Kes 12,500
GENERAL CARTAGE	**SINGLE UNIT**	**FLEET**
Up to 8 tons	Kes 20,000	Kes 15,000
8 tons- 20 tons	Kes 25,000	Kes 20,000
20 tons -30 tons	Kes 30,000	Kes 25,000
Prime mover	Kes 25,000	Kes 20,000

APPLICABLE LIMITS OF LIABILITY & EXTENSIONS – MOTOR COMMERCIAL COMPREHENSIVE

WINDSCREEN & WINDOW GLASS EXTENSION	Kes 50,000 Any Extra limit at 10% premium rate
RADIO CASSETTE EXTENSION	Kes 50,000 Any Extra limit at 10% premium rate
THIRD PARTY PROPERTY DAMAGE (TPPD)	Kes 5,000,000
THIRD PARTY PERSONAL INJURY (TPPI)	Any one person – Kes 3,000,000 Any one event – Kes 20,000,000
EMERGENCY MEDICAL EXPENSES LIMIT	Kes 50,000
REPAIR AUTHORITY	Kes 50,000 Any Extra limit at 10% premium rate
TOWING & RECOVERY LIMIT	Kes 50,000 Any Extra limit at 10% premium rate
GEOGRAPHICAL AREA	COMESA Region– Subject to COMESA Yellow Card and The Vehicle Being Towed to Kenya.

EXCESS

EXCESS	
1. **Own Damage**	5% of the sum insured; Minimum of 30,000/=
2. **Theft**	WITH Anti-Theft Device – 10% of value minimum 30,000/=
	WITHOUT Anti-Theft Device 20% of value minimum 30,000/=
	PARTIAL Theft or Vehicle fitted with Tracking Device – As own damage excess
3. **Third Party Claims**	30,000/= Each and every claim
4. **Young Drivers**	(Under 21 years of age) – 10,000/= additional
5. **Inexperienced Drivers**	(Under 1 year driving experience) – 10,000/= additional

4. MOTOR SPECIAL TYPES/INSTITUTIONAL/ SCHOOL BUSES/ VAN

Basic Rate	3%
Minimum Premium	**Kes.40,000 (Exclusive of Taxes).**
Additional benefits charged as below –	
a) **Excess Protector**	Rate 0.25%, Min. Premium applicable 2,500/-
b) **Political Violence and terrorism**	Rate 0.25%, Min. Premium applicable 2,500/-
PASSENGER LEGAL LIABILITY (PLL) charge for;	
Students only	**Kes.250**
Other groups	**Kes.500.**

EXCESS	
1. **Own Damage**	5% of the sum insured; Minimum of 30,000/=
2. **Theft**	WITH Anti-Theft Device – 10% of value minimum 30,000/=
	WITHOUT Anti-Theft Device 20% of value minimum 30,000/=
	PARTIAL Theft or Vehicle fitted with Tracking Device – As own damage excess
3. **Third Party Claims**	10,000/= Each and every claim
4. **Young Drivers**	(Under 21 years of age) – 7,500/= additional
5. **Inexperienced Drivers**	(Under 1 year driving experience) – 7,500/= additional

APPLICABLE LIMITS OF LIABILITY & EXTENSIONS

1.	AUTHORIZED REPAIR LIMITS	50,000/=
2.	TOWING & RECOVERY LIMITS	50,000/= Any Extra limit at 10% premium rate
3.	MEDICAL EXPENSES	50,000/=
4.	WINDSCREEN & WINDOW GLASS EXTENSION	50,000/=
5.	RADIO CASSETTE EXTENSION	50,000/=
6.	THIRD PARTY PROPERTY DAMAGE	5,000,000/=
7.	PASSENGER LEGAL LIABILITY	3,000,000/= per person
		20,000,000/= per event

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