



**CIC INSURANCE GROUP LIMITED**

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**CIC MOTOR COMMERCIAL PLUS PROPOSAL FORM**

Answer all Questions

**SECTION A: PROPOSER DETAILS**

- Name of Broker/Agent/Direct
- Full name of Proposer
- Postal address  Postal code
- Town  PIN no.
- Email address
- Contact person
- Telephone  Mobile
- Occupation/nature of business
- Number of accidents in the last 5 years

- Period of Insurance: From  To
  - Name of Financier (If any)
  - Are you entitled to any claim discount? Yes  No
- If yes, attach evidence

**SECTION B: MOTOR VEHICLE(S) DETAILS**

Registration Number	Make	Year of Mfr	Ton	Estimated Value	Usage

\* Usage: Indicate either own use or hire and reward



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*We keep our word*

**HEAD OFFICE**

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**Damaged cargo**  
**Injured driver**  
**Costs of repair**



**Benefits**

- Comprehensive insurance with superior benefits
- Monthly loss repayment while under repair
- Loss of use compensation
- Personal accident cover for drivers and loaders
- Tracking device and recovery hire of theft
- Fleet management
- Coverage across COMESA region
- Special perils



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## CIC MOTOR COMMERCIAL PLUS

### A. COMMERCIAL VEHICLES

#### Basic Cover:

- Accidental collision or overturning
- Fire
- Malicious damage
- Theft
- Third party liabilities

#### Commercial Own Goods

- Basic rate 7.3%
- Less no claim discount acquired
- Minimum sum insured Kshs.2,000,000/=

#### Excesses applicable:-

- Own damage 5% of value minimum Kshs.20,000/=
- Theft excess 5% minimum Kshs.20,000/=
- Third party excess Kshs.10,000/=

#### General Cartage (Hire and Reward)

- Basic rate 8.3 %
- Less no claim discount acquired
- Minimum sum insured Kshs.2,000,000/=

#### Excesses applicable:-

- Own damage 5% of value minimum Kshs.20,000/=
- Third party excess Kshs.10,000/=

### B. BENEFITS INCLUDE

- Tracking device
- Occupational group personal accident for one driver and one loader each Kshs.100,000/= for death and permanent total disability
- Windscreen - Kshs. 30,000/=
- Radio Cassette - Kshs. 20,000/=
- No blame, no excess
- Annual valuation
- Special perils
- Geographical area - Comesa : Subject to towing the motor vehicle to Kenya at the insured's cost following an accident. (Usual yellow card procedures apply)

## C. EXTRA BENEFITS PROVIDED AT AN ADDITIONAL PREMIUM

### a) Loan Repayment

In the event the vehicle is grounded for repairs after an accident:

- (a) Excess of thirty days: Rate 11 % of monthly loan installment.
- (b) Excess of 60 days: Rate 9 % of monthly loan installment.
- (c) The loan repayment period is for a duration of upto 3 months.

### b) Carriers Liability

Loss or damage to goods or merchandise held by insured in trust on commission following an accident.

### LIMITS OF LIABILITY

LIMITS	ANNUAL PREMIUM
UP TO KSHS.500,000/=	KSHS.12,500/=
UP TO KSHS.1,000,000/=	KSHS.18,750/=
UP TO KSHS.1,500,000/=	KSHS.28,125/=
UP TO KSHS.2,000,000/=	KSHS.37,500/=

Excess - 10% each and every loss minimum Kshs.50,000/=

### c) Loss of Use Cover

The cover allows a sum assured to be paid to truck owners to enable them hire alternative vehicles once the trucks are involved in an accident and remain in the garage beyond the specified period while under repair.

### PREMIUMS TABLE

SUM ASSURED	DEDUCTIBLE PERIOD	DEDUCTIBLE PERIOD
	7 DAYS	1 MONTH
50,000/=	11,700/=	4,550/=
75,000/=	17,550/=	6,825/=
100,000/=	23,400/=	9,100/=
150,000/=	35,100/=	13,650/=

### d) Fleet Management

This service will enable the owner to monitor vehicle usage and get realtime and historical information on the vehicle.

### e) Excess Waiver

10% of own damage excess

## SECTION C: EXTRA BENEFITS - TICK AS APPROPRIATE

### i) Carriers Liability

Reg marks.	Limit (Kshs)	Premium (Kshs)
1		
2		
3		
4		

ii) Fleet Management: Kshs 25,000/-, excluding VAT, per vehicle

iii) Monthly Loan Repayment - Please tick

Registration	Monthly Instalments Kshs	Option	Premium

Option

- A 30 days
- B 60 days

Excess

- 11%
- 9%

Premium rate

iii) Excess Waiver

Registration No	Own damage excess	Rate	Premium
		10% of own damage excess	
		10% of own damage excess	
		10% of own damage excess	
		10% of own damage excess	

Signature

Date