

Motor Private Excess

Third Party Bodily Injuries	NIL
Third Party Property Damage	Ksh 7,500
Young Driver (Below 21 years of age)	Ksh 5,000 over and above normal excess
Novice Drivers (Less than 1 years driving experience)	Ksh 5,000 over and above normal excess
Own Damage and Partial Theft	2.5% of Sum Insured Minimum Ksh 20,000 and Maximum Ksh 100,000
Theft	a. With Antitheft Device 10% of Sum Insured Minimum Ksh 20,000
	b. Without Antitheft Device 20% of Sum Insured Minimum Ksh 20,000
	c. With tracking Device 2.5% of Sum Insured Minimum Ksh 20,000

Claim Administration

In the unfortunate event of a claim, premium will be paid as follows;

- For partial damage necessitating repairs, the client will be required to continue with the monthly premium payment.
- For total loss claims, the client will be required to pay the balance of the premium or the same can be deducted from the claims amount.
- Claims incurred during the lapsed period shall not be eligible for settlement.



GENERAL

CIC GENERAL INSURANCE LTD.

V.07/2023

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KENYA • SOUTH SUDAN • UGANDA • MALAWI
GENERAL • LIFE • HEALTH • ASSET

**CIC EASY BIMA
MOTOR
INSURANCE**

We keep our word

cic
CIC GROUP

GENERAL INFORMATION

CIC Easy Bima is a **monthly motor insurance** cover from CIC General Insurance Company. The cover enables you to pay for your motor vehicle insurance on a **monthly basis**, easing your financial burden.

Why Easy Bima

Our motor product has been digitally transformed to offer value to our customers as follows.

- **Customer experience:** End to end purchase process including claim notification.
- **Affordable:** Competitive cover pricing
- **Flexibility:** Monthly premium payment up to 12 instalments
- **Convenience:** Self service from the comfort of your home or office

Car Insurance in 5 easy steps

Easy Bima the digital motor cover



Go to
easybima.cic.co.ke/



Fill Form
Fill in your vehicle details and estimated value



Quote
Review quote and select proceed to process cover



Personal Details
Fill in your personal details including phone number and email address



Payment
Make Payment, download and print car sticker

MOTOR PRIVATE EXTRA BENEFITS

Benefit	Free	Rate for Extra Benefit (Not Free)
Windscreen	Up to Ksh 30,000	Ksh 1,000 for every additional Ksh 10,000 cover
Vehicle Entertainment System	Up to Ksh 30,000	Ksh 1,000 for every additional Ksh 10,000 cover
Loss of Use (Courtesy Car)	N/A	Maximum Ksh 30,000 at an additional premium of Ksh 3,000 Benefit applicable 3 days after full claim documentation
Forced ATM Withdrawal following a carjacking incident	N/A	Maximum Ksh 40,000 at an additional premium of Ksh 4,000
Out of Station Accommodation following an admissible claim	N/A	Maximum Ksh 20,000 at an additional premium of Ksh 2,000 Benefit subject to a distance limit of 50KM from workstation/home.
Personal effects following an admissible claim	N/A	Maximum Ksh 20,000 at an additional premium of Ksh 2,000
Loss of Keys following an admissible claim		Maximum Ksh 20,000 at an additional premium of Ksh 2,000
Theft/Loss of spare wheel	N/A	Maximum Ksh 30,000 at an additional premium of Ksh 3,000
Theft of Accessories (Jack, Spanners)	N/A	Maximum Ksh 15,000 at an additional premium of Ksh 1,500
Third Party Property Damage	Up to Ksh 5,000,000	Ksh 1,000 for every additional Ksh 1,000,000 cover
Third Party Passenger legal liability	Ksh 3,000,000 Per Person and Ksh 20,000,000 Per event	Ksh 1,000 for every additional Ksh 1,000,000 cover
Emergency Medical Expenses (Vehicle Occupants) On reimbursement basis	Up to Ksh 30,000	Ksh 250 for every additional Ksh 10,000 cover
Third Party Bodily Injury/Death	Ksh 3,000,000 Per Person and Unlimited Per event	Ksh 1,000 for every additional Ksh 1,000,000 cover
Riot and Strike	Applicable	N/A
Towing and recovery	Up to Ksh 30,000	Ksh 1,000 for every additional Ksh 10,000 cover
Political Violence	N/A	0.25% of vehicle value
Excess protector - Own Damage	N/A	0.25% of vehicle value
Authorized repair limit	Up to Ksh 50,000	N/A
Geographical area outside Kenya	N/A	As per COMESA guidelines (Yellow Card)