

EasyBima

Motor Insurance

Product Information



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

Introducing: **Accessibility, Affordability, Flexibility, Convenience & unmatched Customer Experience:**

1. What is EasyBima motor insurance?

It is an online monthly motor private product with a flexible payment plan of up to 12 equal monthly installments.

2. Why EasyBima?

- Flexible monthly payment plans (up to 12 months).
- Accessible online 24/7 for quotes and purchases.
- Ability to buy through preferred agents/brokers.
- Easy policy management through online account.
- Payment by MPESA with upcoming additional platforms.
- Free Valuation at inception.

3. How do I access Easy Bima?

- The same is accessible through <https://easybima.cic.co.ke>

4. Who is eligible to buy cover?

- Any customer who owns a motor private vehicle

5. What Is Covered

- Accidental Damage
- Malicious Damage
- Theft
- Fire
- Third Party Liabilities
- Riot Strike and Civil Commotion
- Floods
- Legal liabilities to third parties arising from loss or damage to property as well as third party injuries or death.

6. Free Benefits

- Excess protector for own damage.
- Political violence and terrorism cover.
- Windscreen cover Kshs.50,000/-
- Car entertainment system cover Kshs.50,000/-
- Towing/Recovery expenses Kshs.50,000/-
- Emergency medical expenses Kshs.50,000/-

7. Additional Benefits at an extra cost

- Courtesy Car-Upto a period of 10 days
- Forced ATM withdrawal following a carjacking incident (Max Kshs.40,000/-)
- Theft of Accessories (Jack, Spanners) (Max Kshs.15,000/-)
- Loss of Key (Max Kshs.20,000/-)
- Theft/Loss of spare wheel (Max Kshs.30,000/-)
- Out of Station Accommodation following an admissible claim (Max Kshs.20,000)
- Personal effects following an admissible claim (Max Kshs.20,000/-)

Proposal and Requirements

1. Onboarding Requirements:

- Copy of the logbook or import documents (new vehicles).
- Copy of National ID
- Copy of valid driving license
- Copy of KRAPIN certificate (individuals and companies).
- For companies: Certificate of Incorporation and CR12 (or legal registration documents for non-incorporated entities).

2. Comprehensive Cover Requirements

- Vehicle must be less than 15 years old.
- Minimum vehicle value (Kshs.500,000/-)
- 12 equal monthly installments
- Annual valuation.

3. Eligibility for Comprehensive Cover

A vehicle will not qualify for comprehensive cover if:

- It's not roadworthy or in good working condition (based on valuation).
- It has a poor claims history.
- The proposer lacks insurable interest (ownership verified by logbook).

Proof of Insurance

We issue a digital motor insurance certificate.

Benefits of Digital Certificates

- Improved traceability and accountability of certificates.
- Eliminates lost certificates and allows easy reprints.
- Reduces motor insurance fraud by ensuring one certificate per vehicle.
- Helps prevent double insurance and fake certificates.
- Clients can check certificate status using the mobile app.
- Enables real-time insurance validation for law enforcement.

Importance of Vehicle Valuation

- Confirms vehicle existence as proposed.
- Verifies insurable condition.
- Proper estimate of vehicle value for insurance purposes.
- Free valuation at policy inception.

Post-Valuation Actions

- We inform you of revised vehicle and accessory values.
- Increased value may require additional premium payment.
- Decreased value will result in a policy endorsement reflecting the lower value.
- We advise you of any valuation findings affecting coverage (e.g. vehicle condition).

Policy Delivery and Renewal

- Policy Document Delivery – Policy document will be sent electronically to your email.

Renewal Premium Factors

- Your claims history.
- New laws affecting insurance premiums.

Renewal Notice Renewal

Notices are sent at least 60 days before the renewal month.

- For clients with intermediaries, the notice goes to the intermediary for discussion.
- Direct clients receive the notice via email and SMS alerts

Extra Benefits (Windscreen, Radio, Excess Protector)
These are one-time-use benefits. Once used, they cease until the next renewal. You can reinstate them for an additional premium.

Claims and Excess

No Blame, No Excess Clause. This clause applies when you are not at fault for an accident, with the following conditions:

- There must be a clearly identified third-party involved.
- A police abstract report clearly stating fault.

Policy Excess

This is the initial amount you pay before the insurer covers the claim. It's usually a percentage of the vehicle's insured sum.

Excess Protection Cover

This relieves you of paying the excess for collision-related damage claims. However:

- The damage and repair cost must exceed the policy excess amount.
- Claims below the excess are not recoverable.

Policy Cancellation

- Issue written instructions to cancel the policy.
- Since a digital certificate was issued the insured is required to write to the insurance company to cancel the certificate.

Still have questions?

For further queries, Kindly feel free to contact our customer support team through the email address **callc@cic.co.ke** or call: **0703 099 120**

HOW TO CLAIM

01



Visit: <https://ke.cicinsurancegroup.com/claims/>

02



Download the Motor Private Claim Form & Print

03



Fill the claim form & submit together with supporting documentation

04



Submit claim to claims@cic.co.ke

05



Submit claim through your agent

CIC GENERAL INSURANCE LTD.

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