

# Orient Commercial Insurance

**ALWAYS ON DUTY**

**ULTIMATE** comprehensive cover  
now with **ENHANCED BENEFITS**



**KENYA ORIENT  
INSURANCE LIMITED**  
*Trusted · Innovative · Inspired*

# Superior protection for your truck

We will get you back on your feet in the shortest time possible with our **ULTIMATE** comprehensive cover now with **ENHANCED BENEFITS**.

## Free Enhanced Benefits

- Excess Free
- Free Alternative Transport
- Personal Accident Cover of Kshs. 250,000/- Each for the Driver & Loader
- Free Political & Terrorism Risk Cover
- Container Insurance
- Free Tracking Device
- Tracking Services
- Authorized Repair limit now at Kshs.300,000
- Alternative accommodation for two persons at Kshs.10,000. Kshs.5,000 each in both Kenya and Comesa region
- Excess protector not required...Nil excess(Inclusive)
- Alternative hire/transport free Kshs. 50,000
- Towing –Kshs.100,000 additional (10% now)
- Recovery Kshs.100,000
- Windscreen Kshs. 50,000 additional (10%)
- Entertainment- Kshs.30,000 additional (10%)
- Alternative accommodation at Kshs. 10,000
- Expanded territorial scope across COMESA subject to vehicles towed to the nearest Kenyan Border station
- Radio / CD Player limit Kshs. 30,000/-
- Medical expenses limit KES 30,000/-
- Authorized repair limit KES 100,000/-
- Guarding services following an accident - Limit KES 10,000/- per year subject to provision of receipts from a reputable security firm
- Annual Valuation
- Free alternative Transport of goods following an accident to a limit of Ksh50,000/-

## Benefits with additional premium

- Loss of Income (10 days and 30 days Option) Up to Kshs. 200,000
- Loan repayment- Interest reduced 30 days 10% 60 days 7.5%
- WIBA – 10% OF Annual earnings
- Employer's liability – 25% of WIBA Excess 20000
- Carriers Liability
- Fleet Management

## Rates

- Single unit - Own Goods - 5%.
- Single unit - General Cartage - 5.75%.
- Fleet - Own Goods - 4.75%.
- Fleet - General Cartage - 5.30%.



## Premium

- Minimum Premium for General Cartage exclusive of levies is **Kshs. 105,000/-**
- Minimum premium for own goods exclusive of levies is **Kshs. 85,000/-**

## Schedule Of Benefits

### Loss or Damage Of Goods following an accident (Carriers Liability)

Limit - Upto	Road Risks	All Risks
500,000/-	10,000/-	15,000/-
1,000,000/-	15,000/-	22,500/-
2,000,000/-	30,000/-	45,000/-
3,000,000/-	45,000/-	67,500/-
4,000,000/-	60,000/-	90,000/-
5,000,000/-	75,000/-	112,000/-

**Excess 10% of each & every loss minimum 50,000/-**

### Theft By Employees (Fidelity Guarantee)

Limit	Annual Premium
250,000/-	7,500/-
500,000/-	10,000/-
1,000,000/-	17,500/-
1,500,000/-	25,000/-

**Excess 10% of each & every loss minimum 50,000/-**

### Loan Repayment - Max 3 Months Instalments (Excluding the first 30 days)

Time Excess	Rate
30 Days	10% of monthly loan amount
60 Days	7.5% of monthly loan amount

### Loss Of Income (TIME EXCESS OF 10 DAYS) from lodging an admissible claim

Limit	Annual Premium 10	Annual Premium 30
50,000/-	12,000/-	4,000/-
75,000/-	19,500/-	6,500/-
100,000/-	25,500/-	8,500/-
150,000/-	37,500/-	12,500/-

**Subject to provision of income statements for the past six months**

## Fleet management

- Service will be available at a discounted rate from our approved service providers and will enable the truck owner to monitor vehicle usage, in real time and historical information of the vehicle.

## Excess applicable

- Nil theft excess with a tracking device.
- Own damage/ partial theft 5% of sum insured minimum KES 20,000
- Theft with anti theft device 10% of sum insured minimum KES 20,000
- Theft without antitheft 20% of sum insured minimum KES 20,000
- Third party injury nil
- Third party property Damage KES 10,000
- Novice drivers KES 7,500
- Young drivers KES 7,500

## What is not covered

- In respect of persons being carried in or upon entering or getting onto or alighting from the vehicle and in pursuance of a contract of employment
  - Any one person KES 3,000,000
  - Series of claims arising out of one event KES 20,000,000
- In respect of any other person not being carried in or upon or entering onto or alighting from the vehicle
  - Any one person KES 3,000,000
  - Series of claims arising out of one event unlimited
- Third party property Damage KES 5,000,000

## What is not covered

- Consequential loss excluding (loss of income).
- Depreciation, wear and tear, mechanical, electrical or electronic breakdown, failures or breakages.
- Damage to tyres unless damage is caused to other parts of the vehicle at the same time.
- Loss of or damage to the contents being carried in or on the vehicle; ( unless specifically insured).
- Damage caused by overloading or strain
- The excess stated in the schedule



## CORPORATE HEADQUARTERS

📍 Capitol Hill Towers, 6th Floor  
Cathedral Road, Nairobi  
☎ 34530 - 00100, Nairobi  
📞 020 2728603/4  
020 2961000, 020 2962000  
✉ customerservice@korient.co.ke

## HUGHES

📍 Hughes Building, 1st Floor  
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📞 020 2216015  
✉ hughes@korient.co.ke

## THIKA

📍 Twin Oak Plaza, 1st Floor  
1761 - 01000, Thika  
☎ 1761 - 01000, Thika  
📞 067 20224/5  
📞 067 20226  
✉ thika@korient.co.ke

## MERU

📍 Rufus Building, Ground Floor  
Opposite Budget Supermarket  
3154 - 60200, Meru  
064 30220 / 30066  
📞 064 20226  
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## MOMBASA TWO

📍 Talaab Building, Ground Floor  
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📞 041 2493340  
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## CAPITOL HILL

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## MACHAKOS

📍 Town Plaza, 3rd Floor  
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## NAKURU

📍 Finance House, 2nd Floor  
Kenyatta Avenue  
17337 - 20100, Nakuru  
051 2215387 / 2215368 /  
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## KITENGELA

📍 Red Herron Court, 2nd Floor,  
Namanga Rd  
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## KISII

📍 Umoja Complex, Ground Floor  
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## KISUMU

📍 Mega Plaza, Ground Floor  
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## RUAKA

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## EMBU

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## KAKAMEGA

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## KTDA BUILDING

📍 KTDA Plaza, 5th Floor  
Tom Mboya Street, Nairobi  
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📞 020 240366 / 3310040 /  
3310041 📞 020 240647  
✉ ktlda@korient.co.ke

## NYERI

📍 Old Marshalls Bld, Ground Flr  
Kimathi Way Street  
☎ 1215-10100, Nyeri  
061 2030963 / 2031019 /  
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## ELDORET

📍 JK House, Ground Floor  
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## MOMBASA ONE

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## ONGATA RONGAI

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## WESTLANDS

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## WEB

🌐 [www.korient.co.ke](http://www.korient.co.ke)