



CIC GENERAL INSURANCE LTD

We keep our word



CIC LADY AUTO INSURANCE

SECTION ONE: GENERAL INFORMATION

Basic cover:

- Accidental damage
- Theft
- Fire
- Malicious damage
- Third Party Liabilities
- Riot Strike and Civil Commotion

SECTION TWO: BENEFITS AT NO EXTRA CHARGE

Courtesy Car

Maximum of 24 days subject to an excess of the first three days.

Personal Accident Cover

A shared Personal Accident cover for the nuclear family as a result of incidences involving the insured motor vehicle with the following benefits:

Death	Ksh. 500,000/-
Permanent Total Disability	Ksh. 500,000/-
Medical expenses	Ksh. 50,000/-

Last expense - Ksh. 100,000/-

A shared last expense cover for the nuclear family as a result of incidences involving the insured motor vehicle.

Personal accident cover for domestic employee

Personal Accident cover for one indoor employee whilst travelling in the insured motor vehicle with the following benefits;

- Death - Ksh. 100,000/-
- Permanent Total Disability - Ksh. 100,000/-

Trauma Counseling

Reimbursement of expenses incurred by the nuclear family on counselling necessitated by an incident involving the insured motor vehicle up to Ksh. 20 000/-

Handbag and contents

Cover for the insured's handbag and contents therein following theft, overturning or collision of the insured motor vehicle upto Ksh. 10,000/-

Third party medical expenses

Reimbursement of third party medical expenses incurred up to maximum Ksh. 50,000/-

No Blame No Excess

Subject to confirmation of the party to blame as per the police abstract

Agreed value basis of insurance

Subject to vehicle age limit of 12 years and annual valuation by our approved panel of valuers



AA Kenya membership with the following benefits

- 24hr roadside assistance services countrywide e.g. tyre change
- Technical advice on motoring matters
- Post-accident assistance
- Subsidized driving school instruction fees for family members
- Defensive driving and road safety seminars

Replacement of Lost Car Keys following partial theft

Up to a maximum of Ksh. 5000/-

Forced ATM Withdrawal

Maximum Limit Ksh. 15 000/-

Lady Wellness Check up

Pap smear, Mammogram/Ultra sound, check-up at Karen hospital

Lang'ata Road-Karen | TEL: +254-020-6613000 / 108 | www.karenhospital.org



Road Ambulance Rescue

Benefits:

- Two emergency evacuation flights per valid subscription period*
- Two ground ambulance transfers per valid subscription period within Kenya*
- Direct access to our 24-hour Control Centre for medical advice
- Direct access to the air ambulance provider, no third party.

Other benefits with a limit of Ksh.50,000/- each:

- Authorized repair limit
- Emergency medical expenses
- Windscreen
- Towing charges
- Entertainment unit
- Annual valuation by our panel of valuers

SECTION THREE: BENEFITS AT AN EXTRA CHARGE

Terrorism & Political Risks Cover

Rate - 0.25% of motor vehicle value

Excess Waiver

Type of excess Rate

- Theft 1% of motor vehicle value subject to the vehicle being fitted with an anti-theft device.
- Own damage 0.25%

Tracking device and other related security fitting

These services will be available upon request at a negotiated price with our tracking and other partners.

autoXpress

Tyres

- 5% discount on tyres

Motor Vehicle Service /Maintenance Referral

- 10% discount on labour charges, relating to maintenance and repair services.



Kampala Road, off Enterprise Road
opp Toyota Kenya Workshop.

24 hours Emergency response team

1) Alnoor Issa – 0722929636/0731591570

2) Derick Mnyika – 0727065314/0731053308



Chepkorio Rd, off Lusaka Rd
Mobile: 0722618851/ 0722864107
Email: dalex@netathome.co.ke



Dakar Road(off enterprise road)
Mobile: 0722/0735-524511
Email: pmkariuki@palmotors.com



06 Athi Road off Adiss Ababa Road,
Body Shop: 21 Changamwe Road
Mobile: 0726/0732-895555
www.supertouchauto.com



Gilgil Road, Off Enterprise Road
+254 020 552938 / 552956 / 551250
www.aceautocentre.com

SECTION FOUR: EXCESSES & LIMITS OF LIABILITY

Own damage	No excess whilst the motor vehicle is being driven by the insured subject to the cost exceeding 2.5% of motor vehicle value Minimum Ksh. 20, 000/- 2.5% of value minimum Ksh. 20,000/- whilst the motor vehicle is being driven by another driver other than the insured. Maximum Excess Ksh. 100 000/-
Theft with anti – theft device Theft without anti-theft device	10% of value min Ksh. 20, 000/- 20% of value min Ksh. 20,000/-
Young/Novice Drivers (less than 24 years old and or has less than two years driving experience)	Ksh. 5000 additional
Third party liabilities	Nil

Limits of liability

LIABILITY	LIMIT (Ksh.)
Third Party Property Damage	5,000,000/-
Third Party Bodily Injury	Unlimited
Passenger Liability	
• Any one passenger	3,000,000/-
• Any one event	20,000.000/-

Underwriting terms

Basic rate5%
 Minimum premiumKsh. 30 000/-
 Maximum age of the vehicle at entry 12 years

HEAD OFFICE

CIC Plaza, Mara Road, Upper Hill. P.O. Box 59485 - 00200 Nairobi
 Telephone: 020 282 3000, 0703 099 120, 0716 616 641 or 0735 750 885
 E-mail: cic@cic.co.ke | Website: www.cic.co.ke