

PROPOSAL FORM FOR PRIVATE CAR INSURANCE PARTICULARS OF PROPOSAL

1. (a) Name _____ Age _____
- (b) Proposal Address P. O. Box No _____ Town _____
- (c) Business or Profession _____ PIN No. _____
- (d) Email Address _____ Cellphone _____
2. Period of insurance From _____ To _____

3. Type Of Cover

Tick as required

1. COMPREHENSIVE
2. THIRD PARTY FIRE AND THEFT
3. THIRD PARTY ONLY

4. The Vehicles

Registered Letters and Numbers	Make	Type of Body	Cubic capacity	Date of manuf.	Engine and Chassis Number	Seating capacity (inc. Driver)	Proposer's Estimate of the present value (inc. Accessories)

Accessories: Do you wish to insure any optional accessories to the vehicle (s) such as alloy rims, wireless, anti-theft device (s)? if so, state values and describe.

5. Particulars Of Non-standard Accessories To Be Insured

Type of accessory	Make	Serial Number	Estimated Value

6. Ownership Details

1. Date of purchase of vehicle by you _____
2. Was it new or second hand? _____
3. Price paid _____
4. Are you the owner of the vehicle? Yes No

7. The Driver(s)

- (a) How long have you been driving a Motor Vehicle _____
- (b) Do you, or any other person, who to your knowledge will drive. suffer from defective hearing or from any physical infirmity? _____
- (c) Have you, or any other person, who to your knowledge will drive been convicted of any offence in connection with driving of any motor vehicle? _____
- (d) Will anyone drive the car except yourself? _____
- (e) Date of issue of permanent driving licence in Kenya and its expiry date _____

8. Use Of Vehicle

- (a) Will the vehicle(s) be used solely for domestic or pleasure purpose? _____
- (b) If no, Will the other use be:-
- 1. Solely by you in person for your business or profession? Yes No
- 2. Business use by fellow employees? Yes No
- 3. Business use by employees in your firm in connection with your business? Yes No
- 4. Business use by other persons? (If so, give brief details) Yes No
- 5. For commercial travelling? Yes No
- 6. In connection with the Motor Trade? Yes No

(Please note that carrying of passengers for hire or reward or the car to be let on hire is nor permitted under this insurance cover)

9. Previous Experience

- (a) Are you now, or have you been insured in respect of any motor vehicle? If so, please state name of Company or Underwriter. _____
- (b) Has any Company or underwriter ever:-
 - (i) Declined your proposal? _____
 - (ii) Required an increased premium or imposed special terms? _____
 - (iii) Repudiated any claim? _____
 - (iv) Cancelled your policy? _____
 - (v) Refused to renew your policy? _____
- (c) Have you suffered any accidents or losses in connection with any motor vehicles or motor cycles owned or driven by you and/or by any other person who will regularly drive the vehicle(s) now proposed for insurance? If so, please give brief details. _____
- (d) Give record of accidents and or losses during the past three years with any motor vehicle owned and driven by you whether insured or unsecured including any claims outstanding.

10. Total Number Of Accidents And Losses

Year	Total No. of Motor Vehicle owned by proposer	Total No. of Accidents and Losses		Damage proposer Motor Vehicles		Third party		Others	
				No.	Amount Shs.	No.	Amount Shs.	No.	Amount Shs.
			<u>Paid</u> Outstanding						
			<u>Paid</u> Outstanding						

11. Safety Measures

- (a) Are any-anti-theft devices fitted to the vehicle?
- (b) if yes, state make & type
- (c) Do you want separate cover on this? If yes state value

Note: In order to enjoy reduced theft excess please send installation certificate of the device.

12. No Claim Discount

Are you entitled to NO CLAIM DISCOUNT? If so, for how many years? Please attach last Renewal Notice or give Proof.

13. The Following Extension Are Available On Payment Of Additional Premium

Please tick as required.

- 1. Riot Strike and Civic Commotion Yes No
- 2. Flood, Typhoon, Hurricane, Volcanic Eruptions, Earthquake and other Convulsions of nature Yes No
- 3. Windscreen cover. Please state limit Kshs _____
- 4. Radio Cassette. Please state limit Kshs _____ Yes No

14. DECLARATION

I/We desire to insure with the British-American Insurance Company Limited, the motor vehicle or vehicles described in the above and I/We hereby warrant that the above statements and particulars are true, and I /We have not suppressed, misrepresented or misstated any material fact and I/We agree that the declarations shall be the basis of the contract between Me/Us and the Company.

I/We further agree that if this proposal in any particular is filled by any other person, such person shall be deemed My/Our agent and not the agent of the Company. I/We further declare that I/We have read and understood all Particulars entered herein and I/We have signed this after verifying the same to be true and complete in all respects.

Further, I/We do hereby accept the following restrictions of cover:-

- (a) (i) The first _____ for accidental damage
- (ii) The first _____ for theft.
- (b) Excluding cover whilst driving other cars/vehicles
- (c) Excluding cover whilst the vehicle is being driven by a learner driver
- (d) Shs 5,000/- of each and every claim under all sections to be paid by Me/Us in addition to excess under Section (a) above, if the vehicle is being driven by a person who is under the age of 25 years.
- (e) Shs. 5,000/- of each and every claim under all sections to be paid by Me/Us in addition to excess under Section (a) above, if at the time of the accident the vehicle is being driven by a person who is a holder of a full driving licence which has been in force in the Geographical Area for less than two years.

Date _____ Place _____

Signature of Proposer _____

Agent _____ Certificate No. _____

Code No. _____ Policy No. _____

Premium _____

IMPORTANT

THE POLICY ISSUED WILL AUTOMATICALLY BE SUBJECT TO THE FOLLOWING

1. Pair And Sets Clause

In the event of loss or damage to any articles forming part of a pair or set the Company shall not be liable for more than the value of the particular part or parts which may be lost or damaged without reference to any special value which such parts may have as forming a pair or set but in any event not exceeding an appropriate part of sum insured in respect of the pair or set. Subject otherwise to the terms conditions and exceptions of this policy.

2. Average Clause

It is hereby understood and agreed that the sum insured under this policy is the Insurance Company's maximum liability under section 1 of this Policy, and it also represents insured's estimate of the vehicle's market value. If however, at the time of accident or incident giving rise to a valid claim under section 1, the market value of the vehicle is greater than the sum insured, then the company's liability will be limited to that proportion of the loss, as the sum insured bears to the market value.

3. Anti-theft Device Warranty

It is a condition of the Policy that every vehicle covered herein must be fitted with an approved anti-theft device and a proof in respect thereof be produced to the Company. In the absence of such anti-theft device and proof, theftcover will be deemed to be deleted from the scope of the Policy.

THE LIABILITY OF THE COMPANY DOES NOT COMMENCE UNTIL THE PROPOSAL HAS BEEN ACCEPTED AND THE PREMIUM HAS BEEN PAID.