

Terms & Conditions

Motor Private

1. The usage of the vehicle is restricted solely for social, domestic or pleasure purpose and by the insured and in connection with the insured's business and Profession.
2. The vehicle(s) shall not be used for hire or reward
3. Another company/underwriter must NOT have,
 - Declined your proposal
 - Required an increased premium or imposed special terms
 - Repudiated any claim
 - Cancelled your policy or
 - Refused to renew your policy
4. The vehicle must be valued within 14 days of cover issuance. If the valuation report is not received by the 30th day of cover, the scope shall automatically reduce to TPO.
5. The maximum indemnity payable by the insurer under this policy will be the sum insured less the applicable excess(es).

Motor Private - MotiFlex

1. The only instalment options available are the monthly, quarterly and semi-annual payments.

Duty Free Vehicles

1. The estimate of value declared by the Insured for purpose of this insurance excludes the customs duty and other levies.
2. In the event of loss and/or damage arising out of an accident to the vehicle insured within mentioned policy and giving rise to a claim thereunder, the amount of Company's liability shall be limited to the labor charges for repairs in Kenya plus the duty-free costs of spare parts.
3. The insurer will maintain the right of selecting an assessor in case of damage to the motor vehicle and can only use garages that are on the approved panel of the insurer.
4. In the event of a claim being treated as a total loss and/or constructive total loss, the onus of payment of duty if any levied by the Customs Authorities shall be on the Insured and the claim if any under the policy would be payable only after all formalities relating thereto are completed by the insured. Under no circumstances would the company be responsible for payment of any customs duty

Declaration

I/We desire to insure with the Britam General Insurance Company Kenya Limited, the motor vehicle or vehicles described in the above and I/We

I hereby warrant that the above statements and particulars are true, and I /We have not suppressed, misrepresented or mis-stated 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.

I/We consent to Britam General Insurance Company Kenya Limited:

- i. Collecting, using, disclosing, processing and/or storing my/our personal data for purposes that are relevant to my policy and as permitted by law.
- ii. Collecting and sharing my personal data information in accordance with the privacy policy on its website (<https://www.britam.com/>): and
- iii. Transferring my/our personal data to their reinsurers and affiliated companies for purposes of insurance and as permitted by law.