



**SUMMARY OF PREMIUM RATES FOR MOTOR INSURANCE**

S/No.	Class	Use	Cover	Cubic Capacity(cc)	Seating Capacity (No of passengers)	Premium	Limit any one accident
1.	A	PRIVATE VEHICLES	Third Party Basic	1200cc	-	110,000.00	-
				2000cc	-	150,000	-
				Over 2000cc	-	180,000	-
			Third party Fire & Theft			3 <sup>rd</sup> Premium plus 5% of IEV	
		Comprehensive				3 <sup>rd</sup> Party Premium plus 10% IEV	
2.	B	COMMERCIAL VEHICLE (OWN GOODS ONLY)	Third Party Basic	Not exceeding 2200cc	-	200,000	
				Not exceeding 3300cc	-	260,000	
				Over 3300cc	-	390,000	
			Third Party Fire & Theft			3 <sup>rd</sup> Party Premium plus 5% IEV	
		Comprehensive				3 <sup>rd</sup> Party/Premium plus 10% IEV	
3.	C	PRIVATE BUS (NON-FARE PAYING PASSENGERS)	Third Party	Not exceeding 2200cc	-	440,000	
				Not exceeding 4400cc	-	580,000	

				Over 3300cc	-	770,000	
					8-11	390,000.00	7 Million
					11-15	450,000.00	8 Million
					15-20	540,000.00	10 Million
					20-25	560,000.00	12 Million
					Each additional passenger	-	
			Third party Fire & Theft			3 <sup>rd</sup> Party Premium plus 5% IEV	
			Comprehensive			3 <sup>rd</sup> party Premium plus 10% IEV	
4.	D	<b>COMMERCIAL BUS</b>	Basic Third Party Premium	Not exceeding 2200cc Not exceeding 3300cc Over 3300cc	-	610,000.00	
					-	720,000.00	
					-	840,000.00	
					8-11	760,000.00	
					11-15	910,000.00	
					15-20	1,000,000.00	
					20-25	1,040,000.00	
					(Each additional passenger)	70,000.00	
			Third Party Fire & Theft			3 <sup>rd</sup> Party Premium plus 6% IEV	
			Comprehensive			3 <sup>rd</sup> party Premium plus 12.5% IEV	
5.	E	<b>COMMERCIAL VEHICLES</b>	Basic Third Party Premium	Not exceeding 2200cc Not exceeding 4400cc	-	480,000.00	
					-	560,000.00	

		<b>GENERAL CARTAGE CARRIAGE OF GOODS FOR HIRE &amp; REWARD INCLUDING PASSENGERS (PODA-PODA)</b>		Over 4400cc	-	640,000.00		
					8-11	380,000.00		
					11-15	440,000.00		
					15-20	490,000.00		
					20-25	520,000.00		
				Each additional passenger	40,000.00			
			Third Party Fire & Theft			3 <sup>rd</sup> Party Premium plus 6% IEV		
			Comprehensive			3 <sup>rd</sup> party Premium plus 12.5% IEV		
6.	F	<b>COMMERCIAL VEHICLES GENERAL CARTAGE CARRIAGE OF GOODS FOR HIRE &amp; REWARD EXCLUDING PASSENGERS</b>	Third party	2200cc	-	480,000.00		
				4400cc	-	560,000.00		
				Over 4400cc	-	640,000.00		
			Third Party Fire & Theft			3 <sup>rd</sup> Party Premium plus 6% IEV		
		Comprehensive			3 <sup>rd</sup> Party Premium plus IEV			
8.	G	<b>COMMERCIAL VEHICLES-OWN GOODS ONLY</b>		Not exceeding 2200cc	-	200,000.00		
				Not exceeding 3300cc	-	260,000.00		
				Over 3300cc	-	390,000.00		
9.	H	<b>TAXIS (HACKNEY CARRIAGE)</b>	<b>Third Party Only</b>					
			4 passengers only	No exceeding 1200cc		260,000.00		

			cab.	Not exceeding 1500cc		290,000.00	
				Over 1500cc		350,000.00	
			5 Passenger s Only Cab			350,000.00	
			6 Passengers only Cab			350,000.00	
			7 passengers only Cab			420,000.00	
			8 Passengers only Cab			480,000.00	
			9 Passengers only Cab			560,000.00	
10.	G	Motor Cycle	Third Party	Not exceeding 100cc		100,000.00	
				Not exceeding 101-225cc		150,000.00	
				Not exceeding 226-350cc		160,000.00	
				Over 350cc		170,000.00	
				Three Wheeler(Private)		150,000.00	
				Three Wheeler (Commercial)		200,000.00	
			Third Party Fire & Theft			3 <sup>rd</sup> Party Premium plus 10% IEV	
			Comprehensive			3 <sup>rd</sup> Party Premium plus 15% IEV	

## “G” (GARAGE) PLATE

### MOTOR TRADE POLICIES

Road risk only

Cover	Number of Driver			Each additional Driver
	1	2	3	
Third party	150,000.00	200,000	240,000.00	80,000.00
Third Party Fire & Theft	10% of the maximum value of vehicle			
Comprehensive	15% of the maximum value of vehicle			

### Benefits

Third party Property Damage Limit	1,000,000.00
Policy Deductibles/Excess	
Third Party	250,000.00
Partial Loss	350,000.00
(Third party Fire and Theft Comprehensive)	500,000.00 or 1% of value
Total Loss Excess	whichever is greater