



How do I ensure that my truck is safe from all the possible risks?

LET'S TALK **UAP** TRUCKSURE

UAP Trucksure is an enhanced motor commercial policy with benefits beyond the standard comprehensive cover.

INSURANCE | INVESTMENT | SAVINGS | BANKING



OLD MUTUAL

Do great things

UAP TruckSure with Superior Benefits

The cover provides peace of mind and financial freedom by;

- a) Protecting your financial investment in your motor vehicle if it is stolen or damaged by;
- Accidental collision or overturning
 - Fire
 - Malicious damage
 - Floods and other natural perils
- b) Protecting you for your legal liability to third parties.

Superior Free Benefits

1.	Nil Own Damage Excess	Excess free for repairs above 5% of the value of the vehicle
2.	No blame, No excess	Subject to confirmation of the police abstract
3.	Nil Theft Excess	subject to a functional tracking device
4.	Repair Facilitation within the COMESA region (Usual yellow cards procedures apply).	The following options are available in the event of a claim; • Tow the motor vehicle to Kenya at the Insured's cost where the motor vehicle is a total loss or must be repaired in Kenya. • Through UAP subsidiaries negotiate reasonable cost of repairs • Pay cash in lieu of repairs
5.	Higher Authorized repair Limit	• Upto a maximum limit of Kshs. 300,000
6.	Tracking Device	• By our panel of providers
7.	Personal Accident	• Occupational death cover for one driver and one loader each Kshs. 150,000/=
8.	Political Violence and Terrorism	Included
9.	Riot, strike and civil commotion	Included
10.	Higher Towing Limit	Free Towing Limit Kshs. 100,000 (5% on additional limit)
11.	Entertainment Unit.	Limit Kshs. 30,000 (10% on additional limit)
12.	Windscreen	Limit Kshs. 50,000 (10% on additional limit)
13.	Valuation at inception	At inception
14.	Emergency Medical Expenses	Kshs. 50,000 (including emergency repatriation)

15.	Cover for sign writing	Cover for damage to sign writing or fixed advertising signs or materials which form permanent part of the vehicle, following an admissible claim, up to Kes 100,000
16.	Crane Recovery	Limit Kshs. 100,000
17.	Guarding Services (for cargo)	subject to carriers liability/GIT extension upto a limit of Kshs. 20,000
18.	Transfer Fare & Accommodation for crew	Cost of accommodation and repatriation of the cabin crew following an admissible claim up to: - Kshs 10,000 within Kenyan borders and - Kshs. 20,000 within the COMESA region where the accident scene is more than 100KM from the normal usual parking address

Enhanced Benefits at additional Premium;

Loss of Income/Consequential loss	The cover allows a sum assured to be paid to the truck owner to compensate for loss of income once the truck is involved in an accident and remains in the garage beyond a specified period while under repair.						
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Premiums Table;

Sum Assured		KSHS	50,000	75,000	100,000	150,000	200,000
Time Excess	15 Days	Premium	11,700	17,550	23,400	35,100	43,000
Time Excess	1 Month	Premium	4,550	6,825	9,100	13,650	17,000

Alternative Hire	Subject to one Re-instatement.						
Limit	30,000	50,000	75,000	100,000	150,000	200,000	
Premiums	6,000	10,000	15,000	20,000	30,000	40,000	

Loan repayment	In the event the vehicle is grounded for repairs after an accident; i) Excess of 30 days; Rate 10% of monthly loan instalment ii) Excess of 60 days; Rate 8% of monthly loan instalment. Up to a maximum of 3 instalments.
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WIBA (2007)	Provides covers for the legal liability under the Work Injury and Benefits Act (WIBA) following death or bodily injury to the driver and/or loader in the course of duty. Rate – 14% of Annual Wage Roll
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Employers liability	This provides covers against legal liability in the event of death or bodily injury to the driver and/or loader in the course of duty and directly related to negligence or breach of common law or statutory duty by the employer. 25% of WIBA premium Excess 25,000			
		Any One Person	Any One Event	Any One Period
	Cover Limit	2,000,000	10,000,000	20,000,000

Carriers Liability	Provides cover against loss or damage of goods or merchandise held by insured in trust or commission following an accident; Excess – 5% each and every loss minimum Kshs. 50,000/=		
		All Risks(GIT)	Road Risks only
	Limit	Annual Premiums	
	500,000	18,750	12,500
	1,000,000	27,750	18,500
	1,500,000	42,750	28,500
	2,000,000	56,250	37,500
	2,500,000	63,000	42,000
	3,000,000	81,000	54,000
	3,500,000	94,500	63,000
	4,000,000	108,000	72,000
	4,500,000	121,500	81,000
	5,000,000	135,000	90,000
* All Risks cover must be bought together with Fidelity Guarantee Cover			

Fidelity Guarantee	Provides cover for loss of goods or merchandise following an act of fraud or dishonesty by an employee.	
	Limit (Kshs)	Premium (Kshs)
	500,000	10,100
	1,000,000	20,100
	1,500,000	30,150
	2,000,000	40,200
Excess 10% minimum Kshs. 50,000/=		

Cover for Containers	The premiums payable depend on the cover sought Two options are available; • Material Damage only 5% of the value of the container. • Material Damage including theft 10% of the value of the container. Excess - 10% of each and every loss min Kshs. 20,000/=
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AA Membership	Kshs. 3,000 per vehicle
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Fleet management	This 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.
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Rates

Commercial own goods;	General Cartage (Hire and Reward)
Premium	Premium
• Single unit 5%, • Fleet (3 and above) 4.8% • Minimum Premium 100,000/-	• Single unit 5.8%, • Fleet (3 and above) 5.5% • Minimum Premium 100,000/-

PREMIUM COMPUTATION TABLE:

Detail	Rate	Premium Amount (KES)
Basic Premiums; [] General Cartage [] Own Goods (Tick One)		
Loss of Income/ Consequential Loss		
Loss of Use / Alternative Hire		
Loan repayment		
WIBA		
Employer's liability		
Carriers Liability/Goods in Transit		
Fidelity Guarantee		
Extra Towing Cover		
Cover for Containers		
AA Membership		
Fleet management		
Sub-Total		
PHCF		
TL		
Premiums Payable		

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