



# PRIVATE CAR INSURANCE

PRIVATE CAR PROPOSAL FORM



- 8) (b) Do you, or any person, who to your knowledge will drive, suffer from defective hearing, or from any physical infirmity? (b) .....
- (c) Have you, or any other person, who to your knowledge will drive, been convicted of any offence in connection with the driving of any motor vehicle?..... (c) .....
- (d) Will anyone else drive the car except yourself? (d) .....
- (e) Date of issue of Permanent Driving License in Kenya and its expiry date ..... (e)....., .....

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..... (a) .....
- (b) Where was this vehicle insured before....., .....
- (c) What was previous period of insurance ..... To.....
- (d) Has any Company or Underwriter ever:
  - 1. Declined your Proposal? 1.....!
  - 2. Required an increased premium or imposed special conditions? ..... 2.....
  - 3. Required you to carry the first portion of any loss? 3.....
  - 4. Cancelled your Policy? 4.....
  - 5. Refused to renew your Policy? 5.....

(e) Are you entitled to No Claim Discount from previous insurers? If so, please attach renewal notice and state number of years entitlement ..... (e).....

10) Give particulars in the following schedule of any accident or losses during the past 3 years in connection with any Motor Vehicle (including any Motor Cycle) owned or driven by you or used by you, including the vehicle which is the subject of this proposal. All accidents and losses must be included whether insured or uninsured and whether resulting in claim or not.

Date	Cost (Paid or estimated)	Nature of payment (e.g. Own Damage, Third Party, etc.)	Brief details of accident

IF THERE HAVE BEEN NO ACCIDENTS OR LOSSES PLEASE WRITE "NONE"

11) State cover required.....  
~~Statutory Liability/Third Party only.~~  
 Third party fire and theft/comprehensive

12) Comprehensive policies are subject to number of Limits and exceptions, some of which can be modified or deleted at your request. Please indicate with a tick against any of the following to your interest so that we can advise you the terms involved.

- (a) Medical Expenses Limit increased to more than \$30 any accident. State required .....
- (b) Riot, strike and civil commotion - the normal exceptions to be deleted .....
- (c) Floods, Typhoon, Hurricane, Volcano Eruptions, Earthquake and other Convulsions of nature - the normal exceptions to be deleted .....
- (d) Windscreen and window glass - additional cover  
 If breakage arises but no other damage is sustained by your vehicle,  
 Claims will be accepted up to the limit chosen without loss of  
 No Claim Discount or the deduction of any Excess  
 } **LIMIT ANY 1 CLAIM**
- (e) Radio/cassette players fixed in the car provided they are specified. A claim under this extra benefit will not affect the No Claim Discount.....

13) What other insurances do you hold with Trident?..... : .....

**DECLARATION**

I/We hereby declare the truth and correctness of the above statements and particulars and agree that this Proposal and Declaration shall be held to be the promissory and the basis of the contract between me/us and Trident Insurance Company Limited. I/We undertake that the vehicle(s) to be insured shall not be driven by any person who to my/our knowledge has been refused any Motor Vehicle Insurance or continuance thereof.

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

- (a) Compulsory Excess: Shs.
- (b) Excess: Theft Claims Shs.
- (c) Additional Excess: Driver under 25 years or driver having less than one year driving experience

(d) ----- . ----- . -----

PROPOSER'S SIGNATURE \_\_\_\_\_ Date \_\_\_\_\_ 20 \_\_\_\_\_

No liability (except for the period stated in the insurer's Official Cover Note) is undertaken until the Proposal is accepted by the Insurer and the premium paid.

**IMPORTANT NOTICE**

**NON-STANDARD ACCESSORIES**

The following are considered as non-standard accessories and should be declared and described fully in this proposal irrespective of whether they are factory fitted or otherwise "Radios or Radio Cassettes, Sports Light any Rim or Rims which is not the standard manufacturer's specification of a particular model of vehicle, trailer, tarpaulin or canvass, any fitting or fittings whether additional or replacement which are differ-entfromthe manufacturer's standard specification"

The policy issued will automatically be subject to the following clauses:

**1. PAIR AND SET CLAUSE,**

In the event of loss of or damage to any article 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 a proportionate part of sum insured in respect of the pair and set.

**2. AVERAGE CLAUSE**

It is hereby understood and agreed that the Insured's estimated value of the vehicle including accessories and spare parts stated in the policy shall be the basis of the amount of indemnity described in Section 1. If at the time of an occurrence giving rise to a claim under Section 1 of this Policy the estimated market value of the vehicle is greater than the Insured's estimate of value of the vehicle including accessories and spare parts stated in the Policy then the Insured shall be considered as being his own Insurer for the difference and the Company's liability shall be limited to such ratable proportion of the total expenditure under the said Section 1 of the Policy as the Insured's estimated market value at the time of the occurrence subject otherwise to the terms, conditions and limitations of the policy.

**3. EXCESS APPLICABLE**

The proposer's attention is drawn to the following excesses that will be incorporated in the policy:-

- (i) Excess all claims
- (ii) New/Young driver's excess.
- (iii) Theft excess

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**FOR OFFICIAL USE**