



COMMERCIAL MOTOR VEHICLE INSURANCE

COMMERCIAL MOTOR VEHICLES
PROPOSAL FORM

TRIDENT INSURANCE COMPANY LIMITED

COMMERCIAL MOTOR VEHICLES PROPOSAL FORM

AGENT/BROKER	ACCOUNT NO:	POLICY:
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IMPORTANT: PLEASE ANSWER ALL QUESTIONS (USE BLOCK CAPITALS) AND REFER THE LAST PAGE FOR AN IMPORTANT NOTICE

- 1) (a) Full name of proposer;
 State title if any
- (b) Address (in full)
- (c) Business or occupation Telephone No
- (d) Date of birth (not applicable to firms):
- 2) Period of cover: Twelve months from to

3) (a) i. PARTICULARS OF VEHICLES TO BE INSURED

Registered Letter and Number	Chassis of Engine No.	Make of Vehicle	Type of Body	Motive Power	Carrying Capacity		Year of Manufacture	Price Paid by Prosper	Proposer's estimate of present value of vehicle including standard accessories spare parts Duty & VAT	
					Goods	Persons				
ii. PLEASE ATTACH A COPY OF THE LOG BOOK, (b)								Description	Maximum carrying capacity	Value (Kshs)
Will trailers be drawn? If so, please give details										

(c) Please give full details of all non-standard accessories and or parts and values to be insured...

Make and other description	Year of make	Makers identification, marks, model & serial numbers	Estimated Value Kshs

- (d) Where will the vehicles be normally garaged and whether in a building or in the open?.....
- (e) How many of the vehicles will be garaged in the same building?

4) SPARE PARTS

In respect of the motor vehicle(s) insured are spare parts readily available in the country? YES/NO.

5) ANTI-THEFT DEVICES

- Is the vehicle fitted with Anti-theft Devices?.....
- If so please state the type of anti-theft devices fitted
- Are they in working condition?

6) USE OF VEHICLE

- (a) What are the purpose for which the vehicles will be used?
- (b) What is the general nature of the goods to be carried?
- (c) Have the Vehicles been altered or adapted to carry loads heavier than those stated in the maker's published specifications?

7) OWNERSHIP

- (a) Are you the owner of the vehicles and are they registered in your name? If "No", state name and address of owners....
- (b) From whom were the vehicles purchased and date
- (c) If a hire purchase firm is interested in any of the vehicles, state name of such firm and the vehicle(s) on which they are interested

8) THE DRIVER

- (a) Does proposer or any other person who to proposer's knowledge will drive, suffer from defective vision or hearing or from any physical infirmity?

8. (b) Has proposer or any other person to proposer's knowledge will drive, has been convicted during the past five years of any offence in connection with any motor vehicle? If so, please give details

.....

(c) Give details of the driving experience of all persons who will drive the vehicles to be insured.

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9. PREVIOUS EXPERIENCE

(a) Has proposer been or is he now insured in respect of any motor vehicle? If so, with what company or underwriter?

.....

(b) Where was this vehicle insured before.....

(c) What was previous period of insurance To.....

(d) Has any company or underwriter at any time:

(i) Declined a motor proposal from the proposer?

(ii) Required an increased premium or imposed special conditions?

(iii) Cancelled or refused to renew an existing motor policy held by proposer?

(iv) Required proposer to bear part of losses arising under any section of the insurance?

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

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

Covers available: (i)

Comprehensive

(ii) Third party fire and theft

(iii) Third party only

12) Comprehensive policies are subject to a 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 show your interest so that we can advise you the terms involved.

INSERT SUM TO BE

(a) Riot, strike and civil commotion - the normal exceptions to be deleted

(b) Floods, Typhoon, Hurricane, Volcano, Eruptions, Earthquake and other Convulsions of nature - the normal exceptions to be deleted.....

(c) 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 ONE CLAIM**

(d) Radio/cassette players fixed in the car provided they are specified. A claim under this extra benefit will not affect the No Claim Discount.....

(e) Our policy does not provide cover against legal liability to passengers. However, the policy may be extended to provide this cover at your request. In case you require this extension please answer the following questions:-

(i) Maximum number of persons to be insured.....

(ii) Limit of Indemnity per person required

(iii) Limit of indemnity on overall basis

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 confirm that the entire insurance cover to be granted by you in respect of the above will not be valid unless at all material times the vehicle(s) is / are driven by and in charge of a person holding a valid and appropriate driving license issued in Kenya. Further I/We do hereby accept the following restrictions cover:

(a) Compulsory Excess: Kshs.

(b) Excess: Theft Claims Kshs.

(c) Additional Excess: Driver under 25 years or driver having less than one year driving experience

(d)

PROPOSER'S SIGNATURE DATE20.....

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 different from the 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.

Subject otherwise to the terms conditions and exemptions of this policy.

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 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 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

FOR OFFICE USE
