

PV 17: FORCED ATM WITHDRAWAL COVER

Notwithstanding anything contained herein to the contrary and subject to the limit as specified in the schedule, this policy is extended to cover loss incurred by the Named Insured or spouse but excluding Authorized Drivers as a result of forced ATM withdrawal following car-jacking incident involving the insured vehicle.

PV 18: COST OF ALTERNATIVE ACCOMMODATION

In the event of an accident covered by this policy happening outside the city/town of residence of the insured, the Company undertakes to reimburse the Named Insured or spouse excluding Authorized Drivers, accommodation charges incurred subject to the limit as specified in the schedule. The amount is reimbursable only in the event of the Insured himself having been involved in the accident and also subject to the vehicle having been totally immobilized as a result of the accident.

PV 19: PERSONAL EFFECTS COVERS

Notwithstanding anything contained to the contrary and subject to the limits as specified in the schedule this policy is extend to cover loss of personal effects incurred by the Named Insured or spouse excluding authorized Drivers as a result of an accident covered under this policy.

PV 20: PERSONAL ACCIDENT INSURANCE – ENDORSEMENT

It is hereby agreed and understood that the Named Insured or spouse excluding authorized driver, having opted to cover his vehicle under the First Auto plan is deemed to be covered for personal accident insurance for an amount of Kshs 250,000/- against Death only arising directly out of and in the course of driving any motor vehicle or travelling in any motor as a passenger, within the geographical Area. It is also understood that the liability of the company shall only arise when death shall occur within 12 calendar months from the date of such injury and directly resulting from the same.

PV 21: AUTO ASSURED 24 HOUR ROAD RESCUE MEMBERSHIP

It hereby declared and agreed that the insured having opted to insure the "First Auto Motor Policy" is eligible to become a member of the Auto Assured 24 Hour Road Rescue and shall be entitled to all benefits and facilities granted under the scheme, which is administered by Auto Assured for a period of one year during the currency of the policy. It is to be noted; however that Auto Assured Membership will cease to be effective immediately on lapse, cancellation or expiry of the policy with First Assurance Co. Ltd.

PV 22: LOSS OF USE EXTENSION

It is hereby declared and agreed that in the event of an accident or theft of the insured vehicle the insured will be entitled to a courtesy car from our panel of approved car hire firms for a period of 10 days at a rate of Kshs 3,000/- per day but excluding the first 3 days from the date of the accident.

PV 23: NO BLAME NO EXCESS ENDORSEMENT

It is hereby declared and agreed that the insured will not be required to pay to the insurer the excess on own damage excess following an accident provided that the insured shall submit to the insurer a completed and duly signed Police Abstract to confirm that the insured was not to blame for the accident.