

First Auto

*Comprehensive Insurance
for Private Cars*



 **First Assurance**
Insure • Secure • Assure

First Auto – Comprehensive Insurance for Private Cars

First Auto is the superior comprehensive private car insurance for that driver looking for more coverage & benefits that go above the basics. Our major product benefit include, a courtesy car In case your car is in the garage for more than 72 hours; 24Hours Road Rescue, Accident towing and recovery and a complimentary personal accident cover for your family.

Cover Benefits & Limits - This is a comprehensive cover with the following benefits:

- Windscreen limit KES 50,000/-
- Radio Cassette KES 50,000/-
- Accidental personal accident cover for the insured and his family – shared limit- Death and Permanent Total Disability of KES 250,000/- per year
- Jurisdiction – Kenya
- Cost of alternative accommodation for the insured. Limit KES 10,000/- for incidents outside a 50 Kms radius from the insured normal town of residence and subject to provision of receipts.
- Medical expenses limit KES 50,000/-
- Towing & recovery KES 30,000/-
- Authorised repair limit KES 30,000/-
- Nil theft excess with a tracking device
- No blame no excess
- Forced ATM withdrawal Limit KES 10,000/-
- Personal effects Limit KES 10,000/-
- Free valuation

Additional Benefits at an extra Charge

- Political risks, terrorism & sabotage extension at 0.25% of sum insured
- AA of Kenya Road Rescue KES 3,500/-
- Excess waiver @ 0.5% of sum insured
- Courtesy car limit KES 30,000/- @ KES 3,000/- excluding the first 72Hrs

Exclusions - What is not covered?

- Consequential loss
- Depreciation, wear and tear, mechanical, electrical or electronic breakdown, failures or breakages.
- Damage to tyres unless damage is caused to other parts of the vehicle at the same time.
- Damage caused by overloading or strain
- The excess stated in the schedule

Excess applicable

- Theft Excess 'Nil' if vehicle is fitted with a tracking device
- Own damage/ partial theft 2.5% of sum insured minimum KES 20,000
- Theft with anti-theft device 10% of sum insured minimum KES 20,000
- Theft without anti-theft 20% of sum insured minimum KES 20,000
- Third party injury nil
- Third party property Damage KES 5,000
- Young & or Novice drivers KES 5,000

Limits of liability

- In respect of persons being carried in or upon entering or getting onto or alighting from the vehicle and in pursuance of a contract of employment
 - Any one person KES 3,000,000
 - Series of claims arising out of one event KES 20,000,000
- In respect of any other person not being carried in or upon or entering onto or alighting from the vehicle
 - Any one person KES 20,000,000
 - Series of claims arising out of one event unlimited
- Third party property Damage KES 5,000,000

Rating Table & Applicable Premium

Class	Basic Rate – Net of all Discounts (%)
Private Car	4.5%
Fleet Rate – 3 cars & above	4.0%
Min Sum Insured Kes 500,000/-	
Maximum Car Age – 12 Year and below.	
Min Premium Kes 30,000/- plus taxes	

**Head Office**

First Assurance House, Clyde Gardens, Gitanga Road,
Lavington
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**Town Office**

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**Mombasa Branch**

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**Kisumu Branch**

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**Nakuru Branch**

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