

First Commercial

*Comprehensive Insurance
for Commercial Vehicles*



First Auto – Comprehensive Insurance for Commercial Vehicles

First Auto is the superior comprehensive commercial vehicle insurance that provides you with more coverage & benefits that go above the basics.

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

- Windscreen limit KES 30,000/-
- Radio Cassette KES 30,000/-
- Medical expenses limit KES 30,000/-
- Towing & recovery KES 50,000/-
- Authorised repair limit KES 50,000/-
- No blame no excess
- Free valuation an extra Charge

Additional Benefits at an extra Charge

- Political risks, terrorism & sabotage extension at 0.35% of sum insured, Min. Ksh. 3,000/-
- Excess waiver @ 0.5% of sum insured, Min. Ksh. 7,500/-
- Extra Radio Cassette Limit: 10% of extra limit
- Extra Windscreen Limit: 10% of extra limit
- Accidental personal accident cover for the driver – Death and Permanent Total Disability of KES 250,000/- per year – Optional at an additional Premium of Ksh. 1,500/-

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 5% if vehicle is fitted with a tracking device
- Own damage/ partial theft 5% of sum insured minimum KES 30,000
- Theft with tracking device 5% of sum insured minimum KES 30,000
- Theft with anti-theft device 10% of sum insured minimum KES 30,000
- Theft without antitheft 20% of sum insured minimum KES 30,000
- Third party injury nil
- Third party property Damage KES 10,000
- Young & or Novice drivers KES 10,000



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 3,000,000
- Third party property Damage KES 5,000,000

Rating Table & Applicable Premium

Class of Vehicle	Basic Rate Net of all Discounts (%)
Motor Commercial Own Goods	4.5%
Motor Commercial General Cartage	5%
Own Goods Fleet Rate (3 Cars and Above)	4.25%
Fleet Rate (3 Cars and Above)	4.5%
Min Sum Insured Kes 500,000/-	
Maximum Vehicle Age (12 Year and below)	
Min Premium Kes 50,000/- plus taxes	

Our branches



Head Office

First Assurance House, Clyde Gardens,
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Town Office

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Kisumu Branch

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Mombasa Branch

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Nakuru Branch

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Satellite Offices

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