



Commercial motor insurance

This policy covers motorised road vehicles such as a cars, trucks, buses, etc., mainly used for the commercial transportation of goods or people. It provides protection against losses incurred due to Accidental Damage, Theft, Fire and other risks.

What's covered?

- Fire
- Theft
- Accidental damage
- Third party property damage and third-party personal injury
- Towing – kshs.50,000/=
- Music system – kshs.50,000/=
- Windscreen – kshs.50,000/=
- Emergency repair authority – kshs.50,000/=
- Emergency medical limit (not driver) – kshs.50,000/=

What's NOT covered?

- Admission of Liability
- Overloading
- Government Confiscation or Detainment
- Damage to Tyres Only
- Influence of Alcohol
- Hazardous Goods
- Goods Carried
- Nuclear Energy Risks Exclusion Clause (Nma 1975)
- War, Civil War, Political Risks & Terrorism and Exclusion Clause
- Electronic Date Recognition Clause (Edrc)

Is it for me?

It is a legal obligation for any entity - private or commercial - to have valid insurance whilst navigating the roads in Kenya.



Serving you since 1986

We're at the forefront of insurance excellence, providing you with tailored solutions specific to your needs. We continue to innovate on the policy front and are able to offer you a highly bespoke service. Our expertise is driven through the following three pillars:

Fast claims | Bespoke policies | Expert guidance