

Restrictions applying to learner drivers and young and inexperienced drivers if comprehensive cover is required

The Comprehensive Policy will not cover any loss or damage to the motor vehicle arising from accidental collision while the motor vehicle is driven by or is in the charge of either

- a) a learner holding a provisional driving license or
- b) any person who is not over 21 years of age

NOTE

No-claim Discount

This rebate is granted by the company off the renewal premium where no claim has been made in the previous year or consecutive years of insurance. Insurances transferred from other Offices are effected without loss of No-Claim Discount up to the usual limits of this Company. The amount of the rebate depends on the number of years during which the Insurance has run free from claims.

REAL INSURANCE COMPANY LIMITED

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PROSPECTUS AND PROPOSAL FORM



It Pays!

REAL INSURANCE COMPANY LIMITED

INSURANCE OF MOTOR CARS - PROSPECTUS USED FOR PRIVATE AND PROFESSIONAL PURPOSES

The REAL "COMPREHENSIVE" POLICY gives a wide range of protection and benefits, and full details of the cover can be obtained from a specimen policy, which will be supplied on request.

LIABILITY TO THE PUBLIC Complete indemnity without limitation of amount is afforded in respect of liability at Law (including all costs and expenses incurred with the written consent of the Company) for

- (a) death of or bodily injury to any person or
- (b) damage to property

caused by or arising out of the use of any Motor Car insured, or any private Motor Car driven by the insured but not belonging to him and not hired to him under a hire purchase agreement. Any duly licensed relative or friend driving any Car specified in the Policy for social, domestic or pleasure purposes on the Insured's order or with his permission is also indemnified, provided that no other insurance is applicable.

The cover does not include:-

- (i) Liability for death of or injury to persons in the service of the Insured where such death or injury arises out of and in the course of the employment of such person by the Insured, or to persons being members of the Insured's household.
- (ii) Loss of or damage to property belonging to or in the custody or control of the Insured, or to persons being members of the Insured's household.
- (iii) Any liability which attaches by virtue of an agreement but which would not have attached in the absence of such agreement.

LOSS OF OR DAMAGE to the Car and its accessories and spare parts whilst thereon:-

- (a) by accidental collision or overturning;
- (b) by fire, external explosion, self-ignition or lightning; or burglary, housebreaking or theft;
- (c) by malicious act;
- (d) whilst in transit (including the process of loading and unloading incidental to such transit) by road, rail, inland waterway, lift or elevator.

EXCLUSIONS Consequential loss, depreciation, wear and tear, mechanical and electrical breakdowns, failures or breakages; damage to tyres unless the Car is damaged at the same time; accidents occasioned by flood, typhoon, hurricane, volcanic eruption, earthquake or other convulsion of nature, war, civil war, strike, riot or civil commotion, invasion, act of foreign enemies, hostilities or warlike operations, mutiny, rebellion, revolution, insurrection, military or usurped power.

MEDICAL EXPENSES incurred in connection with any bodily injury sustained by the Insured or his driver or any occupant of the Car as the result of an accident to any Car specified in the Policy are covered up to a limit as specified in the schedule for any one accident irrespective of the number of persons injured.

LEGAL PROCEEDINGS The Company may at its own option arrange for representation at any Inquest or Fatal Inquiry, and may undertake the defence of proceedings in any Court of Law arising out of any event which may be the subject of indemnity under the Policy.

REMOVAL CHARGES The cost of protection and removal to the nearest repairers and the fair charge for redelivery to the Insured of any Car specified in the Policy in consequence of an accident covered by the Policy is borne by the Company up to the agreed cost.

IMMEDIATE REPAIRS Repairs necessitated by damage for which the Company may be liable under the Policy but not exceeding the agreed cost may be commenced immediately without the previous consent of the Company, subject to immediate notification of the accident and to full particulars and a detailed estimate of the cost being forwarded to the Company without delay.

RANGE OF COVER Kenya

PREMIUMS, which vary according to the type of vehicle and the cover required, will be quoted by the Company on receipt of a completed Proposal Form.

Agency: _____

REAL INSURANCE COMPANY LIMITED

PRIVATE CAR INSURANCE – PROPOSAL FORM

IMPORTANT: It is an offence under the ROAD TRAFFIC ACT to make a false statement or withhold any material information for the purpose of obtaining a Certificate of Motor Insurance and great care must be taken to ensure that this form is completed in every part. Please also initial any alterations.

Definite replies should be given to all the questions which should not be answered by means of a dash or a tick.

Period of Insurance: From _____ To: _____

POLICY NO: _____

1 YOURSELF ("THE PROPOSER")

(a) Name of Proposer (in full) _____

PLEASE USE BLOCK CAPITALS

(b) Postal Address _____

Telephone Number (i) Residential _____ (ii) Office _____

(c) Precise Business or Profession _____

(d) Date of } (e) Extent of recent } (f) Type of driving }

Birth } driving experience } licence held }

2 (a) PARTICULARS OF CARS TO BE INSURED

| Engine Number | Chassis Number | Registered Letters and Numbers | Make of Motor Car | Type of Body | Cubic Capacity | Seating capacity including Driver | Year of Make | Value of Car including accessories and spare parts |
|---------------|----------------|--------------------------------|-------------------|--------------|----------------|-----------------------------------|--------------|--|
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |

PLEASE ENCLOSE COPIES OF THE LOG BOOKS

(b) Address where cars are usually garaged _____

(c) Are cars usually left overnight (i) in a locked building or (ii) in the open (delete whichever is inapplicable)

(d) Are you the sole and absolute owner of the car? If not, give particulars of any other interest _____

(e) Is the car in a thorough state of repair? _____

3 COVER REQUIRED

Do you require a "Comprehensive" policy? If not, state cover required i.e.

Third Party, Fire and Theft: Third Party only _____

4 USE OF CAR

(a) Will the car be used solely for social, domestic and pleasure purposes? If not, will the car be used : _____ (a) _____

(b) For professional purposes? _____ (b) _____

(c) By you personally in connection with your own or your Employer's business _____ (c) _____

(d) By employees or other parties in connection with your own or your Employer's business? _____ (d) _____

(e) For the carriage of samples or trade goods or farm requisites, produce or livestock? _____ (e) _____

(f) Will the vehicle ever be used to carry (i) Fare paying passengers or (f) (i) _____
(ii) Goods for hire or reward? (ii) _____

5 OTHER REGULAR DRIVERS

Will the car be driven regularly by anyone other than the proposer? If so, please supply the following information:

| Name and Occupation of such person(s) | Age(s) | Period of driving experience | Details of all accidents or losses during the past 3yrs |
|---------------------------------------|--------|------------------------------|---|
| | | | |

6 ABOUT THE DRIVERS

To the best of your knowledge and belief, have you, or has any other person who to your knowledge will drive:

- (a) (i) defective vision or hearing or any other physical or mental infirmity? (a) (i) _____
 (ii) now or within the last 5 years, suffered from diabetes, fits or any complaints of the heart? (ii) _____
- (b) been convicted of any offence in connection with the driving of any motor vehicle? If so, state date and nature of penalty (b) _____

7 CLAIMS RECORD

(a) State the number of motor vehicle (including motor cycles) owned by you within each of the past three years

| YEAR | | | |
|------|--|--|--|
| | | | |

(b) Give particulars in the following schedule of any accidents or losses during the past 3 years in connection with any motor vehicle (including any motor cycle) owned or driven by you or used by you, including the Vehicle which is the subject of this proposal. All accidents and losses must be included whether insured or uninsured and whether resulting in a claim or not.

| Date | Cost (Paid or Estimated) | Nature of Payment (eg Own Damage, Third Party, etc) | Brief Details of the Incident |
|------|-----------------------------|--|-------------------------------|
| | | | |

IF THERE HAVE BEEN NO ACCIDENTS OR LOSSES, PLEASE WRITE "NONE" HERE

8 PREVIOUS INSURERS

- (a) Are you now or have you been insured in respect of any motor vehicle? If so, please state name of Insurers _____
- (b) Has any Insurer in respect of yourself or any other person who will drive, ever:
 - (i) declined a proposal or cancelled or refused to renew a policy? _____
 - (ii) required an increased premium or imposed special conditions? _____
 - (iii) required you or such person to carry the first amount of any loss? _____

9 NO CLAIM DISCOUNT

Are you entitled to a No-Claim-Discount from your previous Insurers in respect of any of the cars described in the proposal? If so, please attach the latest renewal notice _____

10 EXTRA BENEFITS FOR WHICH AN ADDITIONAL PREMIUM IS REQUIRED

(please indicate below if required)

- (a) Windscreen extension _____
- (b) Strike, Riot and Civil Commotion extension _____
- (c) Flood, Typhoon, Hurricane, Volcanic Eruption, Earthquake, or other convulsion of nature extension _____

DECLARATION

Please read the following declaration very carefully, and read again the questions and answers especially if not completed in your own hand, before signing the form.

I/We declare that to the best of my/our knowledge and belief

- (a) the above answers, which I/We have read over and checked, are true
- (b) all material particulars affecting the assessment of the risk have been disclosed
- (c) the car(s) is/are in a sound and roadworthy condition.

I/We agree that this proposal and declaration shall be the basis of the contract between me/us and the Company and shall be deemed to be incorporated in such contract. I/We undertake that the car or cars 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. I/We have read and understood the restrictions applying to Learner Drivers and Young and Inexperienced Drivers.

Date Signature of Proposer

LIABILITY DOES NOT BEGIN UNTIL THIS PROPOSAL HAS BEEN ACCEPTED BY THE COMPANY AND THE PREMIUM PAID,
 EXCEPT AS PROVIDED BY ANY OFFICIAL COVER NOTE ISSUED BY THE COMPANY