

BRANCH NETWORK

NAIROBI BRANCHES: TOWN OFFICE

Reinsurance Plaza
Mezzanine Floor, Aga Khan Walk
Mobile: 0703 099 500
Tel: (020) 329 6000
townoffice@cic.co.ke

BURU BURU BRANCH

Vision Place, Ground Floor
Mumias Road
Mobile: 0703 099 564
buruburubranh@cic.co.ke

WESTLANDS BRANCH

Pamstech House
2nd Floor, Woodvale Grove
Mobile: 0703 099 727
westlandsbranch@cic.co.ke

THIKA BRANCH

Thika Arcade, 6th Floor
Mobile: 0703 099 641
Kenyatta Highway
thika@cic.co.ke

KITENGELA BRANCH

Capital Center, 2nd Floor
Mobile: 0703 099 740
kitengela@cic.co.ke

NANYUKI BRANCH

Pearl Place, 1st Floor
Mobile: 0703 099 770
nanyuki@cic.co.ke

NAIVASHA BRANCH

Eagle Center, 1st Floor
Mbariu Kaniu Road
Mobile: 0703 099 763
naivasha@cic.co.ke

NYAHURURU BRANCH

Kimwa Centre, 2nd Floor
Kenyatta Avenue
Tel: (065) 203 2055
nyahururu@cic.co.ke

MACHAKOS BRANCH

ABC Imani Plaza, 2nd Floor
Tel: 0703 099 960
machakosbranch@cic.co.ke

KIAMBU BRANCH

Bishop Ranji Cathedral Plaza,
2nd & 3rd Floor
Tel: 0703 099 630
kiambu@cic.co.ke

NYERI BRANCH

Co-operative Union Building
3rd Floor,
Tel: 0703 099 680
nyeri@cic.co.ke

NAKURU BRANCH

Mache Plaza, 2nd Floor
Geoffrey Kamau Road
Tel: 0703 099 775
nakuru@cic.co.ke

KISUMU BRANCH

Wedco Centre, Mezzanine Floor
Oginga Odinga Road
Tel: 0703 099 600
kisumu@cic.co.ke

HOMABAY BRANCH

Cold Springs Plaza, Ground Floor
Mobile: (059) 212 2998
homabay@cic.co.ke

EMBU BRANCH

Sparko Building, 3rd Floor
above Family Bank
Tel: 0703 099 900
embubranh@cic.co.ke

MERU BRANCH

Bhatt Building, 1st Floor
Ghana Street
Tel: 0703 099 930
merubranh@cic.co.ke

KAKAMEGA BRANCH

Walia's Centre, Ground Floor
Tel: (056) 203 0242,
(056) 203 0850
kakamega@cic.co.ke

ELDORET BRANCH

Co-operative Building, 1st Floor
Ronald Ngala Street
Tel: 0703 099 660
eldoret@cic.co.ke

KISII BRANCH

Lengetia Place, 2nd Floor
Kisii-Kisumu Highway
Mobile: 0703 099 700,
0703 099 701
kisii@cic.co.ke

BUNGOMA BRANCH

Simali House
1st Floor, Moi Avenue
Tel: (055) 203 0121
bungomabranh@cic.co.ke

KERICHO BRANCH

Imarisha Building, Ground Floor
Tel: 0703 099 650
kerichobranhstaff@cic.co.ke

KILIFI BRANCH

Al Madina Plaza, 1st Floor
Mobile: 0703 099 718
kilifibranch@cic.co.ke

MOMBASA BRANCH

Furaha Plaza
Ground Floor, Nkrumah Road
Tel: 0703 099 751
mombasabranh@cic.co.ke

KITALE BRANCH

Mega Center, 1st Floor
Mobile: 0703 099 951
kitale@cic.co.ke

GENERAL



MOTOR PRIVATE INSURANCE

We keep our word

CIC GROUP

CIC GENERAL INSURANCE LTD.

V.08/2021

📍 CIC PLAZA MARA ROAD, UPPERHILL 📍 P.O. BOX 59485-00200 NAIROBI, KENYA
☎ +254 020 282 3000, 0703 099 120 📧 callc@cic.co.ke 🌐 www.cic.co.ke
📱 CICGropuPLC 📱 CICGropuPLC 📱 CICGropuPLC
KENYA • SOUTH SUDAN • UGANDA • MALAWI
GENERAL • LIFE • HEALTH • ASSET

CIC Insurance Group is a leading Cooperative Insurer in Africa, providing insurance and related financial services in Kenya, Uganda, South Sudan and Malawi.

The Group offers a wide range of products including General Insurance, Life Assurance, Medical Insurance and Asset Management services. It is a pioneer and leader in Micro-insurance. The Group's focus on innovation and excellence in service delivery has differentiated it in the market and earned it National and International recognition.

SECTION ONE: GENERAL INFORMATION

Basic Cover:

- Accidental damage
- Malicious damage
- Theft
- Third Party Liabilities
- Fire
- Riot Strike and Civil Commotion

MOTOR PRIVATE COMPREHENSIVE RATES:

Sum Insured (Ksh)	Basic Rate	Minimum Premium (Ksh)	Extra Benefits
500,000 - 1,500,000	6%	37,500	As provided below
1,500,001 - 2,500,000	4%	37,500	As provided below
Above 2,500,000	3%	37,500	As provided below

Any vehicle whose value is below Ksh 500,000 will be insured under Third Party Only (TPO)

Motor Private Third Party Only Premium (TPO)

Ksh 7,500 one vehicle and Ksh 6,500 for fleet (A fleet is three vehicles and above).

SECTION TWO:

MOTOR PRIVATE EXTRA BENEFITS

Benefit	Free	Rate for Extra Benefit (Not Free)
Windscreen	Up to Ksh 30,000	Ksh 1,000 for every additional Ksh 10,000 cover
Vehicle Entertainment System	Up to Ksh 30,000	Ksh 1,000 for every additional Ksh 10,000 cover
Loss of Use (Courtesy Car)	N/A	Maximum Ksh 30,000 at an additional premium of Ksh 3,000 Benefit applicable 3 days after full claim documentation
Forced ATM Withdrawal following a carjacking incident	N/A	Maximum Ksh 40,000 at an additional premium of Ksh 4,000
Out of Station Accommodation following an admissible claim	N/A	Maximum Ksh 20,000 at an additional premium of Ksh 2,000 Benefit subject to a distance limit of 50KM from workstation/home.
Personal effects following an admissible claim	N/A	Maximum Ksh 20,000 at an additional premium of Ksh 2,000

Loss of Keys following an admissible claim		Maximum Ksh 20,000 at an additional premium of Ksh 2,000
Theft/Loss of spare wheel	N/A	Maximum Ksh 30,000 at an additional premium of Ksh 3,000
Theft of Accessories (Jack, Spanners)	N/A	Maximum Ksh 15,000 at an additional premium of Ksh 1,500
Third Party Property Damage	Up to Ksh 5,000,000	Ksh 1,000 for every additional Ksh 1,000,000 cover
Third Party Passenger legal liability	Ksh 3,000,000 Per Person and Ksh 20,000,000 Per event	Ksh 1,000 for every additional Ksh 1,000,000 cover
Emergency Medical Expenses (Vehicle Occupants) On reimbursement basis	Up to Ksh 30,000	Ksh 250 for every additional Ksh 10,000 cover
Third Party Bodily Injury/Death	Ksh 3,000,000 Per Person and Unlimited Per event	Ksh 1,000 for every additional Ksh 1,000,000 cover
Riot and Strike	Applicable	N/A
Towing and recovery	Up to Ksh 30,000	Ksh 1,000 for every additional Ksh 10,000 cover
Political Violence	N/A	0.25% of Sum Insured Minimum Ksh 2,500
Excess protector - Own Damage	N/A	0.25% of Sum Insured Minimum Ksh 5,000
Excess protector - Theft & Own Damage		1% of Sum Insured Minimum Kshs.10,000
Authorized repair limit	Up to Ksh 50,000	N/A
Geographical area outside Kenya	N/A	As per COMESA guidelines (Yellow Card)

Agricultural & Forestry Vehicles (Tractors, Harvestors)

Premium Rate: 3.5% of sum insured. Minimum Ksh 20,000/=

Third Party Only Premium: Ksh 5,000/=

Other Special Vehicles

Fire Engines, Ambulances, Cranes, Forklifts, Rollers, Excavators

Please refer to CIC for rating