



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
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- NAIVASHA BRANCH**
 Eagle Center, 1st Floor
 Mbariu Kaniu Road
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- NYAHURURU BRANCH**
 Kimwa Centre, 2nd Floor
 Kenyatta Avenue
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- MACHAKOS BRANCH**
 ABC Imani Plaza, 2nd Floor
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- KIAMBU BRANCH**
 Bishop Ranji Cathedral Plaza,
 2nd & 3rd Floor
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- 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
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- KISUMU BRANCH**
 Wedco Centre, Mezzanine Floor
 Oginga Odinga Road
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- MERU BRANCH**
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- BOMET BRANCH**
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- KISII BRANCH**
 Lengetia Place, 2nd Floor
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- BUNGOMA BRANCH**
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- KERICHO BRANCH**
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- KILIFI BRANCH**
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- MOMBASA BRANCH**
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- KITALE BRANCH**
 Mega Center, 1st Floor
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 kitale@cic.co.ke

Motor Commercial Own Goods (TPO) Premium

Tonnage	Non - Fleet Premium (Ksh)	Fleet Premium (Ksh)
Up to 3 tons	7,500	7,000
3 tons - 8 tons	12,000	11,000
Over 8 tons	18,000	16,000

Motor Commercial General Cartage (TPO) Premium

Tonnage	Premium Ksh
Up to 8 tons	7,500
8 - 20 tons	20,000
20 - 30 tons	25,000
Over 30 tons	25,000 + 500 for every additional ton
Prime mover	20,000

CIC GENERAL INSURANCE LTD. V.08/2021

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 GENERAL • LIFE • HEALTH • ASSET

**MOTOR
COMMERCIAL**

We keep our word





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 collision or overturning
- Fire
- Malicious damage
- Theft
- Third party liabilities

SECTION TWO: FREE BENEFITS

Motor Commercial Rates:

Type of Cover	Basic Rate	Minimum Premium (Ksh)	Extra Benefits
Own Goods	5%	50,000	As provided below
General Cartage	7%	100,000	As provided below

Motor Commercial Excess - Own Goods

Third Party Bodily Injuries	NIL
Third Party Property Damage	Ksh 10,000
Young (Below 21 years of age)	Ksh 7,500 over and above normal excess
Novice Drivers (Less than 2 years driving experience)	Ksh 7,500 over and above normal excess
Own Damage	5% of Sum Insured subject to a minimum of Ksh 20,000
Theft	<p>a. With Antitheft Device 10% of Sum Insured Minimum Ksh 20,000</p> <p>b. Without Antitheft device 20% of Sum Insured Minimum Ksh 20,000</p> <p>c. With tracking Device 5% of Sum Insured Minimum Ksh 20,000</p>

Motor Commercial Excess - General Cartage

Third Party Bodily Injuries	NIL
Third Party Property Damage	<p>a. Up to 20 tons – Ksh 20,000</p> <p>b. Over 20 tons – Ksh 30,000</p>
Young (Below 21 years of age)	Ksh 10,000 over and above normal excess
Novice Drivers (Less than 2 years driving experience)	Ksh 10,000 over and above normal excess
Own Damage	5% of Sum Insured subject to a minimum of Ksh 30,000
Theft	<p>a. With Antitheft Device 10% of Sum Insured Minimum Ksh 30,000</p> <p>b. Without Antitheft device 20% of Sum Insured Minimum Ksh 30,000</p> <p>c. With tracking Device 5% of Sum Insured Minimum Ksh 30,000</p>

Motor Commercial Own Goods and General Cartage Extra Benefits

Benefit	Free	Premium
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
Third Party Property Damage	Up to Ksh 5,000,000	Ksh 1,000 for every additional Ksh 1,000,000 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
Emergency Medical Expenses (Vehicle Occupants) on reimbursement basis	Up to Ksh 30,000	Ksh 250 for every additional Ksh 10,000 cover
Riot and Strike	Applicable	N/A
Towing and recovery	Up to Ksh 50,000	Ksh 1,000 For every additional Ksh 10,000 cover
Political Violence	N/A	0.35% of Sum Insured Minimum Ksh 2,500
Excess protector	N/A	0.5% of Sum Insured Minimum Ksh 5,000
Authorized repair limit	Up to Ksh 50,000	N/A
Geographical area outside Kenya	N/A	As per COMESA guidelines (Yellow Card)