



GENERAL

SCHOOL BUS INSURANCE

We keep our word



CIC GROUP

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.

The Scope of Cover

The CIC School Bus Insurance is a customized policy that offers a wide range of unique benefits. It allows the insured/ school management to enjoy peace of mind as they focus on promoting quality education.

Basic Cover

- Accidental damage or over turning
- Damage by fire
- Malicious damage
- Theft
- Third party liabilities
- Perils of nature e.g. floods

Extra Benefits At A Glance

- Free valuation
- Geographical area – East Africa
- No blame no excess
- Windscreen cover up to Kshs. 30,000/- extra cover charge 10%
- Radio cassette cover up to Kshs. 20,000/-
- Emergency medical cover up to Kshs. 30,000/-
- Towing charges of up to Kshs. 50,000/- extra cover charge 10%
- Authorized repair limit Kshs. 50,000/-
- Third party property damage up to Kshs. 5,000,000/-
- Passenger legal liability for students
- Riot, strike and civil commotion
- Cover for alternators and starters subject to reinforcement

Excess Applicable

- Own damage and partial theft 5% of value minimum Kshs. 20,000/- and maximum of Kshs. 150,000/-
- Theft with anti-theft device 10% of value minimum Kshs. 20,000/-
- Theft without anti-theft device 25% of value minimum Kshs. 20,000/-
- Theft with tracking device from our appointed provider 5% of value minimum Kshs. 20,000/-
- Third party person injuries nil
- Young and/or inexperienced drivers excess 7,500/- over and above own damage excess. (These are drivers who either have less than two years driving experience and/or are not older than 30 years or both).

Extra Benefits At Additional Premium

1. Passenger legal liability for organized groups: One off payment Kshs. 250 per seat

2. Excess waiver:

Own Damage – 0.5% of value minimum Kshs. 10,000

Own Damage and Theft with an operational anti-theft – 1% of value minimum Kshs. 10,000

3. Terrorism and political risk

Political violence at 0.3% of the sum insured, minimum Kshs. 5,000

CIC General Insurance Ltd.

**SCHOOL BUS INSURANCE
PROPOSAL FORM**



Tick as appropriate

Agent: Broker:

Direct Business:

SECTION ONE: PROPOSER'S DETAILS

Name of School: _____

Postal Address: _____ Postal Code: _____ Town: _____

Location: _____ PIN No: _____

Office No: _____ Mobile No: _____

Email: _____

Name of Financier (if any): _____

Period of Insurance: From: _____ To: _____

SECTION TWO: MOTOR VEHICLE(S) DETAILS

	VEHICLE		
Registration Marks			
Make & Model			
Year of Manufacture			
Tonnage			
Color			
Insured's Estimate of Value			
Type of Body			
Chassis No.			
Engine No.			
No. of Passengers			
Log Book No.			
Comprehensive, Third Party Fire & Theft or Third Party Only			

SECTION THREE: EXTRA BENEFITS

ACCESSORIES	VEHICLE		
Windscreen			
Audio Systems			
Alternator			
Starter			
Excess Waiver			
Terrorism and Political Risk			

SECTION FOUR: INSURANCE HISTORY

Have you suffered any loss in the last three years? Yes No

If yes, explain _____

SECTION FIVE: OTHER DETAILS

Is there any anti-theft device installed? Yes No

If yes, attach copy of certificate

NB: Please note if no operational anti-theft device is fitted, a higher theft excess of 25% of the motor vehicle value will apply.

Is the bus used for hire by private organized groups? Yes No

If yes, give details _____

NB: No cover for fare paying passengers otherwise known as PSV.

DECLARATION

I/We do hereby declare that the above answers and statements are true and that I/We have withheld no material information regarding the proposal.

Date: _____ Signature: _____

Official School Stamp

CIC GENERAL INSURANCE LTD.

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