

PIONEER GENERAL



TRUCKCARE



Enhancing Lifestyles

ABOUT US

- Pioneer General is the fastest growing insurance company recognized in claims settlement with a wide range of customized products. We are passionate about offering excellent customer experience driven by innovation and technology.

INTRODUCTION

TRUCKCARE policy covers accidental loss or damage to insured's motor vehicle and / or death, bodily injury or loss or damage to property of third parties arising out of use of motor vehicle owned and / or operated by the insured. The policy provides cover for;

- i) General Cartage: Vehicle used for carriage of goods for hire and reward.
- ii) Own Goods: Vehicle used for carriage of own goods not for hire and reward.

		STANDARD	ENHANCED	SUPER
	RATE	5% Min: 50,000	5.5% Min: 50,000	5.75% Min: 50,000
1	OWN DAMAGE EXCESS PROTECTOR*	NO	YES	YES
3	NO BLAME NO EXCESS*	NO	NO	YES
4	THEFT EXCESS	Nil theft excess and is subject to evident functional tracking device.		
2	POLITICAL VIOLENCE AND TERRORISM	NO	NO	YES
8	STRIKE RIOT & CIVIL COMMOTIONS	FREE	FREE	FREE
5	COMESA REPAIR FACILITATION*	YES	YES	YES
6	AUTHORIZED REPAIR LIMIT*	100,000	150,000	200,000
7	PERSONAL ACCIDENT*	50,000	100,000	150,000
13	EMERGENCY MEDICAL EXPENSE*	30,000	40,000	50,000
9	TOWING*	50,000	75,000	100,000
15	CRANE RECOVERY*	50,000	75,000	100,000
10	RADIO CASSETTE*	30,000	40,000	50,000
11	WINDSCREEN	30,000	40,000	50,000
12	VALUATION	FREE	FREE	FREE
14	SIGNAGE WRITING*	50,000	75,000	100,000
16	GUARDING SERVICES*	20,000	20,000	20,000
17	TRANSFER FARE & ACCOMMODATION*	10,000	15,000	20,000

* APPLICABLE FOLLOWING AN ADMISSIBLE ACCIDENT CLAIM

OWN DAMAGE EXCESS PROTECTOR: Free for non-injury accidents where repairs are above 5% of the value of the vehicle, Minimum Kshs. 30,000/=

NO BLAME NO EXCESS: Shall be applicable for non-injury claims where the police abstract has clearly stated that the insured was not to blame and there is an identified 3rd party that was blamed.

THEFT EXCESS: Nil subject to evident of a functional tracking device.

POLITICAL VIOLENCE & TERRORISM: Damage to vehicle following an act of political violence or terrorism

STRIKE RIOT & CIVIL COMMOTIONS: Damage to vehicle following an act of strike riot & civil commotions

COMESA REPAIR FACILITATION: In the event of a claim; Tow the motor vehicle to Kenya (at your cost).

PERSONAL ACCIDENT: Occupational Personal Accident cover with Death and Permanent Disability Benefits for the driver and loader.

EMERGENCY MEDICAL EXPENSE: Caters for medical expenses following an accident.

TOWING: Free towing following an accident (charge 5% on extra limit required)

RADIO CASSETTE: Free as per the Limit provided in the table (10% on additional limit).

WIND SCREEN: Free as per the Limit provided in the table (10% on additional limit).

VALUATION: Free valuation at inception of the cover.

SIGNAGE WRITING: Cover for damage to sign writing or fixed advertising signs or materials which form permanent part of the vehicle, for an admissible claim

GUARDING SERVICES (for cargo): Guarding services for cargo follow an accident but subject to having purchased carriers liability /GIT extension. Limit is as per option selected

TRANSFER FARE & ACCOMMODATION: Cost of accommodation and repatriation of the cabin crew following an admissible claim up to limit as per option selected within Kenyan borders and COMESA region.

(a) Ksh.10,000/- within Kenyan boarder

(b) Ksh.20,000/- within COMESA Region

TRUCK CARE BENEFITS (AT ADDITIONAL PREMIUM)

LOAN REPAYMENT: Up to a maximum of 3 consecutive instalments, In the event the vehicle is grounded for repairs following an accident;
 i) Excess of 30 days; Rate 10% of monthly loan instalment
 ii) Excess of 60 days; Rate 8% of monthly loan instalment

LOSS OF INCOME / CONSEQUENTIAL LOSS: Covers compensation for loss of income after an accident if vehicle grounded in the garage beyond the time excess as per plans elected below

Sum Insured Kshs	Time Excess 14 Days	Time Excess 1 Month
50,000	11,700	4,550
75,000	17,550	6,825
100,000	23,400	9,100
150,000	35,100	13,650
200,000	43,000	17,000

ALTERNATIVE HIRE: Reimburses the cost incurred for hiring alternative means of transport following an accident.
 Rate:20% of limit upto maximum limit of Kshs. 200,000

GOODS IN TRANSIT : Covers loss or damage of goods or merchandise OWNED by insured, following an accident. Subject to Excess of 5% each and every loss minimum Kshs. 50,000
 Road Risks Only

CARRIERS LIABILITY: The benefit Provides cover against loss or damage of goods or merchandise held by insured in trust or commission following an accident. Schedule of limits subject to an Excess of 5% each and every loss minimum Kshs. 50,000/=

Schedule of limits	Premium Goods In Transit	Premium Carriers Liability
500,000	12,500	9,400
1,000,000	18,500	13,850
1,500,000	28,500	21,350
2,000,000	37,500	28,100
2,500,000	42,000	31,500
3,000,000	54,000	40,500
3,500,000	63,000	47,250
4,000,000	72,000	54,000
4,500,000	81,000	60,750
5,000,000	90,000	67,500

FIDELITY GUARANTEE: Provides cover for loss of goods or merchandise following an act of fraud or dishonesty by driver or loader. Schedule of limits subject to Excess 10% minimum Kshs. 50,000/=

Limit (Kshs)	Premium (Kshs)
Any One Limit 500,000 Any One Period 500,000	10,100
Any One Limit 1,000,000 Any One Period 1,000,000	20,100
Any One Limit 1,500,000 Any One Period 1,500,000	30,150
Any One Limit 2,000,000 Any One Period 2,000,000	40,200

WIBA (2007) Provides cover for the legal liability under the Work Injury Benefits Act (WIBA), following death or bodily injury to the driver and/or loader in the course of duty.
 Rate–10% of Annual Salary of the employee(s).

EMPLOYERS LIABILITY: This provides cover against legal liability in the event of death or bodily injury to the driver and/or loader in the course of duty and directly related to negligence or breach of common law or statutory duty by the employer. Cover limit is as per option selected. Schedule of limit subject to excess of Kshs. 25,000/-

	OPTION A	OPTION B	OPTION C	OPTION D
ANY ONE PERSON	2,000,000	4,000,000	6,000,000	8,000,000
ANY ONE OCCURRENCE	10,000,000	15,000,000	20,000,000	25,000,000
ANY ONE YEAR	20,000,000	30,000,000	40,000,000	50,000,000
PREMIUM % OF WIBA PREMIUM	25%	30%	35%	40%

COVER FOR CONTAINER: Covers material damage to container(s) following an accident with the conveying vehicle. Two option are available;

- Material damage only 5% of the value of the container.
- Material Damage including theft 10% of the value of container.
- Excess - 10% of each and every loss min Ksh.20,000/=

WHAT IS NOT COVERED

The insurers will not indemnify the insured in respect of loss, damage or liability directly or indirectly caused by or arising out of or aggravated by:

- a) War.
- b) Nuclear reaction, nuclear radiation or radioactive contamination.
- c) Willful act or willful negligence of the Insured or of his representatives.
- d) Terrorism
- e) Deductible / Excess.
- f) Consequential loss of any kind.
- g) Wear and tear, corrosion, oxidation, deterioration.
- h) Liability that would not have attached also in the absence of an agreement.
- i) Any accident, loss, damage or liability caused, sustained or incurred;
 - (a) Outside the Territorial Limits, or
 - (b) While on your order or with your permission or to your knowledge any vehicle in respect of which indemnity is provided by this policy is being used contrary to the Limitations as to Use clause.
- j) Any accident, injury, loss, damage or liability if the vehicle is carrying more than its authorised capacity.

*** Kindly refer to the policy document for the full list of exclusions***

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