



PERSONAL LIABILITY INSURANCE

Secure Your Future with Personal Liability Insurance With coverage of up to Kshs. 10,000,000, you can rest easy knowing that you are protected.

Life is unpredictable, and accidents happen when we least expect them. Personal liability insurance protects you from the financial burden of accidents and incidents that could result in legal action.

This Personal Liability Insurance is issued as a secondary cover to provide an additional layer of legal liability protection to the insured. The coverage is designed to extend the limits of the insured's existing motor and domestic package policies, thereby offering broader protection against claims that may exceed the applicable primary policy limits.

What Does It Cover

1. Third Party Bodily Injury
2. Third Party Property Damage
3. Legal Defense Costs arising from a Third Party Claim

Who Needs This Cover?

- Home owners
- Motor Vehicle Owners

Key Benefits

- Protection from legal claims, injuries, and property damage.
- Affordable with competitive premiums
- Easy Claims Process

SCAN TO VISIT
OUR WEBSITE



Personal Liability

Real-Life Scenarios

- A guest at your home suffers a serious injury while using your pool. The injury requires costly medical treatment and later turns out to be fatal. The guest's family files a lawsuit for 8M in damages. The Home Care (DP) covers only the first 3M, leaving a shortfall of 5M. Our Pioneer Personal Liability will cover this deficit.
- You cause a motor accident where the other driver and passengers suffer severe injuries, resulting in medical bills, lost wages, and long-term care. One passenger is awarded 10 million due to their high earnings on wages. While the standard motor policy only covers up to 3M, our Personal Liability cover would cover the remaining 7M, thus saving you from financial distress.

Why Wait? Protect Yourself Today!

- For just a small premium, get personal liability insurance with a coverage limit of Kshs. 10,000,000 today!

Pricing

- Premium rate is 0.1% of the limit applicable
Excess is Kshs 3,000,000 of each and every claim

