



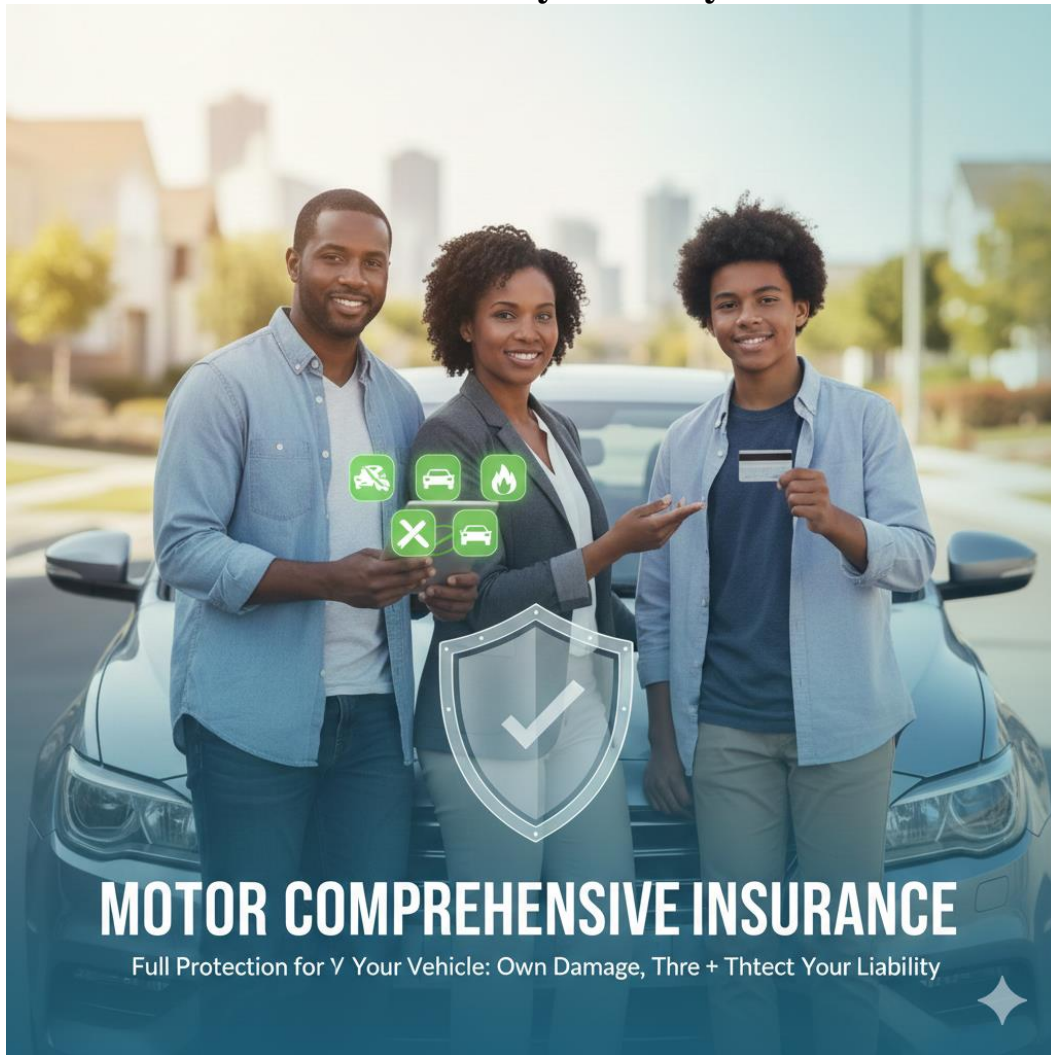
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MOTOR COMPREHENSIVE INSURANCE

**Full Protection for Your Vehicle: Own Damage, Theft, Fire +
Third Party Liability**



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Licensed by Insurance Regulatory Authority (IRA)

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EXECUTIVE SUMMARY

Third Party insurance is mandatory but protects only others. **Comprehensive insurance protects YOUR vehicle** from theft, accidents, fire, vandalism, and natural disasters. For vehicles worth Ksh 800,000+, Comprehensive is essential—one theft or accident without cover could devastate your finances.

What Comprehensive Covers - Everything Third Party PLUS:

- **Your own vehicle damage** (accidents, regardless of fault)
- **Theft of vehicle** (entire car stolen)
- **Fire damage** (electrical faults, accidents)
- **Vandalism** (malicious damage)
- **Natural disasters** (floods, falling trees, hailstorms)
- **Windscreen damage** (cracks, chips)
- **Radio/accessories theft** (sound system, spare wheel)
- **Third party liability** (same as Third Party insurance)

Cost: 3.5-5% of vehicle value annually

- Ksh 1.2M vehicle → Ksh 42,000 - 60,000/year
- Ksh 2.5M vehicle → Ksh 87,500 - 125,000/year

One Claim Justifies 20+ Years of Premiums

THE PROBLEM: THIRD PARTY LEAVES YOU EXPOSED

Real Case: John's Ksh 1.2M Loss

Profile:

- John, employed, earns Ksh 95,000/month
- Vehicle: Toyota Fielder, value Ksh 1.2M
- Insurance: Third Party Only (Ksh 6,000/year)

Incident:

- Vehicle stolen from compound at night
- Third Party does NOT cover theft
- **Total Loss: Ksh 1,200,000**

Financial Devastation:

- Lost Ksh 1.2M vehicle
- Still paying Ksh 35,000/month car loan (Ksh 630,000 remaining balance)
- Now paying loan for vehicle he doesn't have

- Took personal loan Ksh 300,000 for cheaper replacement vehicle
- **Total financial damage: Ksh 1.5M+**

Stress Impact:

- Marriage strain (financial pressure)
 - Depression (working to pay for non-existent car)
 - Credit score damaged (defaulted on loan 2 months)
-

If John Had Comprehensive:

- **Annual Premium:** Ksh 48,000 (vs Ksh 6,000 Third Party)
- **Extra Cost:** Ksh 42,000/year
- **Theft Claim:** Ksh 1,200,000 paid by insurance
- **Car loan cleared:** Ksh 630,000 (insurance pays outstanding balance)
- **New vehicle purchased:** Ksh 570,000 cash received (after loan clearance)

Net Result: Ksh 3,500 monthly (Ksh 42K annual premium ÷ 12 months) prevented Ksh 1.2M loss

John's Lesson: "I thought I was saving money with Third Party. That 'savings' cost me everything. Comprehensive seemed expensive until I needed it."

COMPREHENSIVE COVERAGE BREAKDOWN

Coverage 1: Own Vehicle Damage (Accidents)

Covers:

- Accidents where you're at fault (you hit someone)
- Accidents where you're NOT at fault (someone hits you)
- Single-vehicle accidents (hit tree, barrier, pothole)
- Damage from any collision

Example 1: Your Fault

- You hit another car (ran red light)
- Other car damage: Ksh 300,000 (Third Party covers this)
- **YOUR car damage: Ksh 450,000**
- **Comprehensive pays: Ksh 450,000** (minus excess)
- You pay: Only Ksh 10,000 - 20,000 excess

Example 2: Other Driver's Fault

- Other driver hits you (they ran red light)
 - Your car damage: Ksh 600,000
 - Other driver has Third Party insurance (should pay)
-

- **BUT:** Their insurance delays/disputes/underpays
- **Comprehensive pays you immediately: Ksh 600,000**
- Your insurer pursues other driver's insurer (not your problem)

Example 3: Hit and Run

- Car damaged in parking lot, driver fled
- No other party to claim from
- **Comprehensive pays: Full repair costs**
- Without Comprehensive: You pay everything

Coverage 2: Theft of Vehicle

Covers:

- **Entire vehicle stolen** (total loss)
- **Parts stolen** (wheels, battery, seats, radio)
- **Attempted theft damage** (broken locks, windows, ignition)

Payout:

- **Total theft:** Market value of vehicle (pre-loss condition)
- **Parts theft:** Replacement cost of stolen items

Example 1: Total Theft

- Vehicle stolen from your compound
- Vehicle value: Ksh 1.8M
- Outstanding loan: Ksh 900,000
- **Insurance payout: Ksh 1.8M**
 - First Ksh 900K pays off loan (bank satisfied)
 - You receive: Ksh 900,000 cash (buy replacement vehicle)

Example 2: Parts Theft

- Four wheels stolen (vehicle on blocks)
- Replacement cost: Ksh 120,000
- **Insurance pays: Ksh 120,000** (minus Ksh 5,000 excess)
- You pay: Ksh 5,000 only

Coverage 3: Fire Damage

Covers:

- Electrical faults causing fire
- Engine fires
- Fire from accidents (collision causes fire)
- Fire spreading from nearby buildings

Not Covered:

- Arson by you (fraud)
- Fire during illegal activity

Example:

- Electrical short circuit, car catches fire
 - Vehicle destroyed (total loss)
 - Vehicle value: Ksh 1.5M
 - **Insurance pays: Ksh 1.5M** (total loss settlement)
-

Coverage 4: Natural Disasters & Acts of God

Covers:

- **Floods:** Vehicle submerged, engine damaged
- **Falling trees/branches:** Storm damage
- **Hailstorms:** Body damage, windscreen
- **Lightning strikes:** Electrical system fried
- **Landslides:** Vehicle buried/damaged

Example: Nairobi Floods

- Vehicle trapped in flood, water enters engine
 - Engine replacement: Ksh 350,000
 - Interior cleaning/restoration: Ksh 80,000
 - **Total claim: Ksh 430,000**
 - **Insurance pays: Ksh 430,000** (minus excess)
-

Coverage 5: Vandalism & Malicious Damage

Covers:

- Scratches (keying)
- Broken windows
- Slashed tires
- Paint damage
- Interior destruction

Example:

- Ex-employee vandalizes your vehicle
 - All windows broken: Ksh 80,000
 - Paint scratched (four panels): Ksh 120,000
 - Slashed tires: Ksh 40,000
 - **Total: Ksh 240,000**
 - **Insurance pays: Ksh 240,000** (minus excess)
-

Coverage 6: Windscreen & Glass

Covers:

- Windscreen cracks (stone chips)
- Side window damage
- Rear window
- Sunroof glass

Special Feature:

- Often NO EXCESS for windscreen (free replacement)
- Or lower excess (Ksh 2,500 vs standard Ksh 10,000)

Example:

- Windscreen cracked (stone from truck)
- Replacement: Ksh 35,000
- **Insurance pays: Ksh 35,000** (zero excess on many policies)

Coverage 7: Radio & Accessories

Covers:

- Factory-fitted radio/sound system
- Aftermarket sound systems (if declared)
- Spare wheel
- Tools
- Car seats (if stolen)

Limit: Typically 5-10% of vehicle value

- Ksh 1.2M vehicle = Ksh 60,000 - 120,000 accessories limit

Example:

- Premium sound system stolen: Ksh 80,000
- Spare wheel stolen: Ksh 15,000
- **Total: Ksh 95,000**
- **Insurance pays: Ksh 95,000** (within limits, minus excess)

Coverage 8: Third Party Liability (Included)

Same as Third Party Insurance:

- Damage to other vehicles
- Injury to other people
- Death benefits
- Legal defense costs

Comprehensive = Third Party + Own Vehicle Protection

POLICY EXCLUSIONS (What's NOT Covered)

Standard Exclusions:

1. Wear and Tear

- Gradual deterioration
- Mechanical breakdowns (engine failure from age)
- Rust, corrosion
- **Not covered:** Normal aging, must be sudden/accidental damage

2. Drunk Driving

- Blood alcohol above 0.08%
- **Claim denied** + you may face premium increase/cancellation

3. Driving Without Valid License

- Expired, suspended, wrong class
- **Claim denied** (breach of policy)

4. Using Vehicle for Unauthorized Purpose

- Commercial use on private policy (Uber/taxi)
- Racing, speed contests
- **Claim denied**

5. War, Terrorism, Riot (Unless Covered by Extension)

- Damage during civil unrest
- Need "Political Violence & Terrorism" extension (additional premium)

6. Consequential Loss

- Loss of income while vehicle being repaired

- Rental car costs
- **Not covered** unless "Loss of Use" extension purchased

7. Driving Under Influence of Drugs

- Any illegal substances
- **Claim denied**

8. Overloading

- Exceeding vehicle weight/passenger limits
- **Claim denied**

9. Nuclear Risks

- Radiation, nuclear incidents
- **Not covered** (standard exclusion)

10. Fraudulent Claims

- Staged accidents, false theft reports
- **Claim denied** + policy cancelled + potential prosecution

OPTIONAL EXTENSIONS (Add-Ons)

Extension 1: Courtesy Car

What It Provides:

- Replacement vehicle while yours being repaired
- Usually small car (1000-1300cc)

Cost: +Ksh 8,000 - 15,000 annually

Benefit:

- Maintain mobility during repairs
- Don't need to rent car (saves Ksh 2,000-3,000/day)

Extension 2: Loss of Use

What It Provides:

- Daily cash compensation while vehicle unavailable
- Typically Ksh 1,500 - 3,000/day
- Maximum 30-60 days

Cost: +Ksh 10,000 - 18,000 annually

Example:

- Vehicle in garage 20 days
 - Loss of Use: Ksh 2,000/day
 - **You receive:** Ksh 40,000 (use for taxi/rental/inconvenience)
-

Extension 3: Political Violence & Terrorism (PVT)

What It Covers:

- Damage during riots, strikes
- Terrorism-related damage
- Civil unrest

Cost: +Ksh 5,000 - 12,000 annually

Relevant for:

- Post-election periods
 - Areas prone to unrest
-

Extension 4: Excess Protector

What It Does:

- Eliminates/reduces the excess you pay per claim
- Pay zero or minimal excess

Cost: +Ksh 15,000 - 25,000 annually

Example:

- Standard excess: Ksh 15,000
- With Excess Protector: Ksh 0
- If you have 2 claims/year: Saves Ksh 30,000

Worth It If:

- You claim frequently (2+ times/year)
 - Cannot afford Ksh 15-25K excess
-

Extension 5: Extended Passenger Liability

What It Provides:

- Higher limits for passenger injuries
- Standard: Ksh 3M per person
- Extended: Ksh 5M - 10M per person

Cost: +Ksh 3,000 - 8,000 annually

Relevant for:

- Large families (many passengers)
- Business use (clients in vehicle)

OUR ROLE AS YOUR MOTOR COMPREHENSIVE INSURANCE ADVISOR

What We Do for You:

- Seek comprehensive cover with your preferred insurer or recommend best fit insurer for your needs (if you have no one)
- Handle documentations and submission to insurer
- Secure best possible rates
- Obtain insurance certificate within 24-48 hours on payment of premiums
- **Digital certificate:** Sent via SMS (IRA-approved system)
- Reminder before policy expiration (no lapse)
- Re-compare providers yearly (rates change)
- Coordinate seamless renewal
- Guide you through claims process
- Ensure proper documentation
- Follow up with insurer
- Fight denied claims (appeal if wrongfully denied)

No Advisory Fees:

You pay nothing for my services - providers pay my commission. You pay the same premium direct or through me—but gain expert guidance, needs analysis, and claims advocacy.

FREQUENTLY ASKED QUESTIONS

Q1: Is Comprehensive worth it for an old car (10+ years)?

A: Depends on value. If car worth under Ksh 500,000, Third Party may be sufficient (unless you can't afford to replace it).

Q2: Can I get Comprehensive if vehicle over 10 years old?

A: Yes, but some insurers restrict to vehicles under 12-15 years.

Q3: What if I modify my vehicle (aftermarket parts)?

A: Must declare modifications (sound system, body kit, engine mods). Undeclared modifications = claim denied.

Q4: Does Comprehensive cover me outside Kenya?

A: Most policies Kenya only. Need extension for East Africa (Uganda/Tanzania/Rwanda). International cover available with additional premium.

Q5: Can I switch from Third Party to Comprehensive mid-year?

A: Yes. Pay difference between Third Party and Comprehensive (pro-rated for remaining months).

Q6: What if my vehicle financed (bank loan)?

A: Bank REQUIRES Comprehensive (protects their collateral). Bank must be listed as interested party on policy.

Q7: How quickly can I get Comprehensive?

A: 24-48 hours typical (faster if vehicle inspection not required). Newer cars (under 3 years) often no inspection needed.

Q8: What if garage quote exceeds assessor's estimate?

A: Insurer and garage negotiate. If dispute, can get second assessment. We mediate to ensure fair settlement.

Q9: Can I choose any garage for repairs?

A: Most policies have approved garage network (quality assured, cashless). Can use non-approved but may need upfront payment.

Q10: What if total loss payout doesn't cover loan balance?

A: You're liable for shortfall. Avoid by ensuring sum insured matches replacement value + outstanding loan.

TAKE ACTION: UPGRADE TO COMPREHENSIVE TODAY

Don't Wait Until It's Too Late

- Theft happens when you least expect it
- Accidents happen to careful drivers too
- One claim justifies 20+ years of premiums

Cost: Ksh 3,500-10,000/month (depending on vehicle value)

Protection: Ksh 800,000 - 5M+ (your vehicle's full value)

Get Your Comprehensive Quote Now

Contact Me Today

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