



FIRST ASSURANCE COMPANY LIMITED

Head Office: Peugeot House, Office No.2, Ground Floor, Upanga Road, P.O Box 5799, Dar es salaam, Tanzania.

Tel: (+255) 022 2122130/1, Cell: 0767 818101/838343; 0788549292, 0783543939

Email: enquiries@firstassurance.co.tz Website: www.firstassurance.co.tz

COMMERCIAL VEHICLE INSURANCE PROPOSAL

The Commercial vehicle policy issued by the First Assurance Company Limited can be a Comprehensive, Third Party Fire and Theft Party only basis. The benefits provided by these forms of cover summarised as follows:

COMPREHENSIVE

1.DAMAGE TO OR LOSS OF THE VEHICLE caused by:-

- (a) Accidental Collision of Overturning
- (b) Malicious Act
- (c) Theft
- (d) Fire
- (e) Accidental and External means during transit within East africa

IN ADDITION the policy covers the cost of removing a damaged vehicle which is the subject of a claim to the nearest competent repairer up to a maximum of Tshs.500, 000/-.

REPAIRS may be executed at once upto a limit of Tshs.500, 000/- if an estimate is obtained at the time and forwarded to the Company.

This cover is subject to average.

2. LIABILITY TO THE PUBLIC

- A. The insured is indemnified in respect of his liability to pay compensation for:-
 - (a) Death of or bodily injury to persons BUT EXCLUDING PERSONS RELATED TO OR EMPLOYED BY THE INSURED
 - (b) Damage to property up to a maximum indemnity limit of Tshs.30,000,000/- BUT EXCLUDING PROPERTY CONVEYED BY THE VEHICLE OR IN THE CUSTODY OR CONTROL OF THE INSURED CAUSED BY THE USE OF THE INSURED VEHICLE, caused by the use of the insured vehicle.
- B. The insured is indemnified under The Motor Vehicle Insurance (Third Party Risks) Ordinance 1945 (Tanganyika) (Section - 7) and The Motor Vehicles (Third Party Risks) Decree 1953 (Zanzibar) (Section - 6).

THIRD PARTY FIRE AND THEFT

In this instance cover is restricted to:-

1.LIABILITY TO THE PUBLIC as set out in part 2 of the 'Comprehensive ' section above

And

2.DAMAGE TO OR LOSS OF THE VEHICLE caused by:-

- (a) Fire
- (b) Theft

THIRD PARTY ONLY

Cover is restricted to

LIABILTY TO THE PUBLIC as set out in part 2 of the 'Comprehensive' sections above.



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EXCLUSIONS

In addition to the specific exclusions given above there are other restrictions in the cover of a more general nature and these are summarised below. The policy does not cover damage or liability arising from:

1. Earthquake
2. Riot and strike
3. War
4. Wear and tear and depreciation
5. Mechanical breakdown
6. Damage of tyres unless the vehicle is damaged at the same time
7. Damage caused by overloading or strain

COVER IS RESTRICTED TO EAST AFRICAN COUNTRIES

FULL NAME OF PROPOSER _____
AGE _____
ADDRESS _____ TEL NO _____
OCCUPATION OR BUSINESS _____
DATE OF COMMENCEMENT OF INSURANCE _____ PIN NO _____

DETAILS OF VEHICLES									
Registration Letters and Number	Make of Vehicle	Cubic capacity	Year of manufacture	Type of Body	Chassis Number/ Engine Number	Total seating capacity including Driver's Seat	Maker's maximum carrying capacity of vehicle	Price paid by Proposer and Date of purchase	Proposer's Estimate of Present Value

1. (a) Maximum number of trailers attached to the Vehicle at any time (b) Maker's maximum carrying capacity of each trailer	(a) _____ (b) _____
2. (a) State the owner of the Motor Vehicle	(a) _____



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and in whose name it is registered (b) Is a Hire-Purchase Company interested in the Vehicle? If so, Name and Address	(b) _____																																																		
3. Give full particulars of all purposes for which Vehicle will be used																																																			
4. (a) If used for Carriage of Goods, What is their general nature? (b) Do you undertake cartage for other persons? (c) Has the vehicle been altered or adapted to carry a load heavier than that stated in the Maker's published specification?	(a) _____ (b) _____ (c) _____																																																		
5. If any Passengers Carried- (a) Are the passengers carried for hire or reward? (b) Are the vehicles used for public service state class of licence (c) Are passengers carried incidental to a contract for the conveyance of goods and merchandise?	(a) _____ (b) _____ (c) _____																																																		
6.State where vehicles are usually garaged																																																			
7. Give record of all accidents and losses during the last five years in connection with any Motor Vehicle owned by you or your partners, whether insured or uninsured including any claims outstanding:																																																			
<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2" style="width:10%;">Year</th> <th rowspan="2" style="width:15%;">Total number of Motor Vehicles owned by Proposer(s)</th> <th rowspan="2" style="width:15%;">Total Number of Accidents and Losses</th> <th colspan="2" style="width:20%;">Damage of motor vehicles owned or driven by Proposer</th> <th rowspan="2" style="width:10%;">Third Party</th> <th rowspan="2" style="width:10%;">Others</th> <th rowspan="2"></th> </tr> <tr> <th style="width:10%;">Paid</th> <th style="width:10%;">outstanding</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> </tbody> </table>	Year	Total number of Motor Vehicles owned by Proposer(s)	Total Number of Accidents and Losses	Damage of motor vehicles owned or driven by Proposer		Third Party	Others		Paid	outstanding																																									
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8. Do you, or does any other person who to your knowledge will drive, suffer from defective vision or hearing or from any physical infirmity or fits of any kind?																																																			
9. Have you, or has any other person who to your knowledge will drive, been convicted during the past five years of any offence in connection with any Motor Vehicle?																																																			



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10. (a) Total number of Motor Vehicles owned by proposer		(a) _____	
(b) State total number of employees who will drive		(b) _____	
(c) Are your vehicles in road worthy condition and will they be maintained in that condition?		(c) _____	
11. (a) Do you have a current driving licence?		(a) _____	
(b) Do you inspect the licences of your drivers?		(b) _____	
12. Please provide information on ALL drivers currently in your employment:-			
Name	Age	Length of driving experience since test passed	Details Of Accident In Past 3 years
Proposer (if an individual)			
13. Are you now or have you been insured in respect of any motor vehicle? If so, state name of Company or Underwriter			
14. Has any Company or Underwriter ever			
(a) Declined your proposal?		(a) _____	
(b) Required an increased premium or imposed special conditions?		(b) _____	
(c) Cancelled or not invited renewal of your policy?		(c) _____	
15. Are you entitled to a "No Claim Bonus" from your previous Insurers in respect of any of the vehicles described in this proposal? If so, please attach renewal notice			
16. What insurance cover do you require?		TICK APPROPRIATE BOX	
COMPREHENSIVE		<input type="checkbox"/>	
THIRD PARTY FIRE AND THEFT		<input type="checkbox"/>	
THIRD PARTY ONLY		<input type="checkbox"/>	

I/we hereby declare that the above particulars and statements are true, correct and complete and contain all information known to me/ us affecting the risk to be insured and that this and any other written statement made by me/us or on my/our behalf for the purposes of the proposed insurance shall be promissory, and I/we



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undertake that the vehicle or vehicles to be insured shall not be driven by any person who to my/our knowledge has been refused any motor vehicle or motor vehicle or motor cycle insurance or continuance thereof.

I/we further agree to accept insurance on the terms and conditions set forth in the company's policy.

Dated: _____

Signed: _____

NO INSURANCE IS IN FORCE UNTIL THE COMPANY NOTIFIES ITS ACCEPTANCE OF THE PROPOSAL AND THE PREMIUM PAID