



MOTOR - PRIVATE CAR INSURANCE PROPOSAL

The private car 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/-and medical expenses incurred by occupants of the vehicle as a result of an accident up to a maximum of TShs.250, 000/-.

REPAIRS may be executed at once up to 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 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 OR HIS HOUSEHOLD caused by the use of the insured vehicle.

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:-

LIABILITY TO THE PUBLIC as set out in part 2 of the 'Comprehensive' sections above]



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, 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 _____
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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



<p>1. (a) Will the car be used EXCLUSIVELY for social, domestic and pleasure purposes? (b) If not will the other use(s) be (i) Solely by you in person for your business or profession? (ii) On your business by your employees or other persons? (iii) By any other person for your business or profession? (iv) For the carriage of goods or samples in connection with your trade or business? (v) For the carriage of farm requisite produce or livestock? (vi) For commercial travelling? (vii) For the carriage of passengers for hire or reward or will the car be let out on hire? (viii) For any other purposes, if so please give details</p>	<p>1. (a) _____ (b) _____ (i) _____ (ii) _____ (iii) _____ (iv) _____ (v) _____ (vi) _____ (vii) _____ (viii) _____</p>
<p>2. State a) Owner of the vehicle b) Person on whose name vehicle is registered c) Any Finance Company or other person financially interested in the car</p>	<p>(a) _____ (b) _____ (c) _____</p>
<p>3. How long have you been driving motor vehicles continuously?</p>	<p>3. _____</p>
<p>4. (a) Will the vehicle be driven by members of your family or other person? If so state:- (b) Age(s) (c) How long they have been driving motor vehicles continuously? (d) Whether they have had any Motor Vehicle accidents or losses during the last five years (e) Whether any Insurer have refused them insurance or imposed any special terms and/or conditions</p>	<p>4. (a) _____ _____ (b) _____ (c) _____ (d) _____ (e) _____</p>
<p>5. (a) Do you have a current driving licence? (b) Are your vehicles in roadworthy condition and will they be maintained in that condition?</p>	<p>5.(a) _____ (b) _____</p>



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

<p>6. 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?</p>	
<p>7. 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 vehicles?</p>	
<p>8. Are you now, or have you been, insured in respect of any motor vehicle? If so please state. (i) Name of Company or underwriter (ii) Policy No. (iii) Date of Expiry</p>	<p>8. (i) _____ (ii) _____ (iii) _____</p>
<p>9. Has any Company or Underwriter ever: (a) Declined or refused to renew your insurance or cancelled your policy? (b) Required special terms to insure you or increased the premium at renewal?</p>	<p>9. (a) _____ _____ (b) _____ _____</p>
<p>10. Give record of all accidents and losses during the last five years in connection with any Motor Vehicle owned or driven by you whether insured or uninsured including any claims outstanding.</p>	

Year	Total Number of Motor Vehicles owned by Proposer(s)	Total Number of Accidents and losses	Damage to motor vehicles owned or driven by Proposer				Third Party				Others	
			Paid		Outstanding		Paid		Paid		Outstanding	
			No	Amount	No	Amount	No	Amount	No	Amount	No	Amount
20												
20												
20												
20												
20												

11. Are you entitled to a 'No claim Bonus' from previous Insurers in respect of any of the Vehicle described in this Proposal? If so, please attach Renewal Notice

12. What Insurance cover do you require?

**COMPRESSIVE
 THIRD PARTY FIRE AND THEFT
 THIRD PARTY ONLY**



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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 an my /our behalf for the purpose of the proposed insurance shall be the basis of, and incorporated in, the contract between me/us and First Assurance Company Limited and shall be promissory, and I/we 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 cycle insurance or continuance thereof.

I/we further agree to accept insurance on 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