

Frequently Asked Questions

SECTION A: ORIENT MOTOR PACK

Here you'll find answers to the frequently asked questions about Orient Motor Pack insurance. If you can't find the answer to your question, please call the Customer Experience team on (020)2962000 or you can email your query to customerservice@korient.co.ke.

1. What does Orient Motor Pack cover?

It's a comprehensive insurance cover that provides a wide of protection including all the coverage available in case of

- Damage to another vehicle or property (Third Party Property Damage)
- Injury to another person (Third Party bodily injury)
- Fire & Theft
- Repair of the insured vehicle in case of damage due to an accident, impact, etc.
- Replacement of an insured vehicle that has either been stolen or damaged to the extent that it is uneconomical to repair

This cover applies to vehicles **used for Social and Domestic purposes only.**

2. What are the benefits of Orient Motor Pack?

- Excess free – there are no extra charges in case of an accident.
- Countrywide Emergency Rescue and Breakdown assistance services.
- Free Personal Accident Cover – Death and Permanent Total Disability for up to KES 500,000 for the Insured and Spouse.
- A refund in the event of a forced ATM withdrawal- Limit KES 30,000
- Alternative Car Hire in the event of an accident or theft.
- Free 24 Hour Assistance in the event of an accident ,breakdown or if your car is stolen
- Towing expense Limit – KES 30,000
- Medical expenses limit – KES 30,000
- Repair Authority Limit – KES 30,000
- Radio Cassette- Limit KES 30,000.
- Windscreen - Limit KES 30,000.
- Alternative Accommodation outside area of residence - Limit KES 5,000
- A refund due to loss of personal effects following an accident e.g. handbag, wallet-Limit KES 5,000
- Easy Payment Plan

3. Can I increase the limit?

Yes. You can increase the Windscreen & Radio Cassette limit. The rate charged is 10% above the limit of KES 30,000. For instance if you want KES 50, 000, we will charge on the KES 20,000 and the premium amount charged will be 2,000/-.

4. What are the optional/enhanced benefits of Orient Motor Pack?

- Free 24 Hour Countrywide Emergency Road Rescue services offered by AA Kenya
- Maisha AMREF Ground and Air Rescue- at an additional premium of KES 1,000 per year per person
- Riot and Strike
- Easy payment plan

5. What is AA radius coverage?

AA of Kenya have a countrywide coverage for rescue services

6. What does the free 24 hr Emergency Road Rescue services include?

- Mechanical or Electrical *First Aid* to enable the vehicle move on its own power.
- Towing services if the vehicle cannot move on its own power when it requires garage attention.
- Jump-start service if the vehicle battery is low.
- Delivery of fuel on the road if the vehicle runs out (Insured to reimburse cost of fuel)
- Flat tyre change on the road or at home.
- Locked Keys retrieval.

7. What does Free Countrywide 24 Hour Motor Accident Assistance mean?

- Informs & arrange for the Police to attend to the accident scene.
- In case of an injury, arrange for an Ambulance to Hospital.
- Assist the insured deal with the Police & Third parties.
- Collect Insurance, License and damage details of other vehicles involved.
- Recover and Tow the vehicle to a Garage of the insured's choice within the prescribed radius.
- Assist the insured obtain a Police Abstract report.
- Inform Kenya Orient of the accident.

8. What does FREE 24 Hour Post-Theft Assistance mean?

- In the event of a carjacking, arrange for transport for the insured from where they were abandoned to the nearest next town / Police Station
- In case of an injury, arrange for an Ambulance to Hospital.
- Inform the Police of the theft and obtain a Police Abstract report.
- Inform Kenya Orient of the theft.
- If the vehicle is traced, provide Towing and Recovery services.

9. What are the benefits of Maisha AMREF air and ground rescue mean?

- 2 Air Ambulance evacuations
- 2 Ground Ambulance transfers
- 24/7 access to medical service
- Radius – Within Kenya only

10. What is the emergency number for AMREF?

The Telephone number is (020) 6992299

11. If I pay mid policy for the AMREF benefit, like 6 months into your annual cover, will I still pay the KES.1000 per person and will that expire with the policy?

The Maisha AMREF benefit is an annual cover applied to the individual and NOT the motor vehicle. In the event of a medical emergency, the individual is covered; whether at home, driving, at work.

12. What documentation do I require to get Orient Motor Pack?

- Valuation report
- Minimum rate of 4.5% with full NCD (No Claim Discount issued every year if there is no claim lodged)
- Log book
- Duly completed proposal form
- Copy of I.D & P.I.N
- Copy of Driving License

- Copy of Anti - theft device certificate

13. What is Theft Excess?

This is the first proportion of loss incurred by the insured in case of a theft claim

14. What is Excess Protector?

This is an additional premium charged so as to be exempt the insured from paying excess in the event of a claim

15. If my friend asks to use my car to run an errand, will my Orient Motor Pack Insurance cover him/her while they are driving?

Yes, as long as the driver holds a valid driving license and is driving with the permission of the named insured, (the person whose name appears on the policy.)

CLAIMS

1. What should I do when involved in an accident?

Should:

- Obtain all information from the Third party if applicable
- Report the accident to the police and obtain an accident report from them, especially when another party is involved or injuries occurred.
- Inform your agent/broker or Kenya Orient Insurance as soon as possible.
- If possible take photos of the scene of the accident.

Shouldn't:

- Never accept liability for the accident
- Do not negotiate any payment with the third party
- Do not answer communications about this accident, direct these to the Insurance Company for action

2. Can I claim on my Car insurance policy if my vehicle is hit by an uninsured driver?

Yes, if you have comprehensive cover.

3. How long does Kenya Orient take to respond to my claim?

Providing the relevant documents will hasten the claims process.

4. What is material damage?

This is damage caused to any part of the insured vehicle resulting from an accident

5. When can Kenya Orient declare my car a total loss?

It's the insurance company's option to declare your car a total loss when the repair cost approaches or exceeds the actual cash value of the car.

6. Under the terms of my policy, do I have the right to decide whether to repair, replace or receive cash for my wrecked car?

No. This is the insurance company's right under the policy.

7. I recently had an accident in my 5-year old car, and the company wants to repair it with "after-market" parts. Can they?

Yes, the company can repair it with parts of like kind and quality, which would include both used parts and so-called after-market parts, which are less expensive replacement parts that did not come from the car's original manufacturer.

SECTION B: KENYA ORIENT ONLINE SERVICE

Welcome to Kenya Orient Online Service. Thank you for choosing Kenya Orient Insurance. We value technology that allows better, faster communication with our customers. Choosing the right motor insurance coverage can be tough, but Kenya Orient Insurance makes it easier with our fast and convenient online quote process.

We're here to help you learn more about all your options and provide answers to common questions. We promise to be there for you when you need us with great service and value.

16. What if I have a question about coverages during my quote?

You also can click on the **Help Me** tab option on the HOME Page on the portal which allows you to request live assistance from our Customer Experience Team.

17. Can I add or remove coverages in the middle of my policy?

Yes. You can log in to your policy 24/7 to add or remove vehicles or drivers, change addresses, pay your premium and more. Note that some changes will affect your premium.

18. How quickly do changes I make go into effect?

The changes can be effective immediately, or in some situations, you can choose the effective date. Certain restrictions may apply to some changes.

19. How can I make payments online?

You can easily pay via our MPESA **PAYBILL 513200** with your **Vehicle Registration Number** as the **account name**.

20. How can I make payments offline?

You can pay at any Family Bank Branch in Kenya. Our account number is **068-3797** and indicate your name and vehicle registration details. Present the bank slip at the nearest Kenya Orient branch.

21. Can I pay in instalments?

Yes. We offer our customers a payment plan of 40:30:30. First instalment of 40% of total premium and then 2 instalments of 30% of the premium.

22. How often should I value my car?

Every 2 years so that your car is insured for the correct value. Kenya Orient Insurance Limited will pay the cost of one valuation per vehicle per year so this service is free to you as our customer.

23. Can my rate change after the vehicle valuation?

Yes. Several factors could influence why your rate changed between the time you submitted your quote and the time your vehicle was valued. Please contact us at (020)2962000 and we can help answer your questions.

24. When am I entitled to a premium refund?

When your vehicle value is decreased after valuation.

25. What if my car or circumstances change?

Immediately inform us of any changes e.g. if you sold your car, change of address, etc. You can contact us on email insure@korient.co.ke and we can advise accordingly.

26. How do I renew my policy?

Log in to the portal and renew your policy. In case of any changes, contact Customer Experience Team on (020) 2962000 or email customerservice@korient.co.ke.

27. How do I cancel my policy?

Call (020)02962000 or email customerservice@korient.co.ke and we will provide the best options for you. We are of service to you and we value your continued support.

28. How do I make a claim?

Log onto the portal and submit your claim. Our Customer Experience Team will contact you as soon as possible to verify information and explain the claim process.

Alternatively, you can call us to report a claim on (020) 2962000. We will provide you with the support you need and all the steps involved.

29. What documentation is required to make a claim?

Upload the following documents when registering the claim.

Motor accident claim

- Police Abstract Report
- Copy of the Driver's Driving License
- Contact details and Vehicle Registration number of the Third party (if applicable)

Motor theft claim

- Police Abstract Report
- Copy of the Drivers Driving License

Windscreen/Window Glass Claim

- Photos of the damaged windscreen capturing the vehicles registration number
- Photos of the windscreen before & after repair and original ETR receipt if it's a reimbursement (refund)

Radio Cassette/CD Player Claim

- Original replacement receipt/Proforma Invoice (on reimbursement/refund basis only)

30. What are some of the exclusions?

Exclusions are circumstances that would cause a claim to be considered **not payable** by Kenya Orient. Motorpack **DOES NOT** allow for the vehicle to be used for any of the following purposes:

- Transport of fare paying passengers
- Transport of goods for payment
- Car hire/ rental

Some of the reasons a claim may be declined include:

- If the loss was caused by the driver being under the influence of alcohol or drugs.

- If a vehicle has been used by the Insured (or with the authority of the Insured) for a purpose other than that specified in the proposal form and policy document. This means that if a vehicle is used for the wrong purpose at any time during the policy period, the insurance contract is null and void and no claims will be paid against that policy regardless of the use of the vehicle at the time of the accident or theft.
- If the vehicle is driven by someone who is not legally licensed to operate that type of motor vehicle. Please ensure that your Driving License and that of anyone you authorize to drive your vehicle is valid.

31. How can I contact the Customer Experience team?

Call **(020) 2962000** or E-mail customerservice@korient.co.ke.