

Orient Commercial Insurance FAQs

What is Orient Commercial insurance policy?

Orient Commercial Insurance is a comprehensive insurance cover enhanced with special benefits beyond offering a basic cover designed to fully protect light, medium and heavy duty commercial vehicles targeting contractors and truck owners.

The insurance cover focusses specifically on companies that carry goods for hire and reward or their own goods. Orient Commercial insurance can be offered on a fleet or single vehicle basis.

What does Orient Commercial Insurance cover?

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

- 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
- Fire & Theft
- Damage to another vehicle or property (Third Party Property Damage)
- Injury to another person (Third Party bodily injury)

What are the benefits of Orient Commercial cover?

- Excess Free- Nil theft excess. Nil material damage for claims over 5% of the value of the truck. This benefit is enjoyable **once** in any **one Policy Period** but can be reinstated on the payment of the due reinstatement premium.
- Free Political violence & terrorism cover included
- Free Riot & Strike, Civil Commotion cover included
- Free tracking device installation by our appointed providers
- Occupational personal accident cover for driver and loader - Death and Permanent Total Disability of KES 250,000/- per person
- Free Alternative Transport of goods following an accident to a limit of Ksh50,000; extra limit charged at 10%
- Towing limit KES 100,000/- extra limit charged at 10%
- Crane recovery limit KES 100,000/-
- Enhanced Authorized repair limit KES 200,000/-
- Windscreen limit KES 50,000/- extra limit charged at 10%
- Radio / CD Player limit KES 30,000/- extra limit charged at 10%
- Emergency Medical expenses limit KES 30,000/-
- No blame no excess
- Expanded territorial scope across COMESA subject to vehicles towed to the nearest Kenyan Border station

- Guarding services following an accident - Limit KES 10,000/- per year subject to provision of receipts from a reputable security firm.
- Cost of Alternative Accommodation for driver and loader. Limit KES 5,000 per person for the first night only where the accident scene is more than 100KM from the normal usual parking address and subject to provision of receipts
- Free Annual Valuation

What are the additional benefits at an extra charge?

- Loan repayment maximum 3 months installments (See schedule)
- Carriers Liability - Loss / damage to goods while in the custody of the transporter
- Loss of income (See schedule)
- Theft by employees (Fidelity Guarantee) (See schedule).
- Container insurance: Maximum container value/ limit Ksh 500,000/-. Rate 5% container value. Excess 10% each & every loss minimum 20,000/-
- Fleet management - available at a discounted rate from our approved service providers. This will enable the truck owner to monitor vehicle usage beyond basic tracking such as Fuel Management & Driver behavior monitoring
- WIBA at 10% Estimated annual earnings. Excess – Ksh. 5,000 each & every Claim excluding Funeral Expenses
- Employers liability Option A at 25% of WIBA premium. Excess – Ksh. 25,000 each & every claim
- Cover within the COMESA region subject to the COMESA yellow card rules.

What is the rating for Orient Commercial cover?

Description	Rating subject to Maximum NCD	Minimum Premium (Kshs.)
Single unit (Own Goods)	5%	85,000
Single unit (General Cartage)	5.75%	105,000
Fleet – (Own Goods)	4.75%	85,000
Fleet – (General Cartage)	5.30%	105,000

* Fleet shall mean three (3) or more vehicles registered under one corporation / individual. Fleet Rating based on Loss Ratios

What else makes us different from our competitors?

We at Kenya Orient Insurance are committed to delivering a competitive tailored insurance product that not only is very competitive but exactly what you need.

Schedule of benefits:

- **Loan Repayment-** In the event the vehicle is grounded for repairs, we will pay the insured monthly loan amount up to a maximum of three (3) installments.

Time Excess	Premium Rate applied on monthly loan amount
30 days	10%
60 days	7.5%

- **Carriers liability**- Provides cover against legal liability of the transporter for loss or damage of goods whilst in transit; the scope of coverage provided is either 'Road Risks' or 'All Risks'.

Limits of Liability	Road Risks Premium	All Risks Premium
500,000	10,000	15,000
1,000,000	15,000	22,500
2,000,000	30,000	45,000
3,000,000	45,000	67,500
4,000,000	60,000	105,000
5,000,000	75,000	150,000

Excess – 10% each and every loss minimum Kshs. 50,000/=

Road Risks: Loss or Damage to goods following Collision, Overturning or Fire damage to the vehicle and Theft following an Accident.

All Risks: Loss or Damage to goods following Collision, Overturning, Fire, Theft, Hijack & any other peril that is not specifically excluded from this coverage.

- **Loss of income-** The cover allows for compensation for loss of income to be paid to the truck owner once the truck is involved in an accident and remains in the garage beyond a specified period while undergoing repairs. This is subject to provision of income statements or bank statements for the past six months.

Limit of Cover	50,000	75,000	100,000	150,000	200,000
Excess – 10 Days; Premium	12,000	19,500	25,500	37,500	60,000
Excess – 30 Days ; Premium	4,000	6,500	8,500	12,500	20,000

- **Fidelity Guarantee -** Provides cover for loss of goods or merchandise following theft by an employees. Excess 10% of each & every loss minimum 50,000

Limit (Kshs.)	Annual Premium (Kshs.)
250,000	7,500
500,000	10,000
1,000,000	17,500
1,500,000	25,000
2,000,000	40,000

- **Work Injury and Benefits Act (WIBA) -**Provides covers for the legal liability under WIBA 2007 following death or bodily injury to the driver and/or loader in the course of duty.

Premium Rate – 10% of Annual Wage Roll

Excess – Ksh. 5,000 each & every claim

- **Employer’s liability -** This provides covers against legal liability of the employer (Insured) in the event of death or bodily injury to the driver and/or loader in the course of duty and directly related to negligence or breach of common law or statutory duty by the employer.

Premium Rate - 25% of WIBA premium

Excess – Ksh. 25,000 each & every claim

Cover	Any one person	Any one event	Any one period
Cover Limit	2,000,000/-	5,000,000/-	10,000,000/-

What documentation do I require to get Orient Commercial Insurance?

- Valuation report
- Log book
- Duly completed proposal form
- Copy of I.D & P.I.N
- Copy of Driving License
- Copy of Anti - theft device certificate

What is the Excess applicable to Orient Commercial Cover?

Limit (Kshs.)	Excess Amount(Kshs.)
Young Drivers	7,500
Novice Drivers	7,500
Third Party Injury	Nil
Third Party Property Damage	10,000

What is Theft Excess?

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

What is the Theft Excess applicable to Orient Commercial Cover?

Description	Excess Amount(Kshs.)
Material damage/partial theft with anti-theft/tracking device	Nil – Below 5% of sum insured
Theft with tracking device	Nil Excess
Theft with anti-theft device	10% of sum insured minimum KES 20,000
Theft without anti-theft device	20% of sum insured minimum KES 20,000

What are the limits of liability?

- Passenger Legal Liability- In respect of persons being carried in or upon entering or getting onto or alighting from the vehicle.
 - Any one person KES 3,000,000
 - Series of claims arising out of one event KES 20,000,000
- Third Party Persons Injury - In respect of any other person not being carried in or upon or entering onto or alighting from the vehicle
 - Any one person KES 3,000,000
 - Series of claims arising out of one event unlimited
- Third Party Property Damage-
 - KES 5,000,000

What is not covered?

- Consequential loss excluding (loss of income).
- Depreciation, wear and tear, mechanical, electrical or electronic breakdown, failures or breakages
- Damage to tyres unless damage is caused to other parts of the vehicle at the same time.
- Loss of or damage to the contents being carried in or on the vehicle; (unless specifically insured).
- Damage caused by overloading or strain
- The excess stated in the schedule

CLAIMS

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

What documentation is required to make a claim?

The following documents are required when reporting 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)

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

Providing the relevant documents will hasten the claims process.

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.

How can I contact the Customer Experience team?

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