

PIONEER GENERAL



Your Future, Our Commitment

Motor Insurance

Drive with Complete Confidence on Every Journey

What is Covered?

Motor Vehicle Insurance provides robust financial protection against unexpected road risks, safeguarding your vehicle against physical damage, theft, accidental loss, and third-party legal liabilities.

POLICY CATEGORIES

COMPREHENSIVE COVER

- Complete protection covering accidental damage, fire, theft, and third-party liabilities (bodily injury, death, and property damage).

THIRD PARTY, FIRE & THEFT

- Covers third-party liabilities plus loss or damage to your vehicle caused by fire, explosion, or theft.

THIRD PARTY ONLY (TPO)

- Fulfills statutory legal requirements by covering liability for death, bodily injury, or property damage to third parties.

KEY BENEFITS AT A GLANCE

- **Accidental Loss & Damage:** Covers repair costs from vehicle collisions.
- **Theft & Fire:** Full protection against total vehicle loss, break-ins, self-ignition, or lightning.
- **Towing & Breakdown:** Includes towing limits to the nearest authorized garage.
- **Riot & Civil Commotion:** Safeguards against damage caused by civil unrest.
- **Personal Accident Cover:** Rider benefits for driver medical costs or disability resulting from an accident.

CONTACT US



www.pioneerassurance.co.ke



020 722 0000



Pioneer House,
Moi Ave 3rd, 6th, 7th Floor



OPTIONAL EXTENSIONS & ADD-ONS

Enhance your policy with tailored extra protection:

- **Excess Protector:** Waives the standard excess fee payable when filing a claim.
- **Political Risks & Terrorism (PVT):** Covers vehicle damage or loss resulting from acts of terrorism, sabotage, or civil turmoil.
- **Courtesy Car Allowance:** Provides a daily transport allowance or replacement vehicle during garage repairs.
- **Windscreen & Radio Cover:** High-limit coverage for glass and audio system replacements without affecting your No Claim Discount (NCD).
- **Emergency Medical Expenses:** Enhanced medical cost coverage for the driver and passengers following an accident.

ADDITIONAL FREE BENEFITS & NOTES

- **Passenger Legal Liability:** Protection extending to authorized occupants inside the insured vehicle.
- **Authorized Repairs:** Quick repair authorization at panel garages to speed up claims settlement.

Note: Value-added extensions like Excess Protector and Courtesy Car are taken alongside Comprehensive policy packages.

Your Future, Our Commitment

Contact us



Pioneer House, Moi Ave
3rd, 6th, 7th Floor



020 722 0000



info@pioneerinsurance.co.ke



www.pioneerassurance.co.ke



@pioneer insurance