

PIONEER GENERAL



Your Future, Our Commitment

TRUCKCARE

**Insured on
Every Journey**

Comprehensive Protection for Your Fleet.

TRUCKCARE offers robust insurance coverage for your commercial vehicles. We protect against accidental loss or damage to your insured motor vehicle, as well as against death, bodily injury, or property damage to third parties arising from your vehicle's use.

Core TRUCKCARE Benefits

Core Protection:

- **Accidental Damage:** Covers physical damage to your truck.
- **Third-Party Liability:** Protects against claims for death, injury, or property damage to others.

Add-On Benefits (at Additional Premium):

- **Loan Repayment Cover:** Supports loan installments if your truck is grounded for extended repairs (30+ or 60+ days).
- **Loss of Income:** Compensates for lost earnings when your vehicle is out of action due to an accident.
- **Alternative Hire:** Reimburses costs for replacement transport after an accident (up to Kshs. 200,000).
- **Goods in Transit:** Covers loss/damage to your owned goods during transport due to an accident.
- **Carriers Liability:** Covers loss/damage to goods held in trust/commission during transport due to an accident.
- **Fidelity Guarantee:** Protects against financial loss due to employee dishonesty.
- **WIBA (2007):** Legal liability for driver/loader injuries/death as per Work Injury Benefits Act (e.g., 10% of annual salary).
- **Employers Liability:** Covers legal liability for driver/loader injury/death due to employer negligence (subject to Kshs. 25,000 excess).

CONTACT US



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



Tailored for Your Business:

- **General Cartage:** Ideal for vehicles used for carriage of goods for hire and reward.
- **Own Goods:** Perfect for vehicles used solely for carrying your own goods, not for hire.

Advanced Protections & Key Features

Crucial Protections When Accidents Happen:

- **Own Damage Excess Protector:** Free for non-injury accidents where repair costs exceed 5% of vehicle value (minimum Kshs. 30,000).
- **No Blame No Excess:** Applicable for non-injury claims where the insured is not at fault and a third party is identified (Nil excess with functional tracking device).
- **Theft Excess:** Applies to non-injury theft claims (Nil excess with functional tracking device)

Specialized Risk Coverage

- **Political Violence & Terrorism:** Covers vehicle damage from acts of political violence or terrorism.
- **Strike, Riot & Civil Commotions:** Covers vehicle damage during strikes, riots, and civil commotions.

Valuable Added Benefits:

- **COMESA Repair Facilitation:** Assists with towing your vehicle to Kenya in the event of a claim in a COMESA country (towing at your cost).
- **Personal Accident:** Occupational Personal Accident cover for driver and loader, including death and permanent disability benefits.
- **Emergency Medical Expense:** Covers medical expenses for driver and loader following an accident.
- **Towing:** Free towing after an accident (additional limits available at 5% charge).

Kindly refer to the full policy document for the complete list of exclusions, detailed terms, and conditions.

Ready to Protect Your Fleet?

Contact us



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