

Personal Liability

**PIONEER
GENERAL**



Your Future, Our Commitment

**Don't Let the Unexpected
Derail Your Future.**

INTRODUCTION

Life is unpredictable, and accidents happen when we least expect them. Without proper protection, a single incident could lead to significant financial strain and legal headaches.

Why Wait? Protect Yourself Today!

Personal Liability Insurance shields you from the financial burden of accidents and incidents that could result in legal action. With coverage of up to Kshs. 10,000,000, you can rest easy knowing that you're protected.

What Does It Cover?

Our Personal Liability Insurance provides comprehensive protection against:

- 1. Third-Party Bodily Injury:** Covers medical expenses, lost wages, and other damages if someone is injured on your property or due to your actions.
- 2. Third-Party Property Damage:** Protects you if you accidentally damage someone else's property.
- 3. Legal Defense Costs:** Covers legal fees and expenses arising from a third-party claim, even if the claim is baseless.

Key Benefits

- **Comprehensive Protection:** Safeguard yourself from unforeseen legal claims, injuries, and property damage.
- **Affordable:** Get peace of mind with competitive premiums that fit your budget.
- **Easy Claims Process:** We make it simple and straightforward to file a claim when you need it most.

CONTACT US



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Who Needs This Cover?

- **Homeowners:** Protect yourself from incidents that occur on your property.
- **Motor Vehicle Owners:** Get an additional layer of protection beyond your standard motor policy.

Real-Life Scenarios: How Our Coverage Works for You

Scenario 1: Home Incident

A guest at your home suffers a serious injury while using your pool. The injury requires costly medical treatment and tragically turns out to be fatal. The guest's family files a lawsuit for Kshs. 8,000,000 in damages. While your Home Care (Domestic Package) policy covers only the first Kshs. 3,000,000, our Pioneer Personal Liability will cover the remaining Kshs. 5,000,000 deficit, saving you from financial ruin.

Scenario 2: Motor Accident

You cause a motor accident where the other driver and passengers suffer severe injuries, resulting in substantial medical bills, lost wages, and the need for long-term care. One passenger is awarded Kshs. 10,000,000 due to their high earnings. While your standard motor policy only covers up to Kshs. 3,000,000, our Personal Liability cover would cover the remaining Kshs. 7,000,000, preventing significant financial distress.

Why wait?

For just a small premium, get personal liability insurance with a coverage limit of Kshs. 10,000,000 today!

- Premium Rate: 0.1% of the limit applicable
- Excess: Kshs. 3,000,000 of each and every claim

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