

# PRIVATE VEHICLE INSURANCE POLICY

**WHEREAS** the insured by a proposal and declaration stated in the schedule which shall be the basis of this contract and is deemed to be incorporated herein has applied to RADIANT INSURANCE COMPANY (called "The Company" in this Policy) for the insurance hereinafter contained and has paid or agreed to pay the premium as consideration for such insurance in respect of accident loss or damage occurring during the period of insurance.

**Now this policy witnesseth:**

That subject to the terms, exceptions and conditions contained herein or endorsed or otherwise expressed hereon, the Motor Vehicles listed and described on the Matrix which follow the Policy Schedule are hereby insured subject to the specific Section of Cover granted by this policy and as indicated in the Policy Schedule which terms and conditions are fully detailed herein

**THE SCHEDULE**

<b>The Company</b>	<b>RADIANT INSURANCE COMPANY</b>		
<b>Address</b>	<b>P.O. Box 1861 Kigali-Rwanda</b>		
<b>Policy Number</b>	P_POLICY_NUMBER		
<b>Amendment type</b>	P_POLICY_TYPE	<b>Amendment N°</b>	P_TYPE_NO
<b>The subscriber</b>	P_SUBSCRIBER		
<b>Address</b>	P_CLIENT_ADDRESS		
<b>Telephone</b>	P_CLIENT_PHONE		
<b>E-mail</b>	P_CLIENT_MAIL		
<b>The Insured</b>	P_INSURED		
<b>TIN /Id Number</b>	P_TIN_ID		
<b>Broker/ Agent</b>	P_INTERMEDIARY		
<b>Period of Insurance</b>	(a) From: P_PERIOD_FROM To: P_PERIOD_TO (Both dates inclusive) (b) Any subsequent period for which the Insured shall pay, and the Company shall agree to accept a renewal premium.		
<b>Geographical Area</b>	Rwanda.		

**VEHICLE DETAILS**

<b>Make</b>	P_VEHICLE_MAKE	<b>Type</b>	P_VEHICLE_TYPE
<b>Plate N°</b>	P_PLATE_NUMBER	<b>Chassis N°</b>	P_CHASSIS_NUMBER
<b>Year of Manuf.</b>	P_YEAR_MANIF	<b>Sum Insured</b>	P_SUM_INSURED
<b>Number of Seats</b>	P_NUMBER_SEATS	<b>Owner</b>	P_OWNER
<b>Number of person insured under Occupant cover</b>			P_COVERED_PERSON
<b>Usage</b>	P_VEH_USAGE		

COVERS	SUM INSURED	SELECTED COVERS	EXCESS /FRANCHISE	ANNUAL NET PREMIUM	NET PREMIUM FOR COVERED PERIOD
<b>Third Party Liability</b>					
<b>Third Party Plus</b>					
<b>Occupants Cover:</b>					
• Accidental death					
• Accidental Total Permanent Disability					
• Medical fees					
<b>Driver Safety</b>					
• Accidental death					
• Accidental Total Permanent Disability					
• Medical fees					
<b>Material Damages</b>					
<b>Fire</b>					
<b>Theft</b>					
<b>Extension COMESA:</b>					
Third Party					
Material Damage & Fire					
Medical fees					
Yellow card					

Net premium	P_T_PREMIUM_NET	FRW
Policy fees	P_POLICY_FEE	FRW
Guarantee Fund	P_SGF	FRW
VAT (18%)	P_VAT	FRW
<b>Total to be paid All taxes inclusive</b>	<b>P_TTC</b>	<b>FRW</b>

Entered by P\_USER\_FULLNAME

Done at P\_BRANCH\_NAME, on P\_DATE\_CREATED.

Printed by P\_USERNAME on P\_PRINT\_DATE

**FOR AND ON BEHALF OF THE INSURED**

**P\_SUBSCRIBER**

**FOR AND ON BEHALF OF THE COMPANY**

**RADIANT INSURANCE COMPANY LTD**

**SECTIONS OF THE POLICY**

It's agreed and understood that the cover in front of which is written the word "Not Applicable(N/A)" in the schedule is not covered regardless its wording appears anywhere in this policy.

**SECTION I – LOSS OR DAMAGE**

The Company will indemnify the insured against loss of or damage to the Motor Vehicle and/or its accessories whilst thereon

- a) By accidental collision or overturning.
- b) By fire, external explosion, self-ignition or lighting or burglary housebreaking or theft.
- c) by malicious act.

**The company shall not be liable to pay for:**

- (i) consequential loss depreciation wear and tear mechanical or electrical breakdowns failures or breakages.
- (ii) damage caused by overloading or strain
- (iii) damage caused by explosion of any boiler forming part of attached to or on the Motor Vehicle
- (iv) Whilst in transit (including the process of loading and unloading incidental to such transit) by road, rail, inland water way, lift or elevator.
- (v) damage to tires

**Protection of Disabled vehicle and Towing Charges**

If the Motor Vehicle is disabled by reason of loss or damage as described in this Section the company will subject to the limits of liability bear the reasonable cost of protection and removal to the nearest repairers and of delivery within the country where the loss or damage was sustained.

**Repair Authorization**

The company may authorize the repair of the Motor Vehicle necessitated by damage provided that:

- (a) The insured has submitted to the company a detailed estimate of the cost of repair
- (b) The cost of repair has been agreed on between the company and the repairer and the company has given the repair authorization in writing
- (c) the insured shall give the company every assistance to see that such repair is necessary and the charge reasonable.

**SECTION II – LIABILITY TO THIRD PARTIES**

Subject to the Limits of Liability the company will indemnify the insured in the against all sums including claimant's cost and expenses which the insured shall become legally liable to pay in respect of:

- (i) death of or bodily injury to any person caused by or arising out of the use (including the loading and/or unloading) of the Motor Vehicle.
- (j) damage to property caused by the use (including the loading and/or unloading) of the Motor Vehicle

The Company may at its own option

- (a) Arrange for representation at any inquest or fatal inquiry in respect of any death that may be the subject of indemnity under this Section.
- (b) Undertake the defense of proceedings in any Court of Law in respect of any act or alleged offence causing or relating to any event that may be the subject of indemnity under this Section.

**TOWING DISABLED VEHICLES**

This Policy shall be operative whilst the Motor Vehicle is being used for the purpose of towing any one disabled mechanically propelled vehicle and the indemnity provided by Section II of this policy shall subject to its terms and limitations be

extended to apply in respect of liability in connection with such towed vehicle.

PROVIDED ALWAYS that:

The Company shall not be liable by reason of this Section of the Policy in respect of damage to such towed vehicle or property being conveyed thereby.

**COMESA EXTENSION CLAUSE**

The covers given on Rwandan territory are extended to COMESA member countries on the request of the subscriber. This extension is validated by issuing a COMESA Yellow Card and payment of additional premium accordingly.

**The company shall not be liable to pay for:**

- 1.
  - (a) Death, bodily injury or damage caused or arising beyond the limits of any carriageway or thoroughfare in connection with the brining of the load to the Motor Vehicle for loading thereon or the taking away of the load from the Motor Vehicle after unloading therefrom.
  - (b) Death or bodily injury to any person in the employment of the insured arising out of and in the course of such employment.
  - (c) Death or bodily injury to any person (other than a passenger carried by reason of or in pursuance of a contract of employment being carried in or upon or entering or getting on to or alighting from the Motor Vehicle at the time of the occurrence of the event out of which any claim arises.
  - (d) Damage to property belonging to or held in trust by or in the custody or control of the insured or a member of the insured's household or being conveyed by the Motor Vehicle.
  - (e) Damage to any bridge and/or weigh-bridge and/or viaduct and/or to any road and/or anything beneath by vibration or by the weight of the Motor Vehicle and/or load carried by the Motor Vehicle.
  - (f) Damage to property caused by sparks or ashes from the Motor Vehicle or caused by or arising out of the explosion of the boiler on the Motor Vehicle.
  - (g) Death or bodily injury caused by or arising out of the explosion of the boiler on the Motor Vehicle unless such death or injury is caused by or arises out of the use of the Motor Vehicle on a Public Road.
- 2. The third-party liability insurance of this vehicle does not cover the Driver and the Owner, their spouses, their parents, their brothers and sisters and their children, as well as the employees of the insured, whilst at work and in the circumstances where the insured is responsible of the accident.
- 3. The company will pay all costs and expenses incurred with its own written consent.

**SECTION III – OCCUPANT COVER**

Under this section, The Company covers against Accidental Death, and Accidental Total/Partial Permanent Disability and Medical fees of persons carried in insured's vehicle as per sums insured stated in the schedule.

For motor fleet, the number of insured occupants per vehicle is detailed under the attached Specification and Details of Vehicles Insured.

In case of permanent disability, the compensation payable shall be the proportion of the sum insured for permanent disability according to the percentage of disablement as assessed by a medical doctor of a public hospital.

**SECTION IV- DRIVER SAFETY COVER**

In terms of and subject to the limitations of the indemnity stated in the schedule above, the company will indemnify any Driver who is driving the Motor Vehicle on the insured's order or with his permission provided that such driver:

- (a) shall as though he were the insured observe, fulfill and be subject to the terms exceptions and conditions of this policy in so far as they can apply.
- (b) is not disqualified from driving such motor vehicle
- (c) is fully licensed to drive such motor vehicle

In the event of the death of any person entitled to indemnity under this Section the Company will in respect of the liability incurred by such person indemnify his personal representatives in the terms of and subject to the limitations of this Section provided that such representatives shall as though they were the Insured observe, fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they can apply.

**USAGE OF VEHICLE**

The covers only apply in the following circumstances:

- 1. the Loss occurs in Rwanda, and
- 2. the Vehicle is being driven by owner, or any other person with permission of owner, and the driver holds a valid motor driver's license for the vehicle being driven and complies with it. (These restrictions do not apply if any person steals or illegally converts Vehicle, but the insured must lay a complaint with the Police), and
- 3. the insured declared that the vehicle is being used for private purpose only

The covers do not apply while the Vehicle is being used in any of the following circumstances:

- a) to carry or deliver goods or samples in connection with any trade, business or profession, except for farming;
- b) by any person who is acting as a commission agent, commercial traveler, sales or service person, stock, station or real estate agent, insurance representative assessor or loss adjuster or in any similar capacity;
- c) in connection with the motor trade;
- d) to carry fare-paying passengers;
- e) preparing or practicing for, or taking part in or imitating, any race, time trial, rally, sprint or drag race, or any similar motor sport event, demonstration or test;
- f) on any race track;
- g) under any type of hire arrangement or agreement: use for Charter/Hire services or Liabilities arising there-from
- h) Use whilst drawing a trailer except the towing (other than for reward) of any one disabled mechanically propelled vehicle;

**GENERAL EXCEPTIONS**

The Company shall not be liable under this Policy in respect of

- (1) any accident loss damage and/or liability caused sustained or incurred outside the Geographical Area
- (2) any damage to goods transported by this vehicle
- (3) any damage caused solely by the transported goods or by any other goods handling necessitated by transport and which do not result from the use of the vehicle
- (4) any claim arising out of any third-party contractual liability
- (5) any accident loss damage and/or liability caused sustained or incurred whilst any Motor Vehicle in respect of or in

connection with which insurance is granted under this Policy is

- (a) being used otherwise than in accordance with the Limitations as to Use or
  - (b) being driven by any person other than a fully licensed and authorized Driver
- (6)
- (a) any accident loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss
  - (b) any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionizing radiations or contamination by radio activity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purposes of this exception combustion shall include any self-sustaining process of nuclear fission.
- (7) any accident loss damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.
- (8) The amount indicated in the Policy as the Insured's Retained Liability - Policy Excess
- (9) In the event of Total Loss of the Vehicle; the insurer shall only be liable to the extent of the Current Market Value of the vehicle immediately before the loss after taking due cognizance of the Depreciated value of the vehicle given the age of the vehicle from the actual date of Manufacture
- (10) The Company shall not be liable except under Section 1 (a) of this Policy in respect of any accident loss damage and/or liability directly or indirectly proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with flood, typhoon, hurricane, volcanic eruption, earthquake or other convulsion of nature, invasion, the act of foreign, enemies, hostilities or warlike operations (whether before or after declaration of war) civil war, strike, riot, civil commotion, mutiny, rebellion, revolution, insurrection, military, terrorism, sabotage or usurped power or by any direct or indirect consequences of any of the said occurrences and in the event of any claim hereunder the Insured shall prove that the accident loss damage and/or liability arose independently of and was in no way connected thereof and in default of such proof the Company shall not be liable to make any payment in respect of such a claim.

**GENERAL CONDITIONS**

The Policy and the Schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear by

- 1. Notice shall be given in writing to the Company immediately upon the occurrence of any accident or loss or damage and in the event of any claim. Every letter claims writ summons and/or process shall be forwarded to the Company immediately on receipt by the Insured. Notice shall also be given in writing to the Company immediately the Insured shall have knowledge of any impending prosecution inquest or fatal inquiry in respect of any occurrence which may give rise to a claim under this Policy. In case of

- 2. No admission offer promise payment or indemnity shall be made or given by or on behalf of the Insured without the written consent of the Company which shall be entitled if it so desires to take over and conduct in the name of the Insured the defence or settlement of any claim or to prosecute in the name of the Insured for its own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the Insured shall give all such information and assistance as the Company may require.
- 3. At any time after the happening of any event giving rise to a claim or series of claims under sub-section 1 (b) of Section II of this Policy the Company may pay to the Insured the full amount of the Company's liability under that sub-section and relinquish the conduct of any defence settlement or proceedings and the Company shall not be responsible for any damage alleged to have been caused to the Insured in consequence of any alleged action or omission of the relinquishing such conduct nor shall the Company be liable for any costs or expenses whatsoever incurred by the Insured or any claimant or other person after the Company shall have relinquished such conduct.
- 4. The Company may at its own option repair reinstate or replace the Motor Vehicle or part thereof and/or its accessories or may pay in cash the amount of the loss or damage and the liability of the Company shall not exceed the actual value of the parts damaged or lost plus the reasonable cost of fitting and shall in no case exceed the Insured's estimate of the value of the Motor Vehicle (including accessories thereon) as specified in the Schedule or the value of the Motor Vehicle (including accessories thereon) at the time of the loss or damage whichever is the less.
- 5. The Insured shall take all reasonable steps to safeguard the Motor Vehicle from loss or damage and to maintain it in efficient condition and the Company shall have at all times free and full access to examine the Motor Vehicle or any part thereof or any driver or employee of the Insured. In the event of any accident or breakdown the Motor Vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the Motor Vehicle be driven before the necessary repairs are effected any extension of the damage or any further damage to the Motor Vehicle shall be entirely at the Insured's own risk.
- 6. The Company may cancel this Policy by sending fourteen (14) days' notice by registered letter to the Insured at his last known address and in such event will return to the Insured the premium paid less the pro rata portion thereof for the period the Policy has been in force or the Policy may be cancelled at any time by the Insured on fourteen (14) days' notice and (provided no claim has arisen during the then current period of Insurance) the Insured shall be

entitled to a return of premium less premium at the Company's Short Period rates for the period the Policy has been in force.

- 7. AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY: Nothing in this Policy or any endorsement hereon shall affect the right of any person indemnified by this Policy or any other person to recover an amount under or by virtue of the provisions of the Legislation. BUT the Insured shall repay to the Company all sums paid by the Company, which the Company would not have been liable to pay, but for the said provisions.
- 8. The parties agree that any dispute arising from the honoring or interpretation of this policy shall be settled amicably. Failure to amicable agreement, the matter shall be referred to the competent Courts of Law in Rwanda.
- 9. The due observance and fulfillment of the terms, conditions, and endorsements of this Policy in so far as they relate to anything to be done or complied with by the Insured and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy.

**Limit of Liability:**

- 1) Limit of the amount of the company's liability under Section I-iii: Sum Insured
- 2) Limit of the amount of the company's liability under Section II-1(i): Unlimited.
- 3) Limit of the amount of the company's liability under Section II-1(ii) in I respect of any one claim or series of claims arising out of one event: Unlimited.

**ENDORSEMENTS**

The following endorsements shall apply to this policy:

**1. INTOXICATING LIQUORS OR DRUGS CLAUSE**

Warranted that the Company shall not be liable to make any payment in respect of any accidents, loss, damage or liability, caused or arising whilst the Motor Vehicle in connection with which insurance or indemnity is granted hereunder is being driven by the insured (or by any person) provided he is in the Insured's employment and/or is driving on his order (or with his permission) whilst under the influence of or whilst his efficiency as a driver is impaired by intoxicating liquors or drugs.

**2. CLAIM SETTLEMENT CLAUSE**

In case of a claim, the following procedure shall be followed:

1) Notify the claim/loss to The Company at its Head office or at one of its Branches within 5 working days from the date of its occurrence. The information to be provided are: policy number, Date of the claim event, Location of the claim event, causes of the claim, circumstance of the claim, damages or injuries, description of third party affected & contact person for further claim process (name, telephone number, fax number and email address);

- 1) Provide required documents: Copy of vehicle identification certificate, Copy of Driving License, Copy of the contract, pictures, police report, the estimate for reparation and any other useful documents.
- 2) The company shall not be liable to pay any own damage claim for which required

documents are not provided within 60 days from the date of accident.

**3. TOTAL LOSS SETTLEMENT ON PRE-ACCIDENT VALUES BASIS**

The value of the vehicle(s) shown in this policy is not necessarily the amount payable by the Company in the event of a Total Loss since their liability is limited to the MARKET VALUE or value shown in the policy whichever is the less is.

**4. LEARNER DRIVER'S CLAUSE**

Warranted that the company shall not be liable to make any payment in respect of any accident loss, damage or liability caused or arising whilst the Motor Vehicle described in the schedule to this policy is being driven by a learner driver except the learner driver is driving under the instruction of an experienced licensed driver in the same vehicle at the time of such accident, loss, damage, or liability.

**5. REPLACEMENT PARTS (USE AND WORDING OPTIONAL)**

It is hereby understood and agreed that notwithstanding anything to the contrary in this policy that in the event of loss or damage to the Motor Vehicle and/or its accessories necessitating the supply of a part not obtainable from stocks held in the country in which the Motor Vehicle is held for repair or in the event of the company exercising the option under Condition 4 to pay in cash the amount of the loss or damage the liability of the company in respect of any such part shall be limited to:

(a) (i) The price quoted in the latest catalogue or price list issued by the Manufacturer or his Agents for the country in which the Motor Vehicle is held for repair or

(ii) If no such catalogue or price list existing the price last obtaining at manufacturer's works plus the reasonable cost of transport

otherwise than by air to the country in which the Motor Vehicle is held for repair and the amount of the relative import duty and

(b) (i) The reasonable cost of fitting such part.

**6. ENDORSEMENT ON MOTOR ACCESSORIES-3Y**

Notwithstanding anything contained herein to the contrary, it is hereby declared and agreed that the company will indemnify the insured against loss of or damage to the Factory in-built accessories:

(1) (Communication and safety equipment permanently fitted on the vehicle, manufacturers tool kit) whilst such item(s) is (are) in or on the motor vehicle where such loss or damage is occasioned by theft or attempt thereat. Provided always that the liability of the company shall be limited to a reasonable market value or 2% of the value of the car whichever is less.

(2) Where the accessories are separately purchased (not Factory in-built) and fitted by the insured these items shall be declared at inception and an additional premium charged and paid accordingly.

(3) In consideration of the payment of an additional premium it is hereby understood and agreed that the company will indemnify the insured against loss or damage to the accessories as herein declared whilst such item(s) is (are) on the motor vehicle. Provided always that the liability of the company shall be limited to the value of the accessories less depreciation/excess as the case may be.

**7. RESTRICTION OF TOWING CHARGES**

It is hereby declared and agreed that the liability of the Company under Section 1 of this Policy regarding towing charges shall be determined by

a loss assessor based on the distance (Kilometers) from the place of accident to the nearest garage, but not exceeding the following limitations:

- Cars/smalls vehicles: 300,000 Frw
- Jeeps & Pick-Up/ Light vehicles: 300,000 Frw
- Small Trucks & Minibus/ Medium Vehicles: 500,000 Frw
- Heavy trucks: Bus; Tractor, Trailers/Heavy Vehicles: 900,000 Frw

**8. JURISDICTION CLAUSE**

Notwithstanding anything contained herein to the contrary, the Laws of Rwanda shall apply in the event of any dispute arising from this contract.

**9. NO PREMIUM NO COVER (NPNC)**

It is hereby agreed and understood that there is no insurance without payment of premium.

Nevertheless, for institutions and agencies permitted by the regulation, the cover accorded herein will stand NULL AND VOID if the considerate premium is not paid in FULL within forty-five (45) days from the inception date of the policy. If policy is not paid within fifteen (15) days after the above stated period, the cover will automatically be cancelled without notice and the insurer will be released from any liability in respect to this contract and the insured will pay premium for period from the inception of the policy up to cancellation date.

It is warranted that if the payment of Premium under the Policy has been made through a cheque and if the cheque is returned unpaid for whatever reasons, the policy will be null and void since inception without notice if the insured doesn't pay the premium within seven (7) days after the cheque is returned and no liability to the insurer shall attach under the Policy.

The premium for short period insurance is paid upfront at the inception of the policy.

Entered by P\_USER\_FULLNAME

Done at P\_BRANCH\_NAME, on P\_DATE\_CREATED.

Printed by P\_USERNAME on P\_PRINT\_DATE

**FOR AND ON BEHALF OF THE INSURED**

**P\_SUBSCRIBER**

**FOR AND ON BEHALF OF THE COMPANY**

**RADIANT INSURANCE COMPANY LTD**