



GEMINIA MOTOR INSURANCE

SCOPE OF COVER

Motor insurance protects the insured against financial loss in the event that the vehicle is involved in an accident, burnt, or stolen. It also covers third-party liabilities.

There are three types of insurance policies that can be issued to motor owners:

Third-Party:

This type of policy covers third-party bodily injury and property damage arising out of the use of the motor vehicle.

Third-party Fire & Theft Cover:

In addition to the third-party cover indicated above, the policy extends to cover the vehicle from damage arising out of a fire and theft.

Comprehensive Cover:

It covers third-party liability and property damage to the vehicle ie damage arising out of fire, theft, and accidental damage to the vehicle. Under Motor Insurance we give cover to:

- Private cars
- School buses
- Tour vans
- Tractors
- Commercial vehicles
- Agricultural vehicles e.g. Tractors

FAQs

1. Why should I insure my car?

- Protects you against financial loss in the event of an accident.
- Protects you against damage to third-party vehicles, property or bodily injury as a result of an accident
- It is required by Law

2. What are the benefits of Geminia motor insurance?

- Windscreen cover
- Vehicle valuation at no cost
- Riots and strikes
- Radio cassette cover
- Emergency medical expenses
- Towing charges

3. What are the additional benefits I can purchase under motor insurance?

- Own damage excess protector
- Road rescue membership
- Life rider cover
- Courtesy car
- Political violence and terrorism cover

4. What are the main exclusions to this cover?

- Intoxication
- Nuclear energy risks exclusions
- War
- Rallying vehicles

5. What is the Maximum age for a vehicle to be Insured?

We insure vehicles up to 15 years from the year of manufacture. Any vehicle above 15 years will be required to undergo mechanical inspection before consideration for insurance.

6. What is the minimum value of the vehicle I can insure?

There is no minimum value for a vehicle, however we have a minimum premium of Kes 35,000.

7. How do I make payments for Geminia motor insurance?

All payments to Geminia Insurance can be made through a bank deposit or our **Mpesa Paybill 553 201**.

8. What is digital motor vehicle insurance?

This is a digital/soft copy of a Motor Insurance Certificate that can allow customers to verify the status of their motor insurance certificates by dialing *352# or by downloading the AKI verification APP from Google Playstore or IOS App store.

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