



Meet Toyo Otas, Merci Deez, Niss Ann



Switch to **GA DriveFlex**
and save on Insurance today.

Discount Based On Driving Behaviour

Motor Insurance Cover

This is a one-of-a-kind motor insurance cover that lets you earn discounts on insurance premium based on your driving habits. The better you drive, the higher the discount. Ideal for good drivers.

How it Works

- Purchase comprehensive insurance cover.
- Pay the full annual premium upfront.
- Enjoy comprehensive cover during the period of insurance.
- At renewal of motor insurance cover, the discount accumulated will be calculated based on the driving score and the discount table shown on your policy schedule.
- You may claim the discount against your renewal premium.

Sections Covered



Loss or damage to insured vehicle.



Third party liabilities.



Passenger liabilities.



Flatbed Towing.



Cover exclusions

- Internal mechanical or electrical failure of vehicle.
- Liability claims due to loss or damage caused to a member of the Insured's household.
- Damage to tyres unless damage is caused to other parts of the vehicle at the same time.
- Damage caused by overloading or strain.
- Traffic offenses as listed in the Traffic Act(CAP 403) Laws of Kenya or as maybe amended from time to time.

Discount rates

You may qualify for a discount rate of up to 10% depending on your driving score.

The applicable discount rate will be evaluated at the end of the insurance period, upon considering your driving score.

Pay Per Kilometer Motor Insurance Cover

This is a one-of-a-kind motor insurance cover that lets you pay for motor insurance based on your usage. The less you drive, the less premium you pay.

How it Works

- Upon payment of the deposit premium, you will be entitled to Comprehensive Cover for the number of Kilometers bundle that You choose to purchase.
- Utilize your comprehensive cover by mileage i.e. Each Kilometer driven consumes a unit of the Bundle.
- You will be on comprehensive cover for as long as you have a positive bundle balance.
- You will be notified when your Bundles go below 500 units so that you may consider replenishing and continue enjoying comprehensive cover.
- Should you deplete your bundles before the insurance period's end, You will be notified immediately to consider topping up.
- If you opt not to top up, your cover shall be immediately converted to Third Party, Fire and Theft.
- Should you have depleted your bundles, you are at liberty to revert to Comprehensive at any point during the remainder of the insurance period, provided that there was no loss or accident when your policy was converted to Third Party, Fire and Theft.
- Any bundle balance at the end of your insurance period will automatically be lapsed and will not be utilized in the next insurance period.

Why Purchase the GA Pay per KM Cover?

- Flexible premium payment
- Save money by only paying for the kilometers you drive.
- Efficient rescue and evacuation in case of an accident.

Sections Covered

	Comprehensive	Third Party, Fire & Theft
Third Party Liabilities	✓	✓
Fire Perils	✓	✓
Theft	✓	✓
Accidental Damage	✓	X
Towing	✓	X

Warranties

- Minimum bundle at inception of cover is 2,500km per period of insurance.
- The minimum top up bundle is 1,000km.

Cover exclusions

- Damage to your vehicle when you do not have positive bundle balance.
- Internal mechanical or electrical failure of vehicle.
- Liability claims due to loss or damage caused to a member of the Insured's household.
- Damage to tyres unless damage is caused to other parts of the vehicle at the same time.
- Traffic offenses as listed in the Traffic Act(CAP 403) Laws of Kenya or as maybe amended from time to time.
- Damage caused by overloading.

Premium rates

The premium payable under this policy is set to vary by the vehicle's sum insured and the Kilometer Bundle selected. The applicable deposit premium and the rate per KM will be indicated in your policy schedule.



Pay Per Day Motor Insurance Cover

This is a one-of-a-kind motor insurance cover that gives you flexibility in settling your motor insurance premium. You may purchase Comprehensive Cover for number of days.

How it Works

- Upon payment of the deposit premium, you will be entitled to Comprehensive Cover for the number of Days Bundle that You choose to purchase.
- Utilize 1 unit of Days Bundle per day.
- You will be on comprehensive cover for as long as you have a positive bundle balance.
- You will be notified when your Bundles go below 7 days so that you may consider replenishing and continue enjoying comprehensive cover.
- Should you deplete your bundles before the insurance period's end, you will be notified immediately to consider topping up.
- If you opt not to top up, your cover shall be immediately converted to Third Party only.
- Should you have depleted your bundle, you are at liberty to revert to Comprehensive at any point during the remainder of the insurance period, provided that there was no loss or accident when your policy was converted to Third Party only.
- Any bundle balance at the end of the insurance period will automatically be lapsed and will not be utilized in the next insurance period.

Sections Covered

	Comprehensive	Third Party, Only
Third Party Liabilities	√	√
Insured Vehicle; Accidental damage, fire & Theft	√	X
Towing	√	X

Why Purchase the GA Pay Per Day Cover?

- Flexible premium payment.
- Efficient rescue and evacuation in case of an accident.

Warranties

- Minimum bundle at inception of cover is 30 days per period of insurance.
- The minimum top up bundle is 30 days.

Cover exclusions

- Damage to your vehicle when you do not have positive bundle balance.
- Internal mechanical or electrical failure of vehicle.
- Liability claims due to loss or damage caused to a member of the Insured's household.
- Damage to tyres unless damage is caused to other parts of the vehicle at the same time.
- Traffic offenses as listed under Part V & IX of the Traffic Act (CAP 403) Laws of Kenya or as maybe amended from time to time.
- Damage caused by overloading.

Premium rates

The premium payable under this policy is set to vary by the vehicle's sum insured and the Days Bundle selected. The applicable deposit premium and the rate per KM will be indicated in your policy schedule.

How to get Covered

Simply speak to your Intermediary or Insurance Relationship Manager today and provide your preferred cover details to get enrolled.

Requirements



Duly filled proposal form



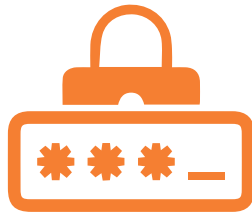
A copy of the Vehicle's logbook/ownership document



Motor valuation report for the vehicle



Proof of approved telematics device installation



KRA PIN Number



Copy of ID



Eligibility

Motor Vehicles which are less than 15 years old, vehicle value above KES 1,250,000 and with approved telematics device installed.

Cover Extensions

- Loss of use
- Political Violence and Terrorism
- Personal Accident
- Excess protector

Frequently Asked Questions

1. **How can I top up my Kilometer bundle?** Simply pay for additional bundles using mobile money. Contact GA or your intermediary to advise on the amount payable, minimum bundle you can purchase and give payment instructions.
2. **What if my Bundle is depleted before the insurance period ends?** You'll be notified to top up. If you don't, your cover converts to Third-Party, Fire & Theft if on Pay per Kilometer plan or Third Party Only if on Pay per Day plan for the remaining cover period.
3. **Can I switch back to Comprehensive cover after my Bundle is exhausted?** Yes, you may switch back to Comprehensive cover at any point during the insurance period, provided there were no losses or accidents during the period when you were on the Third-Party, Fire & Theft or Third Party Only cover.
4. **Will the telematics device affect my vehicle's functionality?** No.
5. **What data/information is collected using the telematics device?** The telematics device tracks and records vehicle usage parameters such as location, distance traveled, and driving behavior.
6. **Is the data collected from the telematics device secured from unauthorized access?** Yes. Strict adherence to the Data Protection Act and rigorous security measures such as encryption and access controls have been implemented to ensure the data's security. Your data will not be shared with a third party.
7. **How do I monitor my mileage?** The Telematics device installed tracks your mileage. You can view your mileage during an insurance period on the telematics mobile app.
8. **Can I access the travel data captured about me? If so, how can I retrieve this information?** Yes, you may access and retrieve the data collected about your vehicle's usage on the telematics mobile app platform.
9. **How is the data collected used?** The data collected using the telematics device is used to track the utilization of kilometer bundle and send you alerts whenever necessary. Information about the vehicle's location may be used to facilitate rescue and evacuation services in the event of an accident.
10. **If I have questions or concerns about the data captured, used, or secured, what avenues are available for me to address them?** If you have concerns, you can contact our GA on mobile at 0709 626 000 or email driveflex@gakenya.com. A representative will get in touch and address your questions or concerns.



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