



Your Trusted Insurance Ally

# Driver Cover Under Motor Insurance



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As a motorist in Kenya, having a motor insurance cover is mandatory, but do you know exactly what your motor insurance policy covers? Reading and understanding your policy document is crucial so that when making a claim, you already know what you can get compensated for. Do you know what happens in the event that you as a driver, get injured during a car accident? Are you covered for that under motor insurance?

We have two types of motor insurance that is comprehensive motor insurance and motor third party insurance. Motor third party insurance only covers damages to third parties involved in an accident with the policy holder. It does not cover any damages or injury to the policy holder's vehicle or self. Comprehensive motor insurance on the other hand covers damages to both the third party's vehicle as well as the policy holder's vehicle. However, it is important to note that neither of the two policies provides cover for bodily injury to the policy holder and / or driver.

To cater for this gap, the policy holder needs to take up a personal accident cover for self, while driving the car, and which can be extended to the family members. This cover offers compensation for death, permanent disablement, temporary loss of income due to disablement and medical expenses arising from an accident. It is good to note that personal accident insurance not only covers you in the event of a motor accident but also in the event of other accidents that are not necessarily motor related. Having a combination of a motor insurance policy and a personal accident insurance policy in place ensures that you are well covered in case of a motor accident.

For professional advice on which insurance covers suit you best as an individual or organization, reach out to us at Brooks Insurance Agencies and we'll get you covered.

Brooks, Your Trusted Insurance Ally.



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