

BANCASSURANCE PERSONAL SCHEME RATING

MOTOR PROPERTY

Vehicle Type	Comprehensive	Comprehensive with standard Excesses
	Major Excess Buy back	Rate
Private Car - SDP & Business Use	6.0%	4.2%
Private Car (5 - 13 vehicles)	6.0%	3.75%
Private Car - Fleet (13 - 21 Vehicles)	6.0%	3.5%
Private Car - Fleet (over 21 vehicles)	6.0%	3.0%
Private Car - Private Hire (Car Hire)	9.0%	5.5%
Domestic Trailers	4.0%	3.0%
Caravans	4.0%	3.0%
Taxis - Public Hire	12.5%	8.0%
Driving School - Private Car	12.5%	8.0%
Driving School - Commercial vehicle	12.5%	8.0%

Commercial Vehicles (cab & trailer on single chassis)		
Commercial Vehicle – All	9.0%	6%
Commercial Vehicle - Fleet - Own use	9.0%	4.0%
Commercial Trailers – All uses	8.0%	3.5%
Commercial Trailers - Fleet – All uses	5.5%	3.5%
Commercial Trailers - Agriculture	3.0%	1.5%
Motor Cycles - SD&P use	4.0%	3%
Motor Cycles - Business use	4.0%	3%
Motor Cycles - Fleet	4.0%	3%

Omnibus and Commuters

Up to 30 seats	13.5%	10%
Between 31 - 60 seats	13.5%	10%
More than 60 seats	13.5%	10%

School Bus

Up to 30 seats	9.0%	5%
Between 31 - 60 seats	9.0%	5%
More than 60 seats	9.0%	5%

Staff Bus

Up to 30 seats	9.0%	5%
Between 31 - 60 seats	9.0%	5%
More than 60 seats	9.0%	5%

Tractors/Fork Lifts - Own use	4.0%	2%
Tractors - Hire and Reward	4.0%	2%
Tractors/Combines - Agriculture - Own use	4.0%	2%
Tractors/Combines - Agric - Hire & Reward	4.0%	2%
Commercial Vehicles (cab & trailer on single chassis)		
Ambulance, Fire Engine, Hearse	9.0%	5.0%
Agricultural Implements	3.0%	1.40%
Special Types - Contractors Plant and Equipment (Dozers, Graders and the like)	4.0%	2%

Excess

Total Loss – 5% of sum insured

Partial Loss – 10% of loss

Third Party Property Damage Limit – USD10 000

Third Party Bodily Injury Limit – USD10 000

DOMESTIC PROPERTY

PROPERTY	RATE	MINIMUM ANNUAL PREMIUM	COMMENTS
House-owners (Residential Buildings) (High, Medium & low density) (Brick under tile, asbestos & iron roof)	0.12%	\$20	Buildings used for residential purposes only Electric Motors Generators, Gate motors, Swimming pool motor & pump, borehole motor & pump, etc.
House-owners - Thatched Roof	0.25%	\$25	Buildings used for residential purposes only
Householders (contents) (Brick under tile, asbestos & iron roof)	1.20%	\$40	Contents used for domestic purposes only
Householders (contents)- Thatched Roof	2.5%	\$75	Contents used for domestic purposes only
Householders (contents)- Thatched Roof	2.5%	\$75	Contents used for domestic purposes only

ALL RISKS INSURANCE

It is mandatory that the customer takes out contents cover before All Risk Cover is given.

PROPERTY	RATE	EXCESS
Clothing & Personal Effects	2.5%	10% of loss
Miscellaneous Jewellery & Watches (limit per item \$100)	2.5%	10% of loss
Sports Equipment (excluding squash racquet's)	2.5%	10% of loss
Photographic Equipment, portable radios, record players, tape players, and recorders, binoculars and calculators	2.5%	10% of loss
Spectacles, contact lenses, Sunglasses	10.0%	10% of loss
Cellphones, Pedal cycles	10.0%	10% of loss
Car radios, tape decks	10.0%	10% of loss
Tools	5.0%	10% of loss
Laptops & Ipads	5.0%	10% of loss
Other specific items	2.5%	10% of loss
Minimum sum insured item 1 \$1000 (Limit any one item 20% of sum insured)		
Items of Jewellery with value in excess of \$1000, valuation certificate is required		
Generators (customer insuring contents only)	0.5%	10% of loss

Premium Options Available

- Annual
- Bi- annual
- Termly (four monthly)
- Quarterly (Three monthly)

FUNERAL CASH PLAN

	Sum insured \$500	Sum insured \$1 000	Sum insured \$2 000	Sum insured \$5000
Children	\$1.00	\$2.00	\$3.00	\$4.00
Adults to age 65	\$3.00	\$4.00	\$7.00	\$16.00
Adults 65 and above	\$5.00	\$10.00	\$17.00	N/A

LIFE PLAN

Premium Tables (All In USD)

Paid up option with no cash back

Age	Sum insured					
	10,000	15,000	20,000	25,000	50,000	75,000
18-25	28	32	36	39	58	77
26-35	29	34	39	44	70	96
36-40	32	39	46	53	90	126
41-45	36	45	55	65	113	161
46-50	43	57	70	83	150	217
51-55	59	79	99	119	220	321
56-60	102	140	179	217	410	603

Paid up option with cash back

Age	Sum insured					
	10,000	15,000	20,000	25,000	50,000	75,000
18-25	42	47	54	61	95	130
26-35	45	53	62	72	120	168
36-40	50	63	76	89	156	222
41-45	57	75	92	109	196	283
46-50	71	94	118	141	260	378
51-55	95	130	165	200	374	548
56-60	162	226	290	354	674	994

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Registered Commercial Bank

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