

SCHEDULE FOR MOTOR COMPREHENSIVE POLICY

Policy No.	: P-LUS-2023-10-1001-007072							
Name of the Insured	: LIVESTOCK DEVELOPMENT TRUST							
Address	: P/BAG 173, WOODLANDS							
Insured Contact	: 097-759-5538							
Client Name	: LIVESTOCK DEVELOPMENT TRUST							
Issue Date/Time	: 01/09/2023 15:41:00							
Status	: NEW							
Territorial Limits	: ZAMBIA							
Period of Insurance	: From 01/09/2023 15:41:00 To : 30/08/2024 23:59:00							
Premium Details								
Premium	ZMW	10,710.00						
Tax 5%	ZMW	535.50						
Total	ZMW	11,245.50						
Specifications of the Insured Vehicle 1								
Vehicle ID	Make & Model	Year	Type of Body	Registration Number	Chassis Number			
	Engine Number		Colour	Seating Cap	Type			
1	SCANIA TRUCK	2000	TRUCK	BAL60ZM	XLEP4X200005197374			
	6368890	WHITE		Commercial Vehicles	031639			
Insured Cover			Liability Limit (ZMW)					
Own Damage			180,000.00					
Third Party In Respect Of A Series Of Claims Arising			100,106.00					
Third Party Property Damage			30,000.00					
Third Party Any One Person Liability Limit			55,000.00					
Limit of Liability :								
Third Party Property Damage Limit: ZMW 30,000.00								
Liability to Third Party - Death or Bodily Injury								
(a) In respect of any person (other than a passenger being carried by reason for or in pursuance of a contract of employment) being carried in or upon entering onto a alighting from Motor Vehicle								
(i) In respect of death of or bodily injury to any person: ZMW 30,100.00								
(ii) In respect of Claim arising out of one event : ZMW 60,100.00								
Authorised Driver: Any of the following								
(1) The Insured								

(2) Any Other Person Driving On The Insured's Order Or Permission. Provided that the person driving is permitted in accordance with the licensing of other laws and regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order of a Court Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle.

Deductibles

The following Conditions and Clauses are attaching to and forming a part of this policy

Standard Policy Exclusions Including:

- Political Risks Exclusion Clause
- Terrorism Exclusion Clause
- Electronic Date Recognition Clause

Basis Of Valuation: Market Value Inclusive Of Freight Or Sum Insured (Whichever Is Lower)

Limit For Protection & Removal After Accident - ZMW 2,500 Any One Event.

Additional Private Motor Deductible Clauses: Amount To Be Borne By The Insured(Not Applicable To Loss Or Damage Resulting From Fire, Self Ignition, Lightning Or Explosion).

Whilst A Motor Vehicle Described In The Schedule Is Being Driven By Or Under The Control For The Purpose Of Being Driven By:

I. Any Person Who Has Been Convicted And Has Had A Licence Endorsed As A Result Of The Following During The Previous Three Years.

- Careless Or Reckless Driving ZMW 1000.
- Any Other Endorsement ZMW 1000.

II. Any Other Amount To Be Borne By The Insured.

-Compulsory Excess: As Specified In The Schedule To This Policy In Respect Of Which The Insured Received A Discount From The Premium: ZMW Nil

-The Amount To Be Borne By The Insured Shall Be The Amounts Specified Above Which Shall Apply Independently And Cumulatively.

Warranted That All Claims Must Be Notified Within 48 Hours Of Occurrence Verbally And Fourteen (14) Days In Writing.

Medical Expenses Per Person ZMW 2,500.00 / ZMW 10,000.00 Per Event

Jurisdiction Clause: Zambia Law

Dispute Resolution

It is a condition of this policy that Any claim or dispute related to this policy, by an insured against us or us against an insured, may be resolved by arbitration only upon mutual consent of us and the other party subject to: -

- a. no arbitrator has the authority to award punitive damages, exemplary damages or attorney's fees;
- b. neither of the parties are entitled to arbitrate any claims or disputes in a representative capacity or as a member of a class; and
- c. No arbitrator has the authority, without the mutual consent of the parties, to consolidate claims or disputes in arbitration.

It is hereby understood and agreed that this poliy will cease to operate immediately when the motor vehicle is sold unless endorsed by the insurer.



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THE SCHEDULE AND POLICY ARE TO BE READ TOGETHER AS ONE CONTRACT

In witness thereof this policy has been signed at

Place : Lusaka

Signed on behalf of

Date : 19/09/2023

Phoenix of Zambia Assurance Company (2009) Ltd.

Created By : REGINA

Approved By : RICHARD

Authorized Signatory

APPROVED

VAT: 10313509 TPIN: 1001954075

Plot 251/F441A, Zambezi Road,

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Phoenix of Zambia Assurance Company (2009) Ltd.