

## 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	Certificate No	
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

VAT: 10313509 TPIN: 1001954075

Plot 251/F441A, Zambezi Road,

Roma, Post Box 36880, Lusaka, Zambia

info@phoenixzambia.com

www.phoenixzambia.com

+260 211 233956

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Phoenix of Zambia Assurance Company (2009) Ltd.

(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 policy 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

**Date** : 19/09/2023

**Created By** : REGINA

**Approved By** : RICHARD

Signed on behalf of  
Phoenix of Zambia Assurance Company (2009) Ltd.


Authorized Signatory


APPROVED

VAT: 10313509 TPIN: 1001954075

Plot 251/F441A, Zambezi Road,  
Roma, Post Box 36880, Lusaka, Zambia

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