SCHEDULE I LIMIT OF LIABILITIES UNDER THE POLICY (ALL FIGURES ARE IN TZS)

Extensions/Conditions	Included	Commercial Vehicle limits	Private Vehicle limits	Motor/Tri-Cycle limits
1. Third Party Injury/Death	YES	Unlimited	Unlimited	Unlimited
2.Third Party Property Damage	YES	100,000,000/-	50,000,000/-	10,000,000/-
3.Passenger legal liability. • Per person • Per occurrences/event	YES	 30,000,000.00 60,000,000.00	 20,000,000.00 40,000,000.00	10,000,000.00 (for commercial motorcycle only) 20,000,000.00
4.Medical Expenses Per Person Per Event	YES YES	 N/A	500,000.00 1,500,000.00	200,000.00
5.Towing Charges (i) within DSM (ii) outside DSM	YES YES	1,000,000.00 2,000,000.00	500,000.00 1,000,000.00	100,000.00 100,000.00
6.Riot / Strikes	NO	N/A	N/A	N/A
7. Authorized Repair Limit.	YES	1,000,000.00	500,000.00	100,000.00
8.Windscreen Cover	YES	1,000,000.00	1,000,000.00	Three wheelers 150,000.00
9.Geographical area	YES	EAST AFRICA	EAST AFRICA	TANZANIA

For towing charges - limit mentioned is maximum but subject to reasonable charges actually incurred for towing the vehicle.
All the limits of liabilities mentioned above are the maximum limits.

SCHEDULE II DEDUCTIBLE / EXCESS (ALL FIGURES ARE IN TZS)

SCHEDULE II (A): APPLICABLE TO MOTOR PRIVATE CAR & MOTORCYCLES

Definition of Young &Inexperienced Driver: *"driver who is under 21 years of age and/or possessing license for less than 2 years for the respective class of vehicle"*

Deductible/excess	Included	Private Motor	Motorcycles
10.1 Own Damage (a) Within East Africa	YES	5% of claim min. 350,000/- (Double the Excess in case of partial & total theft & 10% min. 1,000,000/- incase of fire claim)	5% of claim minimum of 100,000/= (10% min. 500,000 incase of total theft& fire claim)
(b) Outside East Africa.	YES	Twice as item 10.1 (a) above	Twice as item 10.1 (a) above
10.2 Novice-license less than 2years	YES	5% of claim min. 50,000/=	5% of claim min. 50,000 /=
10.3 Driver under 21 years of age		5% of claim min. 50,000/=	5% of claim min. 50,000 /=
10.4 Windscreen Damage		15% of claim amount	15% of claim amount.
10.5 TPPD.	YES	150,000/-	150,000/-

SCHEDULE II (B): APPLICABLE TO MOTOR COMMERCIAL VEHICLE

Extension/ Conditions	Included	General Goods Carrying	Special Type Vehicles
		Trucks, Tractors, Pickups, Canter etc.	Farm, Tractor, Forklift, Crane, excavator, etc.
11.1 Own Damage (a) Within East Africa	YES	7.5% of Sum Insured min. 500,000/-(10% of claim, min 1,000,000/- in case of partial, total Theft & Fire claim) For Tankers 15 % of Sum Insured	10% of claim min. 1,000,000/- each and every claim
(b)Outside East Africa	YES	Twice as item 9.1 (a) above	Twice as item 9.1 (a) above
11.2 Driver under 24 years of age	YES	10% of claim minimum 150,000/-	N/A
11.3 Novice-license less than 3 years		10% of claim minimum 150,000/-	N/A
11.4 Windscreen Damage	YES	15% of claim amount	15% of claim amount min. 500,000/-
11.5 TPPD	YES	500,000/-	1,000,000/-

- Item No. 4 to 8 and 11.1 do not apply in case of Third-Party cover.
- Excess: Either 10.1, 10.2 & 10.3, 11.2& 11.3 will apply cumulatively while others will apply separately.
- TP cover is restricted to United Republic of Tanzania.
- East Africa Means Tanzania, Kenya, Uganda, Rwanda Burundi & South Sudan.
- If any of the Limits/Excess mentioned above are modified in the policy schedule, such modified Limits/ Excess shall apply.