



THE REPUBLIC OF KENYA

LAWS OF KENYA

**THE INSURANCE (MOTOR VEHICLES THIRD PARTY
RISKS) (CERTIFICATE OF INSURANCE) RULES**

NO. 10 OF 1999

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Kenya

Insurance (Motor Vehicle Third Party Risks) Act

The Insurance (Motor Vehicles Third Party Risks) (Certificate of Insurance) Rules

Legal Notice 10 of 1999

Legislation as at 31 December 2022

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The Insurance (Motor Vehicles Third Party Risks) (Certificate of Insurance) Rules (Legal Notice 10 of 1999)

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INSURANCE (MOTOR VEHICLE THIRD PARTY RISKS) ACT

THE INSURANCE (MOTOR VEHICLES THIRD PARTY RISKS) (CERTIFICATE OF INSURANCE) RULES LEGAL NOTICE 10 OF 1999

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[Amended by [Insurance \(Motor Vehicles Third Party Risks\) \(Certificate of Insurance\) \(Amendment\) Rules, 2019 \(Legal Notice 92 of 2019\)](#) on 21 June 2019]

[Amended by [Insurance \(Motor Vehicles Third Party Risks\) \(Certificate of Insurance\) \(Amendment\) Rules, 2022 \(Legal Notice 70 of 2022\)](#) on 14 April 2022]

[Revised by [24th Annual Supplement \(Legal Notice 221 of 2023\)](#) on 31 December 2022]

1. These Rules may be cited as the Insurance (Motor Vehicles Third Party Risks) (Certificate of Insurance) Rules, 1999.
2. In these Rules "certificate of insurance" means a certificate issued under section 7 of the Act, and "certificate" means a certificate of insurance.
3. (1) A certificate of insurance shall—
 - (a) in the case of a motor vehicle used by fare paying passengers such as matatus, buses, taxis, private and public hire and self drive vehicles, and motorcycle and three-wheelers used by fare-paying customers be in Form 1 in the First Schedule;
 - (b) in the case of a motor vehicle being used for business such as tractors, lorries, trucks, pick-ups, trailers and dealers in, manufacturers or repairers of motor vehicles be in Form 2 in the First Schedule;
 - (c) in the case of private motor cars used for social, domestic and leisure purposes be in Form 3 in the First Schedule;
 - (d) in the case of motor-cycles and motorized three-wheelers used for social, domestic and leisure purposes be in Form 4 in the First Schedule;

and shall be printed in square security printed disc in the manner specified in the Second Schedule:

Provided that the name of the policy-holder shall not be entered on the original certificate of insurance to be carried and displayed on the motor vehicle, but shall be entered only on the duplicate certificate.

- (2) A certificate of insurance shall—
 - (a) be issued for a period commencing not earlier than the date on which liability under the insurance policy to which it relates commences and ending not earlier than the expiry date of such policy; and
 - (b) be issued only by an authorized employee of a licensed motor vehicle insurer.

[L.N. 92/2019]

4. (1) A temporary certificate of insurance may be issued to a person for the purpose of enabling him to either—
 - (a) obtain registration of, and a vehicle licence for, a vehicle not previously registered; or
 - (b) obtain registration of change of ownership of a vehicle.

- (2) A temporary certificate of insurance shall—
 - (a) be valid for thirty days from the date of issue; and
 - (b) indicate the engine or chassis number of vehicle registration number or such identification as may be directed by the Registrar of Motor Vehicles or his representative from time to time.
- (3) Not more than one temporary certificate of insurance shall be issued in respect of any one of the circumstances referred to in sub-paragraphs (a) and (b) of paragraph (1).
5. (1) A certificate of insurance shall be carried—
 - (a) in the case of a motor-cycle, on the left or near side of the motor-cycle in a position which does not impede or affect the safe riding of the motor-cycle;
 - (b) in the case of a motor-cycle with a sidecar, on the left or near side of the sidecar in front of the seat; and
 - (c) in the case of all other motor vehicles, on the left or near side of the motor vehicle in front of the front seat, and facing either forward or to the nearside of the road.
- (2) A certificate shall be carried in a conspicuous and reasonably vertical position behind the glass of the windscreen or nearside window, so that the front of the certificate shall be clearly visible at all times by daylight to a person standing in front of the motor vehicle or to the left or near side thereof:

Provided that, in the case of a motor vehicle not fitted with a windscreen or windows, the certificate shall be suitably affixed in a weatherproof holder having a transparent face.
- (3) A certificate shall be removed on expiry and replaced with a certificate of current validity.
6. The evidence to be produced for the purpose of paragraph (a) of section 14 of the Act shall be a duplicate of the original certificate issued in the relevant form in the First Schedule marked "NOT FOR DISPLAY" and which shall be retained by the Registrar of Motor Vehicles.
7. At the time of issuance of the certificate of insurance, the insurer shall be deemed to have satisfied himself as to the vehicles' compliance with the "Conditions for issue of Licence" and the "Vehicle Inspection Certificates" in accordance with section 17 and 17A of the Traffic Act ([Cap. 403](#)).

FIRST SCHEDULE [r. 3(1)(a)]

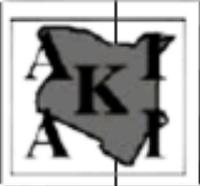
FORM 1

We, the insurer named overleaf, hereby certify that a policy of the Insurance (Motor Vehicles Third Party Risks) Act, [Cap. 405](#) (of Kenya) has been issued as shown overleaf.

Iwapo kuna mabadiliko ya miliki au utumishi wa gari hili, cheti hiki pamoja na nakili yake lazima virudishiwe mwenye bima kabla ya siku saba (7) Kumalizika tokea siku ya mabadiliko.

In the event of change of ownership or use of vehicle, this certificate and duplicate must be returned to the insurer within seven (7) days of the date of change.

(Reverse side)

CERTIFICATE OF INSURANCE			
No.A	0000000		
Name of Policy Holder			
Policy N. & Cover	DATE	TIME	
INSURANCE			
COMMENCING			
EXPIRING			
REGISTRATION NO			
LICENCED TO CARRY	MAXIMUM FARE PAYING PASSENGERS		
ISSUED BY:			
SIGNED:			
PSV			
READ OVERLEAF			

(Reverse side as in Form 1)

FORM 2

CERTIFICATE OF INSURANCE

AKI

NO.B 000000

Name of
Policy Holder

Policy N. & Cover

INSURANCE

COMMENCING

EXPIRING

REGISTRATION NO

TONNAGE

ISSUED BY:

COMMERCIAL VEHICLE
READ OVERLEAF

(Reverse side as in Form 1)

FORM 3

CERTIFICATE OF INSURANCE



NO.C **000000**
Name of
Policy Holder **AS PER POLICY**

Policy N. & Cover

INSURANCE	DATE	TIME
COMMENCING		
EXPIRING		
REGISTRATION NO		

ISSUED BY:

SIGNED:

PRIVATE CAR

READ OVERLEAF

(Reverse side as in Form 1)

FORM 4

CERTIFICATE OF INSURANCE



NO.D 0000000
Name of
Policy Holder **AS PER POLICY**

Policy N. & Cover

INSURANCE **DATE** **TIME**
COMMENCING
EXPIRING
REGISTRATION NO

LICENCED TO CARRY PASSENGERS MAXIMUM

ISSUED BY:

SIGNED:

MOTORCYCLE
READ OVERLEAF

(Reverse side as in Form 1)

SECOND SCHEDULE

MANNER OF PRINTING OF FORMS

Form 1.—Fine line pattern background comprising two colours, red/yellow, which gradually merge into each other, with a black text overprint.

Form 2.—Fine line pattern background comprising two colours, blue/red, which gradually merge into each other, with a black text overprint.

Form 3.—Fine line pattern background comprising two colours, green/brown, which gradually merge into each other, with a black text overprint.

Form 4.—Fine line patten background comprising two colours, brown/purple, which gradually merge into each other, with a black text overprint.

8. [Legal Notice No. 53 of 1986](#) is revoked.