PREMIUM EDITION

THE SMART INSURANCE BUYER

A practical guide to understanding insurance, choosing the right cover and managing claims

Anne Mulwa
Insurance Underwriting & Operations Professional

Equal partner, Primelink Insurance Agency, Nairobi

Kenya-focused, with international relevance

Includes diagrams, sample claim forms and worked quotation examples

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Welcome

Most people buy insurance only when they have to, and often in the worst moment: after a car accident, a break-in, a fire, or the death of a family member. By then it is too late to discover that the policy does not cover what you assumed.

This guide is designed to change that. It explains insurance in plain language, describes the main covers available in Kenya, shows you how to prepare information for a quotation, how to compare offers fairly, how to keep your cover current, and how to manage a claim from the first phone call to final settlement.

You do not need a background in insurance to use it. You need to be willing to ask questions, read the wording, and keep good records.

How to use this guide

- **New to insurance?** Read Chapters 1 and 2 first. They explain the principles and terms that every policy depends on.
- **Buying or renewing?** Use Chapters 3 to 5 together with the readiness checklist in Appendix A.
- **Making a claim?** Go to Chapter 6 and use the document checklist in Appendix B.
- **Managing several policies?** Use the policy register in Appendix C to track renewals, premiums and contacts in one place.

Important notice

This is general educational material. It is not a quotation, a recommendation for any individual, a legal opinion, or a promise that a claim will be paid. Cover is governed by the policy schedule, wording, endorsements and applicable law. Benefits, exclusions, rates and requirements vary between insurers and change over time. Confirm every detail in writing before you buy.

For readers outside Kenya

The worked examples and most of the principles apply in any market. Chapter 9 covers Kenyan regulation. Readers in other countries should consult their own insurance regulator and local legal advisers, because product names are similar across countries but legal scope, compulsory covers and claims rules can differ considerably.

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About the Author	Anne Mulwa

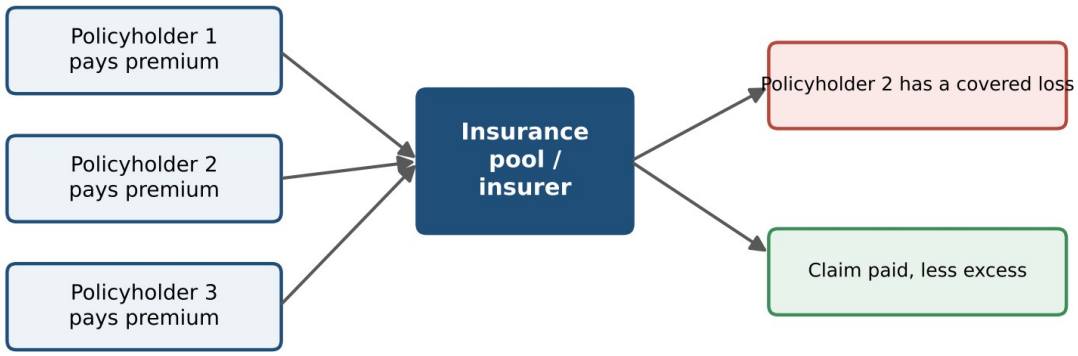
Chapter 1: Insurance Essentials

What insurance does

Insurance is a way of managing financial risk. You pay a premium to an insurer, and in return the insurer agrees to pay for specified losses or liabilities if an insured event happens. Many policyholders contribute to the same pool, so one unlucky loss does not have to ruin one person.

Insurance protects against defined events, not against everything bad that could happen. The protection you actually receive depends on the policy wording, the schedule, any endorsements, the limits and exclusions, and the law that applies.

How insurance works: risk is pooled, losses are shared



Most policyholders do not claim in a given year. Premiums from many contribute to the losses of a few.

Figure: Risk pooling: many premiums fund the losses of a few

The principles behind every policy

- **Utmost good faith.** You and the insurer must both be honest. You must disclose every material fact when you apply, even if you are not asked directly. Leaving out something important can allow an insurer to refuse or reduce a claim.
- **Insurable interest.** You can only insure something that you stand to lose financially. A tenant has an interest in the contents they own, and a lender may have an interest in a property used as security.
- **Indemnity.** Property and liability policies aim to restore you to the position you were in before the loss, no better and no worse. You should not profit from a claim.
- **Proximate cause.** The insurer looks at the dominant cause of a loss to decide whether the policy responds.
- **Contribution.** If two policies cover the same loss, the insurers may share the cost between them.
- **Subrogation.** After paying a claim, the insurer may pursue the party responsible for the loss to recover what it paid.

Key terms every buyer should understand

Term	What it means and why it matters
Premium	The amount charged for the cover. Confirm the total payable, taxes or levies, instalment charges, payment dates and when cover starts.
Sum insured / limit	The maximum the insurer will pay for a covered loss. Different sections of a policy may have separate limits.
Excess (deductible)	The part of each claim you pay yourself. Check whether it is a fixed amount or a percentage, and whether a minimum applies.
Exclusion	A situation, cause or item the policy does not cover. Always read exclusions together with the extensions and exceptions that may reverse them.
Condition	Something you must do or maintain for the policy to respond, such as security measures or timely notification. Ask what happens if a condition is not met.
Warranty	A statement or promise that the insured must keep true throughout the policy. Breaching a warranty can affect cover even if it had nothing to do with the loss.
Sub-limit	A cap on a particular type of loss or item within the overall sum insured, for example a limit on jewellery or cash.
Underinsurance	Declaring a sum insured below the true replacement or reinstatement value. Many policies apply an average clause, which reduces the payment proportionately.
Endorsement	A written change or addition to the policy. Keep every endorsement with the schedule and wording.
Waiting period	A period after the start of cover during which certain claims are not payable, common in medical and livestock covers.
Claims-made basis	Some liability covers respond only if the claim is first made during the policy period. Ask about the retroactive date and any run-off cover needed when you stop.
Peril	A specific cause of loss, such as fire, theft, flood, storm or accident.
Loss adjuster	An independent professional who investigates and assesses a claim for the insurer.
Schedule	The summary page with your details, insured items, sums insured, excess and premium. It sits alongside the wording.

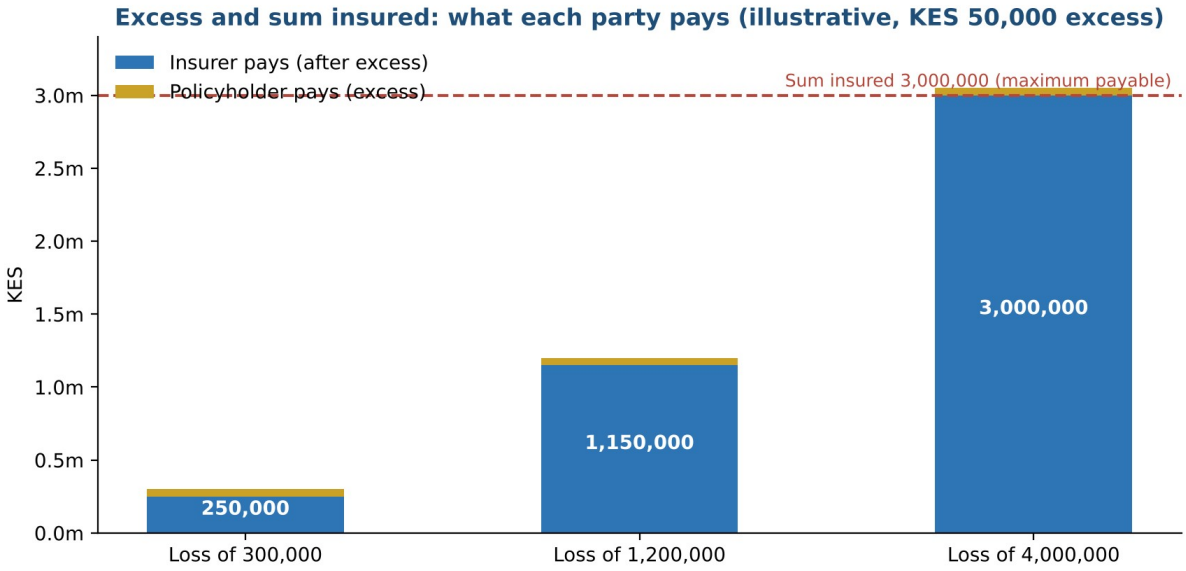


Figure: Excess and sum insured: how a claim is shared (illustrative)

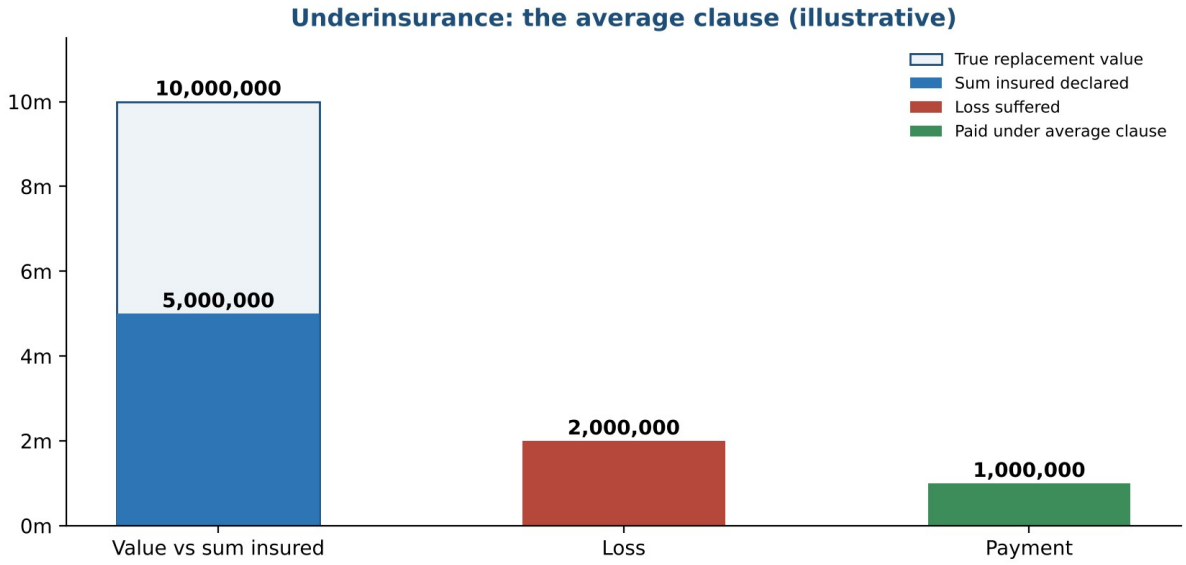


Figure: The average clause: how underinsurance reduces a payment (illustrative)

Remember

Do not compare policies on premium alone. Compare what is insured, the scope of cover, the limits, the excesses, the exclusions, the conditions, the claims process and the service behind the policy.

Chapter 2: How to Choose Insurance

Good insurance decisions start with a clear picture of the risk. Work through the steps below before you accept any quotation.

1. Identify the person, property, vehicle, activity or liability that needs protecting.
2. Describe the risk accurately, including how the asset is used, where it is located and who uses it.
3. Ask what events are covered, what is excluded, and which extensions are available at extra cost.
4. Check values and limits. For buildings and equipment, use realistic replacement or reinstatement costs.
5. Compare excesses, sub-limits, waiting periods, warranties and special conditions.
6. Answer every proposal question fully and honestly. Disclose anything that could affect the insurer's assessment.
7. Confirm that the insurer and any intermediary are authorised to operate in Kenya. The Insurance Regulatory Authority publishes registers you can check.
8. Confirm the start date, the payment arrangements and the documents you will receive.
9. Ask for every important explanation, amendment and confirmation in writing.
10. Keep the quotation, proposal, schedule, wording, endorsements and proof of payment together.

Questions to ask before you buy

- ☐ What exactly is covered, and what is excluded?
- ☐ Are there separate limits or sub-limits for particular items or losses?
- ☐ What excess or deductible could apply, and does it change for certain claims?
- ☐ Are there conditions I must meet before or after a loss?
- ☐ How and by when must I report an incident?
- ☐ What documents are usually required for a claim?
- ☐ Who explains a claim decision, and how do I complain if I am not satisfied?

Chapter 3: Insurance Products

This chapter summarises the main covers sold in Kenya. Each description is a summary only. The actual cover, extensions, requirements and exclusions are set out in the insurer's policy wording and in the quotation issued for your specific risk. Use the preparation lists to speed up the quotation process and the check lists to read the wording with confidence.

Summary table

Cover	Typical buyer	Protects against
Motor private	Private car owners	Vehicle damage or loss, and third-party liability. Third-party cover is compulsory for motor vehicles in Kenya.
Motorcycle and motor commercial	Motorcycle owners, taxis, transporters, delivery fleets	Damage, loss and third-party liability for vehicles used commercially.
Fire and special perils	Businesses, landlords, warehouse and property owners	Fire, lightning, explosion, storm, riot, strike, malicious damage and specified special perils.
Domestic package	Homeowners and tenants	Buildings, contents, valuables, domestic worker injury, owners' and occupiers' liability.
Burglary	Homes and businesses	Theft involving visible forcible entry or exit, and resulting damage.
All risks	Owners of valuable or portable items	Accidental loss or damage to specified items, subject to exclusions.
Contractors' all risks	Contractors and developers	Damage to works during construction and third-party injury or property damage.
Livestock	Farmers, dairy and poultry keepers	Death of livestock from specified causes, subject to waiting periods and limits.
Crop	Farmers growing horticultural, floricultural, annual or forestry crops	Losses from fire, flood, disease, pests, frost and hail.
Public liability	Businesses and organisations with public access	Legal liability for injury or property damage to third parties.
Professional indemnity	Consultants, accountants, doctors, engineers, lawyers and similar professionals	Claims that professional advice or service caused a client loss.
WIBA and group personal accident	Employers and groups of individuals	Work-related injury or disease (WIBA), and accidental injury or death (GPA).
Loss of profits	Businesses dependent on specific premises or equipment	Lost income and extra costs while an insured event halts operations.
Carriers' liability	Transporters and logistics	Legal liability for goods in your custody

Cover	Typical buyer	Protects against
	firms	during transit.
Warehouse legal liability	Warehouse and storage operators	Legal liability for customers' goods held at declared locations.
Golfers package	Golf club members and players	Golf equipment, accidents, hole-in-one benefit and third-party liability.
Life and pensions	Families, breadwinners and retirement planners	Lump sum on death, or income planning for retirement.
Medical	Individuals, families and employers providing staff benefits	Costs of sickness, injury and hospitalisation, subject to the plan.

Motor insurance

Motor insurance protects a vehicle or motorcycle against specified damage or loss and covers your legal liability to third parties or passengers arising from its use. The main categories are private motor, commercial motor and motorcycle, and the category must match how the vehicle is really used.

Prepare before requesting a quotation

- Logbook (or certificate of registration), vehicle registration number, make, model, year and engine details.
- Declared value, supported by a recent valuation or market evidence.
- Driving licence and identification details for regular drivers, with their ages and driving history.
- KRA PIN and identification document of the registered owner.
- Details of how the vehicle is used: private, business, delivery, passenger hire, or other.

Check in the policy wording

- Third-party limits, and whether they meet the minimum required by law.
- Excess amounts, including any extra excess for young or inexperienced drivers.
- Theft, accidental damage and windscreen terms, and whether they are optional extensions.
- Authorised drivers, territorial limits and any requirement to keep the vehicle locked or tracked.
- Repair network arrangements and whether repairs are at garage or agreed-workshop rates.
- Exclusions for unlicensed drivers, racing, overloading and use outside the declared class.

Fire and special perils

Fire and special perils cover protects buildings, stock, furniture, fixtures, fittings and office equipment against loss or damage caused by fire, lightning, explosion and specified additional perils. Those perils may include riot, strike, malicious damage, storm, earthquake and impact by vehicles, subject to the wording.

Who usually needs it

Business owners, landlords, warehouse operators, manufacturers and anyone with property used for commercial purposes.

Prepare before requesting a quotation

- A schedule of buildings, stock, machinery and equipment with realistic replacement values.
- Construction details of buildings, including walls, roofing and fire protection measures.
- Occupancy details, including what is stored or manufactured and any hazardous materials.
- Security and fire protection arrangements, such as alarms, extinguishers and sprinklers.

Check in the policy wording

- Which perils are included in the basic cover and which are optional extensions.
- Whether business interruption is covered separately, and which policy must respond first.
- Average clause conditions if the sums insured are lower than the true values.
- Any warranties about fire protection equipment or security.

Domestic package

A domestic package combines several covers for the home. It may include residential buildings, household contents, portable valuables and jewellery (including mobile phones and laptops), work injury benefits for domestic employees, owners' liability and occupiers' liability. The sections available and their limits depend on the insurer.

Who usually needs it

Homeowners and tenants who want one policy covering the building, belongings and household risks.

Prepare before requesting a quotation

- A description of the property, its construction and its security features.
- A room-by-room inventory of contents and their estimated replacement values.
- A list of valuables with descriptions, purchase dates and values, including serial numbers for electronics.
- Details of any domestic employees, their roles and how they are engaged.

Check in the policy wording

- The limit for each section, and any sub-limit for jewellery, cash or electronics.
- Whether valuables must be individually listed to be fully covered.
- Security conditions, such as locks, alarms or gates, and what happens if they are not maintained.
- Whether the building is covered for full rebuild cost rather than market value.

Burglary insurance

Burglary insurance covers loss of property by theft where there is visible, forcible and violent entry into or exit from the premises. It usually includes resulting damage to the premises and, in some policies, attempted theft.

Who usually needs it

Homeowners, shop owners and businesses holding stock, cash or equipment.

Prepare before requesting a quotation

- A list of property, with values and locations within the premises.
- Details of locks, alarms, grilles, guards and any monitoring service.
- Opening hours and how cash, stock and valuables are secured overnight.

Check in the policy wording

- The precise definition of forcible and violent entry, since many claims turn on it.
- Security warranties, such as locking requirements or alarm activation.
- Cash limits and conditions for money kept on premises.
- Exclusions for theft by employees, family members or persons lawfully on the premises.

All risks insurance

All risks insurance protects specified items against accidental physical loss or damage that is not explicitly excluded. It usually covers property both when stationary and when moving, provided it is in the insured's custody.

Who usually needs it

People with valuable or portable equipment such as cameras, instruments, tools, medical or office equipment, and business assets used off-site.

Prepare before requesting a quotation

- A list of each item with description, serial number, purchase date and value.
- Proof of ownership, such as invoices or receipts.
- Where the items are normally used, stored and transported.

Check in the policy wording

- Territorial limits, and whether cover applies away from the premises or abroad.
- Exclusions for wear and tear, mechanical breakdown, and loss from unattended vehicles.
- Whether individual items must be named, and whether values are agreed or indemnity-based.

Contractors' all risks

Contractors' all risks cover protects the works and materials during construction, and covers the contractor's legal liability to third parties for injury or property damage during the construction period.

Who usually needs it

Building contractors, civil engineers, developers, and anyone commissioning a construction project.

Prepare before requesting a quotation

- Project description, contract value, location and expected construction period.
- Contractor and subcontractor details, with their experience and insurance arrangements.
- Drawings or specifications, and the site access and security plan.

Check in the policy wording

- Who is insured: the main contractor, subcontractors, the owner and any consultants.
- Testing and commissioning provisions, and any maintenance period cover.
- Third-party liability limits and the sums insured for the works and temporary structures.
- Exclusions for defective design, faulty workmanship and normal wear.

Livestock insurance

Livestock insurance provides cover for specified animals against death from defined causes, which may include fire and related perils, birth complications, accidents, certain disease events and emergency slaughter for medical reasons. Cover is available for dairy and beef cattle, sheep, goats, rabbits, poultry, pigs and fish, with premiums, waiting periods and limits varying by species and by the farmer's record.

Who usually needs it

Dairy, beef, poultry, pig, goat and sheep farmers, and fish farmers.

Prepare before requesting a quotation

- A completed proposal form for each class of livestock.
- A current veterinary certificate confirming the animals are healthy.
- Livestock tagging or identification, as required by the insurer.
- Herd or flock numbers, breed, age, production history and rearing method.

Check in the policy wording

- The waiting period before a claim can be made for each class of animal.
- Claim notification deadlines. Some insurers require notice within 24 hours of a loss.
- Post-mortem requirements, including who must perform it and within what time.
- Whether the premium rate is subject to adjustment after inspection or claims history.

Crop insurance

Crop insurance covers specified crops whether irrigated or rain-fed against defined perils such as fire, floods, disease, uncontrollable pests, frost and hail. Cover is available for horticultural crops such as tomatoes, onions and French beans, floriculture such as roses and lilies, annual crops such as maize, wheat, rice, beans and sorghum, and forestry such as cypress and eucalyptus. Greenhouse structures can sometimes be added.

Who usually needs it

Commercial and smallholder farmers, horticulturalists, flower growers and forestry operators.

Prepare before requesting a quotation

- A proposal form detailing crop type, variety, acreage and planting dates.
- Long-term average yield (LTAY) records, based on past production per acre.
- Details of irrigation arrangements and farm location.
- Records of previous losses and any agronomist reports.

Check in the policy wording

- How the premium is calculated for each crop type, and the basis of the sum insured.
- Monitoring reports the insurer may require: emergence, mid-season and pre-harvest reports.
- Whether greenhouse structures are covered and on what terms.
- Exclusions for poor husbandry, neglect or failure to follow agronomic advice.

Public liability insurance

Public liability insurance covers your legal liability when members of the public suffer bodily injury or property damage because of your business operations or premises. It can pay compensation, legal defence costs and claimant medical expenses, up to the policy limit. Products liability can often be added as an extension.

Who usually needs it

Shops, restaurants, hotels, event organisers, schools, contractors, manufacturers and any business with customers or visitors.

Prepare before requesting a quotation

- A description of business activities, premises, opening hours and public access.
- Annual turnover, number of visitors or customers, and number of staff.
- Details of any contracts requiring you to hold public liability cover.
- Any special hazards, such as machinery, heights, food preparation or animals.

Check in the policy wording

- The limit of indemnity, and whether it meets your contract requirements.
- Territorial scope and whether legal costs are paid within or in addition to the limit.
- Exclusions for professional advice, employee injury, and products sold or supplied.
- Whether products liability is needed separately, and whether it is included.

WIBA and group personal accident

Workers' Injury Benefits Act (WIBA) cover addresses work-related injury, disease and death. Group personal accident (GPA) provides benefits for accidental injury or death, for individuals or groups within stated age and eligibility limits. Quotations are typically based on employees' annual salaries.

Who usually needs it

Employers, who have statutory duties for employees under WIBA, and organisations or groups wanting accident protection for members or staff.

Prepare before requesting a quotation

- A current employee list with roles, ages and annual salaries.
- Details of work locations and the activities performed, including any hazardous tasks.
- Previous claims history for the workforce.
- Confirmation of who is eligible for cover: employees, family members or members of a group.

Check in the policy wording

- Whether WIBA requirements are met for your employees, with confirmation from the relevant authority or adviser.
- The benefit basis, such as a multiple of salary, and any maximum and minimum benefits.
- Age limits, exclusions for hazardous activities, and when cover ends for each member.
- Documentation the insurer requires for a claim, such as medical reports and employer notification.

Professional indemnity insurance

Professional indemnity cover protects professionals against claims that a breach of their professional duty or a service failure caused a client financial loss. It can pay legal defence costs, damages and settlements up to the policy limit.

Who usually needs it

Accountants, consultants, doctors, engineers, lawyers, architects, insurance intermediaries and other advisers.

Prepare before requesting a quotation

- A description of professional services, qualifications and client types.
- Annual turnover, and the largest contract or project you undertake.
- Claims history and any circumstances that might lead to a claim.
- Contract wording that requires you to hold cover, and any minimum limits.

Check in the policy wording

- Whether the policy is claims-made, and the retroactive date.
- Notification requirements, including how quickly you must report a potential claim.
- Exclusions for fraud, dishonesty and work outside your stated profession.
- Run-off cover needed after you stop practising or trading.

Loss of profits and business interruption

Loss of profits cover pays for lost revenue or profit, and for extra costs of keeping the business running, after an insured peril damages premises or equipment. The cover typically depends on a material damage policy in the same schedule responding first. It may also cover auditors' fees.

Who usually needs it

Businesses whose income depends on a single site, machine or supply chain, such as factories, hotels and clinics.

Prepare before requesting a quotation

- Financial records for the last two to three years, including revenue, gross profit and net profit.
- A list of fixed costs that continue during an interruption, such as salaries and rent.
- An estimate of how long it would take to restore operations.
- A list of critical machinery, suppliers and customers.

Check in the policy wording

- The indemnity period, which is how long the cover pays for after a loss.
- How gross profit or revenue is calculated, and any trends clause that adjusts for business changes.
- The underlying material damage policy that must respond before this cover applies.
- The records you need to keep so the claim can be quantified quickly.

Carriers' liability

Carriers' liability cover protects the transporter's legal liability for loss of or damage to goods in its care, custody or control under a contract of carriage. Events may include vehicle accidents, fire, theft, and loss or damage during loading, transit and unloading.

Who usually needs it

Transporters, logistics companies, couriers and anyone carrying other people's goods for payment.

Prepare before requesting a quotation

- Types of goods carried, their values and any hazardous or high-value items.
- Routes, frequency of trips and whether trips are domestic or cross-border.
- Vehicle and trailer details, and whether any transport is subcontracted.
- Your standard contract of carriage and any limits of liability it contains.

Check in the policy wording

- Whether subcontracted or hired transport is covered.
- Conveyance requirements, such as secure vehicles or GPS tracking.
- Exclusions for unattended vehicles, goods left in the open, and certain types of goods.
- Territorial limits and whether the policy follows your contractual liability.

Warehouse legal liability

Warehouse legal liability cover protects the warehouse operator when customers' goods held for storage are lost or damaged, where the operator is legally liable. It applies to goods held at the locations declared on the policy.

Who usually needs it

Warehouse operators, cold storage businesses, and third-party logistics providers.

Prepare before requesting a quotation

- Warehouse addresses and descriptions of storage methods and security systems.
- Types of goods handled, and the maximum value held at any one time.
- Standard storage contracts and the liability terms they contain.
- Records of previous losses and of stock movements.

Check in the policy wording

- That only the declared locations are covered, and whether new sites must be added.
- The maximum value at risk and any per-location limit.
- Exclusions for inherent vice, spoilage, and goods not covered by written contracts.
- The security conditions that must be maintained at each site.

Golfers package

A golfers package can cover your golf equipment against loss, damage and theft, accidental injury or death, third-party liability, and accidents to your caddie. It can also include a hole-in-one benefit, subject to the terms.

Who usually needs it

Golf club members, regular players, and clubs or courses that want to protect members and visitors.

Prepare before requesting a quotation

- A list of golf equipment with values and serial numbers where available.
- Details of the clubs or courses where you play, and any competitions you enter.
- Caddie details, if you use caddies regularly.

Check in the policy wording

- Equipment limits and any single-item limit.
- Where cover applies: on the course, in transit, at the club house or in the professional shop.
- The conditions for the hole-in-one benefit, including witnesses and verification.
- Exclusions for equipment left unattended and for use outside club premises.

Life and pensions

Life insurance pays a sum assured to the nominated beneficiaries or the estate on the insured event, commonly death. It can provide financial continuity for dependants. Pension products are designed to provide regular income in retirement, and their rules, fees and investment risks vary considerably.

Who usually needs it

Breadwinners, parents, business partners, and anyone planning for retirement or long-term dependants.

Prepare before requesting a quotation

- Your age, health history and occupation, disclosed accurately.
- The amount of cover needed, based on debts, dependants' expenses and income replacement.
- Beneficiary details and any nomination arrangements you wish to make.
- For pensions: your intended retirement age, contribution level and risk preference.

Check in the policy wording

- The insured event, sum assured, term and premium payment obligations.
- Exclusions, such as suicide within a set period, and any pre-existing condition terms.
- What happens if premiums stop, including any paid-up or surrender value.
- Pension fees, investment risks, access conditions and retirement options.

Medical insurance

Medical insurance assists with the cost of treatment for sickness, injury, hospitalisation and general care, according to the plan selected. Plans differ widely in their limits, provider networks and exclusions.

Who usually needs it

Individuals, families, and employers offering staff medical benefits. Buyers should also understand how a private plan works alongside the national health scheme.

Prepare before requesting a quotation

- Details of family members to be covered, including their ages and any ongoing treatment needs.
- Preferred hospitals and doctors, so you can check they are in the provider network.
- Previous claims and details of any pre-existing conditions, disclosed accurately.
- Your budget for premiums and co-payments.

Check in the policy wording

- Inpatient and outpatient limits, and any sub-limits for particular treatments.
- Waiting periods, pre-existing condition terms and co-payment percentages.
- Pre-authorisation requirements before admission or specialist treatment.
- How digital membership cards, provider access and emergency assistance work for your plan.

Chapter 4: Comparing Quotations Fairly

A quotation is only useful if it is compared with other quotations on the same basis. Two offers can look similar in price but differ greatly in what they pay.

11. Make sure every quotation is based on the same property or risk details, insured values, dates, limits and requested extensions.
12. Compare the total amount payable, including taxes, levies, policy fees and instalment charges.
13. Compare exclusions, excesses, sub-limits, conditions, warranties and waiting periods side by side.
14. Check the claims notification process, the repair or provider network, and the documents the insurer will require.
15. Ask for written clarification wherever one quotation differs materially from another.
16. Record why you chose a quotation, and keep the supporting documents with your policy.

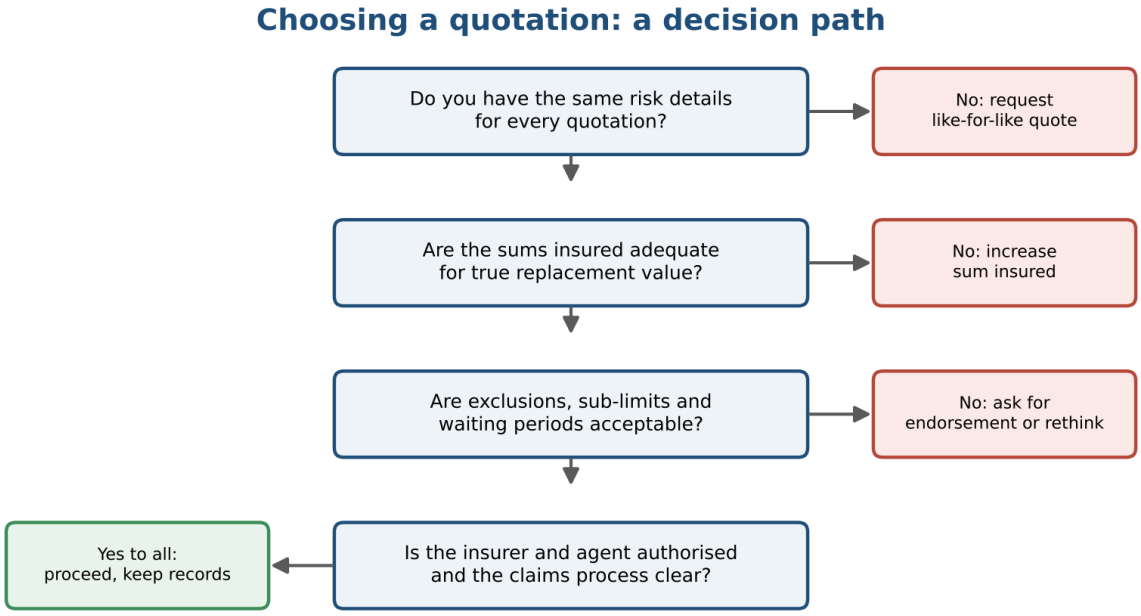


Figure: A decision path for choosing between quotations

Comparison template

Use this simple table with each quotation before you decide. Fill in the same items for every insurer.

Item	Quotation A	Quotation B	Quotation C
Insurer and authorisation status			
Total premium payable			
Sum insured or limit			

Item	Quotation A	Quotation B	Quotation C
Excess or deductible			
Key exclusions			
Sub-limits			
Waiting periods			
Claims notification time limit			
Repair or provider network			
Service and claims support			
Overall decision and reason			

Worked example: three quotations for a retail shop

The example below is illustrative. The figures are invented for teaching purposes and do not represent any insurer's rates, terms or claims outcomes. It shows how to compare quotations on what they would actually pay, not only on premium.

The scenario

- A shop holds stock with a true replacement value of KES 2,400,000.
- Three insurers quote stock cover, each with different premiums and terms.

The quotations side by side

Item	Quote A	Quote B	Quote C
Annual premium	KES 42,000	KES 36,000	KES 48,000
Sum insured for stock	KES 2,500,000	KES 2,000,000	KES 2,500,000
Excess per claim	KES 50,000	KES 100,000	KES 25,000
Sub-limit on stock	None	KES 1,000,000	None
Electrical fire or damage	Excluded	Covered	Covered
Theft	Excluded	Excluded	Covered with burglary extension
Claim notification	Within 7 days	Within 14 days	Within 24 hours

Test 1: a fire damages stock worth KES 1,600,000

Each quotation is applied in the same order: first the average clause for underinsurance, then any sub-limit, then the excess. This is how a claims assessor would approach it.

Calculation step	Quote A	Quote B	Quote C
1. Average clause (sum insured ÷ true value)	2.5m ÷ 2.4m: no reduction. KES 1,600,000	2.0m ÷ 2.4m = 0.833. KES 1,333,333	No reduction. KES 1,600,000

Calculation step	Quote A	Quote B	Quote C
2. Sub-limit cap	None	Capped at KES 1,000,000	None
3. Less the excess	− 50,000	− 100,000	− 25,000
Amount the insurer pays	KES 1,550,000	KES 900,000	KES 1,575,000
Premium for the year	KES 42,000	KES 36,000	KES 48,000
Payment less premium	KES 1,508,000	KES 864,000	KES 1,527,000

Test 2: a fire caused by an electrical fault

The same shop suffers the same KES 1,600,000 loss, but the cause is an electrical fault.

Quote	Result	Why
Quote A	KES 0	Electrical damage is excluded, so the claim is declined in full, even though its premium is only KES 6,000 below Quote C.
Quote B	KES 900,000	Covered, but the stock sub-limit and the underinsurance reduce the payment significantly.
Quote C	KES 1,575,000	Covered in full, subject to the KES 25,000 excess, at the highest premium.

What this example teaches

The cheapest premium paid the least when it mattered. Quote A looked affordable but excluded the cause of this loss. Quote B looked cheap but had a sub-limit and was underinsured. Quote C cost KES 6,000 more than Quote A and paid KES 1,575,000 after a fire, compared with KES 1,550,000 from Quote A, and it paid in full after an electrical fire where Quote A paid nothing.

Compare on claims outcomes, exclusions and sub-limits, not premium alone. Check the sum insured against true value, and ask the agent to run the test scenarios for you in writing.

Chapter 5: Small Business Risk Review

Many businesses buy cover once and forget it while the business changes around it. A simple risk review at least once a year can prevent serious gaps.

Step 1: Create a risk inventory

List every area where something could go wrong and cost you money. The table below links common business risks to the covers that may respond. It is a starting point for discussion with your agent, not a complete analysis.

Business risk	Questions to ask	Covers to review
Premises and stock	What would it cost to rebuild or replace everything today?	Fire and special perils, burglary, stock cover
Equipment and machinery	Could a breakdown or fire stop production?	All risks, fire and special perils, machinery breakdown
Vehicles	Are vehicles used for business, and by whom?	Motor commercial, carriers' liability
Customers and visitors	Could someone be injured on my premises or by my products?	Public liability, products liability
Staff	Am I meeting my statutory duties for employees?	WIBA, group personal accident, medical
Professional services	Could a client claim financial loss from my advice?	Professional indemnity
Income	How long could I operate if the premises were out of use?	Loss of profits, business interruption
Goods in transit or storage	Who is responsible when goods are damaged in my care?	Carriers' liability, warehouse legal liability
Cash and money	Where is cash held and how is it moved?	Money, burglary, cash-in-transit cover
Data and technology	What would a system failure or breach cost me?	Cyber or technology cover, where available

Step 2: Keep a current schedule

Maintain a schedule of premises, assets, stock values, vehicles, employees and contracts. Update it when you buy equipment, move premises, hire staff, open a new branch or sign a major contract. The schedule is also the foundation of a fast, accurate claim.

Step 3: Assign responsibility

Decide who pays premiums, who receives policy documents, who reports claims, who keeps the records and who sets the renewal reminders. In small businesses these roles often fall to one person, and gaps appear when that person is absent.

Review triggers

Review your insurance whenever you move premises, buy major assets, increase stock levels, add vehicles, hire staff, expand into a new activity, sign a new contract that requires cover, or make a claim.

Chapter 6: Making a Claim

A claim is the moment your insurance is tested. Most valid claims are paid, but delays and disputes usually come from late notification, missing documents or inaccurate information. The steps below will help you avoid those problems.

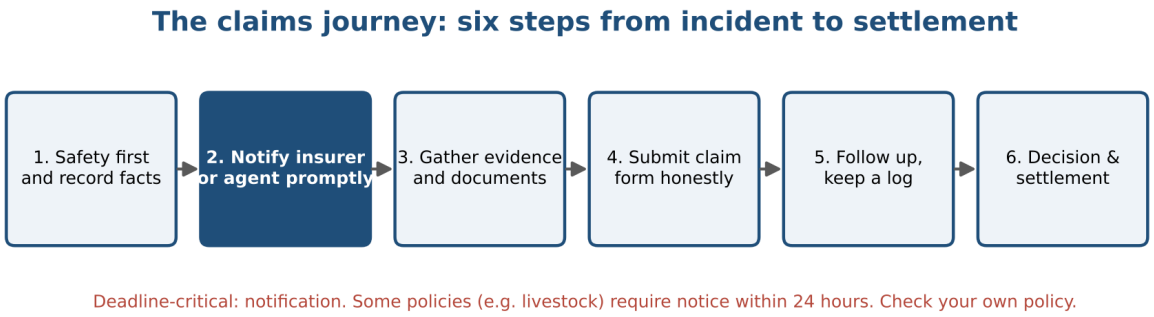


Figure: The six-step claims journey

Step 1: Put safety first

Attend to injured people and contact emergency services or the relevant authorities where needed. For theft, fire or accidents, report to the police and obtain a police abstract, since most insurers require one. Take reasonable steps to prevent further loss, but do not put anyone at risk.

Step 2: Notify your insurer or agent promptly

Notify the insurer or authorised intermediary as soon as you can, and within the time set by your policy. Some policies, particularly livestock covers, require notice within 24 hours. Notify in writing where possible, and record the date, time and the name of the person you spoke to.

Step 3: Preserve evidence

- **Photographs and video:** Take clear images of the damage, the scene and any evidence, from several angles, before cleaning or moving anything where safe.
- **Records:** Gather receipts, invoices, valuations and your schedule of assets.
- **Timeline:** Write a factual account of events while your memory is fresh, with dates, times, locations and names of witnesses.
- **Damaged property:** Keep damaged items available for inspection unless urgent safety or mitigation requires action, and tell the insurer what you have moved or disposed of.

Step 4: Avoid common mistakes

- **Do not admit liability** or agree a settlement with a third party without speaking to your insurer first.
- **Do not guess.** Answer every question accurately. If you do not know something, say so.

- **Do not delay.** Late notification or late documents can jeopardise a claim, even when the loss itself is covered.
- **Do not dispose of evidence** such as damaged parts or records that may be needed for the investigation.

Step 5: Follow up and keep a record

Ask for a claim reference number and the name of the person handling the file. Ask the insurer to confirm receipt, list any outstanding documents and explain the next step. Keep copies of everything you send, and a dated log of calls, emails and meetings. If the insurer appoints a loss adjuster or surveyor, cooperate with them and ask for a copy of their report.

If a claim is delayed, reduced or declined

Ask for the decision in writing, including the policy clauses relied upon. Compare the facts with the wording, and check whether any documents were missing or any condition was overlooked. If you disagree, raise the matter through the insurer's complaints process. If it remains unresolved, you may escalate the complaint to the Insurance Regulatory Authority (IRA) of Kenya, which oversees insurers and intermediaries. Check the current complaint procedure on the IRA's official website, because processes can change.

Golden rule

Notify early, document everything and keep copies. These three habits resolve most claim problems before they start.

Chapter 7: Renewals, Changes and Record Keeping

Renewal checklist

17. Start reviewing your policy at least 30 days before expiry, and earlier for large commercial risks.
18. Check changes in values, locations, drivers, users, business activities and claims history.
19. Compare the renewal terms with the expiring policy, including changes to limits, exclusions, excesses and endorsements.
20. Confirm the payment arrangements and the exact date when the renewed cover begins.
21. Save the new schedule, wording, endorsements, receipts and correspondence in a secure folder.
22. Set the next renewal reminder, and update your asset, employee or livestock schedule.

Mid-term changes

Tell your insurer about material changes during the policy year, such as moving house, adding a vehicle, changing the use of a building, acquiring new equipment, hiring new staff or starting a new business activity. Ask whether the change requires an endorsement, and get confirmation in writing. Failing to disclose a material change can affect a later claim.

Keeping your records secure

- **Keep originals safe:** policy schedules, wordings, endorsements, receipts, valuations and photographs.
- **Keep digital copies** in a secure, backed-up location, and make sure a trusted family member or partner knows where they are.
- **Protect your login details.** Do not share passwords for insurance portals, online accounts or payment platforms, and avoid sending sensitive identity documents over unsecured channels.
- **Know who holds your records.** Ask your agent how client information is stored, and retain your own copies rather than relying on one party.

Reducing the risk of a claim

Insurers and agents often offer risk assessments and prevention advice. Good locks, fire extinguishers, regular vehicle servicing, staff safety training, and well-maintained premises can reduce both the chance and the size of a claim. Some insurers recognise these measures in their pricing.

Chapter 8: Working With an Agent or Broker

An agent or broker can save you time, explain complicated wording, compare insurers and support you when you claim. Understand the relationship first. An agent typically represents an insurer, while a broker typically acts for the client. Ask which one you are dealing with, and whether they are authorised by the regulator.

What a good agent should do

Service	What it should involve
Needs assessment	Discuss your personal, property, vehicle or business risks before recommending any cover.
Quotation and comparison	Obtain several quotations where available, and explain the differences in cover, not only price.
Valuation support	Coordinate valuations, photographs and reports for property, vehicles, plant, vessels and valuables where needed, and disclose any associated fees.
Policy administration	Follow up on policy documents, certificates, risk notes and asset schedule reviews.
Mid-term and renewal advice	Review changes in your risk during the year and before renewal, and advise on any notification the insurer needs.
Policy education	Explain premium calculations, terms, conditions and exclusions in language you understand.
Claims assistance	Guide you through notification, documents and follow-up. The insurer makes the claim decision under the policy and the law.

Questions to ask an agent

- ☐ Are you licensed or authorised by the Insurance Regulatory Authority, and which insurers do you represent?
- ☐ Are you acting for me or for the insurer?
- ☐ How are you paid, and will any commission or fee affect the advice you give?
- ☐ Which insurers did you compare, and why did you choose this one?
- ☐ Who will handle my claim, and what is the typical turnaround for notification and follow-up?
- ☐ What value-added services are included, and what costs are extra?

Value-added services

Some agencies offer extras such as 24/7 claims support, roadside assistance through partner providers, risk prevention visits, wellness programmes for health clients, financial and estate planning guidance, and asset valuation through associates. These can be useful, but confirm availability, scope, fees and the terms of any partner provider before relying on them.

Chapter 8A: About Primelink Insurance Agency

This chapter describes the agency behind this edition of the guide, so that you know who you are dealing with, what it offers and how to contact it. Everything here is the agency's own description of its services and should be confirmed with the agency before you rely on it.

Background

Primelink Insurance Agency is licensed by the Insurance Regulatory Authority (IRA) of Kenya as an insurance agent, with a general and long-term insurance class of business. Its 2026 licence is IRA/05/17096/2026, valid to 31 December 2026, and its 2027 licence is IRA/05/17096/2027, valid to 31 December 2027. Readers can verify the licence on the IRA register before dealing with the agency. It was established in 2012 as a corporate agency, following individual agency operations by its Principal Officer from 2005. It was founded by Kenyan investors and professionals who wanted to deliver personalised, efficient and professional insurance services to clients for both general and life insurance.

The agency's purpose is to help people protect their assets and reduce their liabilities through an ongoing partnership of trust and support. Before recommending any cover, the agency aims to understand each client's needs and prepare cost-effective protection for them.

Management

Primelink Insurance Agency is owned and managed by equal partners.

- **Principal Officer:** Mr. Newton Ongalo Kimani, with more than 20 years of insurance experience, a CIP certificate from the College of Insurance, and ACII qualifications.
- **Operations and underwriting:** Anne Mulwa, with more than 20 years of insurance underwriting experience, a bachelor's degree in Business Management and Economics from Moi University, and Insurance Risk Management and Human Resource Management qualifications.

Mission and values

The agency's mission is to offer innovative, dynamic and professional insurance services that are tailored to each client's specific needs, affordable in premium terms, geared towards prompt payment of legitimate insured losses, regularly updated to maintain protection, and fully documented with accurate records for the client's use.

Clients can expect to be served honestly, efficiently, professionally, personally and confidentially.

Services

Service	What the agency states it provides
Evaluating your needs	Assessing your insurance needs and obtaining quotations. For property or vehicles, the agency can arrange valuation, photography and a valuation report for cover placement.

Service	What the agency states it provides
Premium assessment	Comparing cover from different insurers to find competitive rates, appropriate limits and workable policy conditions, with recommendations given impartially.
Administrative follow-up	Issuing certificates of insurance, delivering policy documents and reviewing asset schedules.
Premium discount advice	Looking for ways to reduce overall premiums by combining insurance types.
Mid-policy advisory	Advising on changes during the policy term or at renewal where the insurable interest has materially changed.
Policy education	Explaining premium calculations, terms, conditions, exclusions and other wording that may be unclear.
Claims processing	Supporting a fair, transparent and prompt claims process, from notification to follow-up with the insurer.
Risk consultancy	Risk consultancy aimed at sectors including hospitality, retirees' annuity, agriculture, manufacturing and processing, construction, transport and logistics, financial institutions, county governments and energy.

The agency states that these services are provided at no extra cost to the client. Ask for this to be confirmed in writing, and ask whether any insurer, valuer or partner provider will charge a separate fee.

Products offered

Primelink describes itself as a one-stop insurance shop, offering tailored covers for motor (private, commercial and motorcycle), fire and perils, domestic package, burglary, all risks, contractors' all risks, livestock, crop, public liability, WIBA and group personal accident, professional indemnity, loss of profits, carriers' liability, warehouse legal liability, golfers package, life and pensions, and medical insurance. Chapter 3 explains what each of these covers means in practice.

Value-added services

- 24/7 customer support and claims assistance.
- Risk assessment and prevention advice for home, motor, health and business insurance.
- Roadside assistance for motor clients through pre-agreed rates with service providers, including towing, jump-starts, fuel delivery and tyre changes.
- Wellness and preventive health programmes for health insurance clients.
- Financial and estate planning guidance.
- Asset valuation through associated professionals, including buildings, plant and machinery, motor vehicles, vessels and valuables.

Confirm the availability, scope, fees and partner terms of each service before relying on it.

Records and documentation

The agency states that client records are kept secure for as long as each client needs them, and that clients can access their insurance records at any time. It uses the Birthmark broking system for client documentation and for risk-note processing for insurers and clients. As a client, you should still keep your own copies of schedules, wordings, endorsements, receipts and claim correspondence.

Contact Primelink Insurance Agency

Kindaruma Court, Block B, Unit B1, Ground Floor, Kindaruma Road, off Ring Road, Kilimani. P.O. Box 57796 –00200, Nairobi, Kenya.

Email: info@primelinkins.co.ke. Telephone: +254 720 377 993, +254 733 797 417.

Consultations may be held in person, online or by telephone.

Verify before you buy

Ask any agent for their Insurance Regulatory Authority authorisation, and check which insurers they represent. Ask how they are paid. These questions apply to every agency, including this one.

Chapter 9: Kenya-Specific Checks

This chapter reflects the practical underwriting experience of Primelink Insurance Agency. The Insurance Regulatory Authority (IRA) is the statutory regulator, and where this guide and the IRA's current requirements differ, the IRA's requirements prevail. The guide is not a legal opinion, and readers should confirm all points with the IRA or a qualified Kenyan adviser.

Insurance products, licensing requirements, compulsory covers, claims procedures and complaint routes are governed by current Kenyan law, regulatory directions and the terms of each policy. The points below highlight where buyers should verify the current position before relying on it.

- **Regulator:** The Insurance Regulatory Authority (IRA) licenses and supervises insurers, brokers and agents. Check authorisation before you pay anyone, and check the IRA's published registers and complaints guidance.
- **Compulsory covers:** Third-party cover for motor vehicles is compulsory in Kenya. Other compulsory or quasi-compulsory covers, including WIBA for employers, should be confirmed against current legislation.
- **Health cover:** Confirm how any private medical plan interacts with the national health insurance arrangements currently in force, since eligibility and benefits can change.
- **Tax and levies:** Premiums may attract taxes and levies. Ask whether the quoted amount includes them.
- **Data protection:** Insurers and agents collect personal data. Ask how it is stored and used, consistent with Kenya's Data Protection Act.

Readers outside Kenya should consult their own country's insurance regulator and legal requirements. Product names are often similar across countries, but the legal scope and benefits can differ significantly.

Appendix A: Insurance Readiness Checklist

- ☐ I have identified the person, property, vehicle or liability I want to insure.
- ☐ I have described the risk accurately, including how it is used.
- ☐ I have compared the scope of cover, not only the premium.
- ☐ I understand the limits, sub-limits, excesses, exclusions and conditions.
- ☐ I have checked that the insurer and any intermediary are authorised.
- ☐ I have received the schedule, the wording and any endorsements.
- ☐ I have proof of payment and I know when cover starts.
- ☐ I know how and when to report a claim, and I have the contact details.
- ☐ I have stored my policy documents in a secure place.
- ☐ I have set a renewal reminder and a date for my next review.

Appendix B: Claims Document Checklist

Collect the documents that apply to your claim. Always ask your insurer which documents it needs, as requirements vary by policy.

- ☐ Completed claim form, signed and dated.
- ☐ Copy of the policy schedule and the policy number.
- ☐ Proof of premium payment.
- ☐ Identity documents and, for motor claims, the vehicle logbook, registration and driving licence.
- ☐ Police abstract or report for theft, fire, accident or malicious damage.
- ☐ Photographs or video of the damage, the scene and any evidence.
- ☐ Receipts, invoices, purchase documents or valuation reports for lost or damaged items.
- ☐ Medical reports, hospital bills and discharge summaries for injury or health claims.
- ☐ Veterinary post-mortem report for livestock claims, where required.
- ☐ Assessment or survey reports from agronomists, loss adjusters or surveyors.
- ☐ Written timeline of events, with witness names and contact details.
- ☐ Copies of all correspondence, with reference numbers and dates of calls.

Appendix C: Policy Register Template

Record each policy in one place. Keep this register up to date and store a copy with your important documents.

Cover type	Insurer and agent	Policy number	Sum insured	Premium and due date	Renewal date	Claim contact

Appendix D: Sample Claim Forms

Sample use only

The forms below are samples to help you prepare information before you contact your insurer. They are not official forms. Always use the claim form issued by your insurer, and keep a copy of what you submit.

D1. Motor accident notification

Complete as fully as you can at the scene or as soon as possible afterwards.

Field	Policyholder response
Policyholder name	
Policy number and insurer	
Vehicle registration, make, model and year	
Driver name and licence number	
Date, time and exact location of the accident	
How the accident happened (factual account)	
Third party name, vehicle registration and contact details	
Any injuries reported (yes or no, and details)	
Police abstract number and police station	
Witness names and contact details	
Estimated repair cost and garage name	
Date the insurer was notified	

D2. Fire or property loss notification

Attach photographs, receipts and any fire or police reports.

Field	Policyholder response
Policyholder name and business or household name	

Field	Policyholder response
Policy number and insurer	
Premises address	
Date and time the loss was discovered	
Suspected cause of the loss	
Items damaged or destroyed (description, age, condition)	
Value and sum insured for each item	
Total estimated loss	
Fire brigade or police reference	
Steps taken to prevent further damage	
Any other insurance covering the same property (yes or no, and insurer)	
Date the insurer was notified	

D3. Livestock loss notice

Notify the insurer within the time required by your policy. Some policies require notice within 24 hours.

Field	Policyholder response
Farmer name and policy number	
Farm location	
Species, breed and tag numbers of animals affected	
Number of animals lost	
Date and time the death was discovered	
Suspected cause of death	
Veterinary officer name, and date and time of post-mortem	
Photographs taken (number and date)	

Field	Policyholder response
Carcass preserved for inspection (yes or no)	
Date the insurer was notified	
Any treatment given before death	

About the Author

Anne Mulwa

Anne Mulwa is an insurance underwriting and operations professional based in Nairobi, Kenya, with more than 20 years of experience across insurance underwriting, operations, administration and human resource management.

Professional experience

- **Primelink Insurance Agency, Nairobi (since January 2012):** Equal partner in the agency, overseeing operations and underwriting, client documentation, policy administration and operational processes.
- **Insurance underwriting and operations:** over 20 years of hands-on experience assessing risks, preparing quotations, comparing insurers' terms and supporting clients through policy administration and claims.
- **Human resources and administration:** experience in managing staff administration, organisational processes and records, which informs the practical checklists in this guide.

Qualifications

- **Bachelor's degree in Business Management and Economics,** Moi University.
- **Insurance Risk Management Certificate, Diploma and Higher Diploma,** College of Human Resource Management.

Why this guide was written

Two decades of quotations, underwriting files and claims conversations show the same pattern again and again. Buyers who understand what they are insuring, disclose accurately, read the exclusions and keep good records are rarely disappointed when they need their cover. Those who do not usually learn the lesson at the worst possible time. This guide puts that practical experience into a form you can use at your own pace.

Disclosure

The author runs Primelink Insurance Agency, an insurance agent licensed by the IRA, described in Chapter 8A. This guide is educational material published by the agency. It recommends Primelink as a service provider but does not guarantee any cover, quotation or claim outcome, and it is not advice for any individual. Readers are encouraged to compare several agencies and insurers and to verify all details in writing.

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