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GROUP PERSONAL ACCIDENT INSURANCE

Protect Your Team. Secure Your Future



For All Employers Anywhere

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EXECUTIVE SUMMARY

Your Challenge: Accidents strike without warning—vehicle crashes, falls, machinery injuries, assault, electrocution. When employees are injured or killed in accidents (at work OR outside work), they face catastrophic medical bills (Ksh 500K-5M+), permanent disability affecting lifetime earnings, or death leaving families destitute. WIBA covers ONLY work-related injuries. Employees need 24/7 protection.

The Risk of Inaction: Employee suffers life-changing accident off-duty—no compensation, forced to use limited savings, family financial crisis, resentment toward employer, talent loss to competitors offering comprehensive benefits.

The Solution: Group Personal Accident (GPA) Insurance providing 24/7 coverage for ALL employees—at work, at home, traveling, during leisure. Benefits include: death cover (Ksh 500K-10M), permanent disability (up to Ksh 10M), temporary disability income, medical expenses (Ksh 500K-2M), and worldwide coverage.

Investment: Ksh 35,000 - 3,000,000 annually (approximately Ksh 1,500-8,000 per employee/year) depending on coverage levels, number of employees, and occupational risk.

Why Act Now:

- Employees expect comprehensive 24/7 protection
- GPA complements WIBA (which covers work only)
- Powerful recruitment and retention tool
- Demonstrates genuine care beyond legal minimums
- Low cost, high perceived value benefit

THE PROBLEM: WHY GROUP PERSONAL ACCIDENT INSURANCE MATTERS

The Reality of Accidents in Kenya

Accident Statistics:

- Road accidents: 4,000+ deaths annually, 15,000+ serious injuries
- Workplace accidents: 3,500+ incidents annually
- Home accidents: Falls, burns, electrocution—thousands unreported
- Sport/leisure injuries: Growing with middle-class lifestyle
- Assault and robbery: Security risks in urban areas

WIBA Limitation: WIBA covers ONLY work-related injuries during working hours. Everything else—commuting accidents, weekend injuries, home accidents, sports injuries—NOT covered by WIBA.

Financial Impact of Accidents Without GPA

Scenario 1: Manager's Weekend Motorcycle Accident

- Employee (age 38, salary Ksh 120K/month) motorcycle accident on Saturday
- Broken leg, fractured ribs, head injury
- ICU 5 days, surgery, hospitalization 18 days
- Medical bills: Ksh 1,850,000
- Unable to work for 6 months
- Lost income: Ksh 720,000
- **Total financial impact: Ksh 2,570,000**

Without GPA:

- Employee pays all medical costs from savings
- No income during recovery
- Forced to take high-interest loans
- Family financial crisis
- Returns to work stressed and resentful

With GPA (Ksh 3M medical, Ksh 6M disability):

- Insurance pays Ksh 1,850,000 medical costs
 - Temporary disability benefit: Ksh 720,000 income replacement
 - Employee recovers without financial stress
 - Family protected
 - Returns grateful and loyal
-

Scenario 2: Sales Rep Dies in Vehicle Accident (Off-Duty)

- Employee (age 32, salary Ksh 65K/month) dies in personal car accident on Sunday
- Young widow, 2 children (ages 5, 3)
- Funeral costs: Ksh 350,000
- Family loses breadwinner

Without GPA:

- WIBA doesn't apply (not work-related)
- GLI may not exist or insufficient
- Family receives compassionate 1-month salary: Ksh 65,000
- Devastating financial crisis

With GPA (Ksh 4M accidental death):

- Insurance pays Ksh 4,000,000 to family
- Covers funeral, clears debts, secures children's future
- Demonstrates employer cares 24/7

Scenario 3: Factory Worker Permanently Disabled (Home Accident)

- Employee (age 44, salary Ksh 45K/month) falls from ladder at home repairing roof
- Spinal injury—60% permanent disability, cannot return to physical work
- Medical costs: Ksh 680,000
- Lost lifetime earning capacity

Without GPA:

- WIBA doesn't cover (not at work)
- Employee depletes savings on medical costs
- Cannot work, no income
- Family descends into poverty
- Becomes burden rather than breadwinner

With GPA (Ksh 5M disability):

- Medical expenses: Ksh 680,000 paid
- Permanent disability: Ksh 3,000,000 (60% of Ksh 5M)
- Employee retrains for desk job with compensation
- Dignity maintained, family survives

Impact on Your Company

Without GPA:

- Employees worry about off-duty accidents—distracted, stressed
- Perception that employer only cares during working hours
- Competitors with GPA attract your talent
- Low morale when colleagues suffer without support

With GPA:

- Employees feel protected 24/7—peace of mind
- Demonstrates genuine care beyond legal compliance
- Powerful recruitment differentiator
- Strong loyalty and morale boost
- Families appreciate employer support

Cost of Inaction: One serious accident to key employee without GPA = Ksh 2M+ out-of-pocket medical costs, 6+ months productivity loss, potential resignation, recruitment cost Ksh 500K+. GPA costing Ksh 3,000-6,000 per employee annually prevents all this.

THE SOLUTION: COMPREHENSIVE GROUP PERSONAL ACCIDENT INSURANCE

How GPA Works

24/7 Worldwide Coverage:

- Covers accidents ANYWHERE, ANYTIME—at work, home, travel, leisure, commuting
- Complements WIBA (doesn't replace it)
- No medical exams required for group coverage
- Guaranteed acceptance for all employees

Core Benefits:

Benefit	Typical Coverage	What It Covers
Accidental Death	Ksh 1M - 10M	Lump sum to beneficiaries if employee dies from accident
Permanent Total Disability	100% of sum insured	Paraplegia, blindness, loss of both limbs
Permanent Partial Disability	% of sum insured	Loss of one limb (60%), one eye (30%), fingers (10-20%)
Temporary Total Disability	Weekly benefit, 104 weeks max	Income replacement during recovery (e.g., Ksh 10K-50K/week)
Medical Expenses	Ksh 500K - 2M	Hospital, surgery, medication, physiotherapy
Funeral Expenses	Ksh 100K - 300K	Burial and related costs

OUR ROLE AS YOUR DOMESTIC PACKAGE INSURANCE ADVISOR

What We Do for You:

- Seek cover with your preferred insurer or recommend best fit insurer for your needs (if you have no one)
- Handle documentations and submission to insurer
- Secure best possible rates
- Obtain insurance policy on payment of premiums
- Reminder before policy expiration (no lapse)
- Re-compare providers yearly (rates change)
- Coordinate seamless renewal
- Guide you through claims process
- Ensure proper documentation
- Follow up with insurer
- Fight denied claims (appeal if wrongfully denied)

No Advisory Fees:

You pay nothing for my services - providers pay my commission. You pay the same premium direct or through me—but gain expert guidance, needs analysis, and claims advocacy.

REAL SUCCESS STORIES

Case 1: Manager Injured Off-Duty—GPA Saved Family

Company: Nairobi logistics firm, 65 employees

GPA Coverage: Ksh 3M per employee

Annual Premium: Ksh 585,000

The Incident: Operations manager (age 41, salary Ksh 110K/month) involved in serious car accident on Sunday family outing. Multiple fractures, internal injuries, 3 weeks ICU.

Medical costs: Ksh 2,350,000

Unable to work: 8 months

Lost income: Ksh 880,000

GPA Paid:

- Medical expenses: Ksh 2,350,000 (fully covered)
- Temporary disability: Ksh 880,000 (income replacement)
- **Total claim: Ksh 3,230,000**

Outcome: Manager recovered fully without financial stress, returned to work grateful and loyal. Cost per employee: Ksh 9,000/year. One claim justified 357 years of premiums for this employee.

CEO Quote: "That accident could have bankrupted him and destroyed his family. The GPA meant he focused on recovery, not money. Best Ksh 585K we spend annually."

Case 2: Young Employee Paralyzed—Lifetime Support

Company: Manufacturing plant, 120 employees

GPA Coverage: Ksh 4M per employee

Annual Premium: Ksh 1,920,000

The Incident: Machine operator (age 28, salary Ksh 38K/month) motorcycle accident during evening commute home. Spinal cord injury—permanent paraplegia (100% permanent total disability).

Without GPA: WIBA doesn't apply (not at work). Young man's life destroyed—cannot work, no income, family devastated.

GPA Paid:

- Medical expenses: Ksh 1,450,000
- Permanent total disability: Ksh 4,000,000
- **Total: Ksh 5,450,000**

Outcome: Ksh 4M lump sum allowed him to:

- Buy wheelchair-accessible home (Ksh 2M)
- Start online business (Ksh 800K capital)
- Education fund for continuing training (Ksh 500K)
- Family security fund (Ksh 700K)

Now earning Ksh 50K/month from online business. Life not destroyed—adapted and thriving.

HR Manager: "We almost didn't add GPA—thought WIBA was enough. This claim showed us how wrong that thinking was. GPA literally saved this young man's future."

Case 3: Multiple Accidents—Insurance Protected Company

Company: Security firm, 320 guards

GPA Coverage: Ksh 2M per guard

Annual Premium: Ksh 1,760,000

12-Month Period:

- Guard killed in off-duty vehicle accident: Ksh 2M paid to family
- Guard assaulted during robbery (not at client site): Ksh 350K medical + Ksh 240K temp disability
- Supervisor's home accident—fall: Ksh 180K medical
- Guard's motorcycle accident: Ksh 520K medical + Ksh 1.2M permanent partial disability
- **Total claims: Ksh 4,490,000 in one year**

Without GPA: Company would face pressure to help employees financially, devastating cash flow, or appear uncaring if refused—lose employee trust either way.

With GPA: Insurance paid all Ksh 4.49M. Company paid zero out-of-pocket. Guards felt protected 24/7. Recruitment improved—"they protect us even off-duty." Retention increased significantly.

CEO: "Security work is dangerous even off-duty. Our guards face robbery, assault, accidents constantly. GPA means we can genuinely tell recruits: 'We protect you 24/7.' It's real, and they know it."

GPA VS WIBA: UNDERSTANDING THE DIFFERENCE

Why You Need BOTH

Aspect	WIBA	GPA
Legal Status	MANDATORY by law	Optional (highly recommended)
Coverage	Work-related injuries ONLY	24/7 worldwide coverage
Trigger	Injury during working hours	ANY accident, anytime, anywhere
Medical Expenses	Unlimited until recovery	Fixed limit (e.g., Ksh 1M)
Compensation Basis	Formula: 96 months wages	Fixed sum insured
Commuting	Not covered	Covered
Sports/Leisure	Not covered	Covered
Home Accidents	Not covered	Covered
Weekend Injuries	Not covered	Covered

Key Point: GPA does NOT replace WIBA. They complement each other:

- WIBA = Mandatory, covers work only
- GPA = Voluntary, covers everything 24/7

Best Practice: Every employer MUST have WIBA. Forward-thinking employers ADD GPA for comprehensive protection.

COMMON MISTAKES & HOW WE AVOID THEM

Mistake 1: "WIBA is Enough"

Reality: WIBA covers only 5-8% of employee's life (working hours). Remaining 92-95% unprotected. Most serious accidents happen outside work.

Solution: Add GPA for complete 24/7 protection.

Mistake 2: Choosing Lowest Sum Insured

Problem: Ksh 1M coverage insufficient for serious permanent disability—employee still faces financial ruin.

Solution: I help calculate adequate coverage based on salary levels and family obligations. Minimum Ksh 2M for junior staff, Ksh 3M-5M for middle/senior levels.

Mistake 3: Excluding Medical Expense Benefit

Problem: Accident results in Ksh 800K medical bills. Without medical expense benefit, employee pays from pocket despite having GPA.

Solution: Always include medical expense component (Ksh 500K-2M) alongside disability/death cover.

Mistake 4: Not Communicating Benefit to Employees

Problem: Employees don't know GPA exists—benefit has zero morale/retention impact.

Solution: I provide employee communication materials, conduct launch sessions, issue individual certificates showing coverage.

Mistake 5: Set-and-Forget

Problem: Employee count grows, salaries increase, but GPA not adjusted—coverage becomes inadequate.

Solution: Annual reviews automatically adjust coverage as workforce evolves.

FREQUENTLY ASKED QUESTIONS

Q1: Is GPA mandatory like WIBA?

No. GPA is voluntary. However, it's becoming standard in competitive benefit packages and is highly valued by employees.

Q2: Can employees opt out to save costs?

Technically yes, but strongly discouraged. Excluding employees creates morale issues. GPA works best when covering everyone—spreads risk and keeps premiums low.

Q3: What accidents are NOT covered?

- Intentional self-inflicted injuries/suicide attempts
- Injuries while under influence of drugs/alcohol
- Injuries during criminal activity
- Pre-existing medical conditions (unless accident aggravates them)
- War and nuclear risks (in standard policies)

Q4: Does GPA cover occupational diseases?

No. GPA covers ACCIDENTS only (sudden, external, visible events). Occupational diseases covered under WIBA and medical insurance.

Q5: What if employee already has personal accident insurance?

Both policies pay independently. If employee has personal cover for Ksh 2M and company GPA provides Ksh 3M, they receive Ksh 5M total. GPA adds valuable additional protection.

Q6: How are claims paid?

- Death/Disability: Lump sum to beneficiaries/employee
- Medical expenses: Reimbursement upon submission of receipts
- Temporary disability: Weekly/monthly payments during incapacity
- Timeline: 14-30 days after complete documentation submitted

Q7: Does GPA cover sports injuries?

Yes, including extreme sports if specified. Standard policies cover normal sports (football, running). Premium loading may apply for high-risk activities (skydiving, motorsports).

Q8: What about employees who travel internationally?

Standard GPA provides worldwide coverage. Employees protected in Kenya and abroad (business or leisure travel).

TAKE ACTION NOW

Why Delay Costs You

Every day without GPA:

- Employees vulnerable to financial devastation from off-duty accidents
- Competitors offering GPA attract your talent
- One serious accident to key employee = Ksh 2M+ crisis
- Missed opportunity to demonstrate 24/7 care

Statistics: Average Kenyan has 1 in 15 chance of serious accident requiring hospitalization during working life. In company of 150 employees, expect 10 serious accidents over 10 years.

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Group Personal Accident Insurance: 24/7 protection for your employees—at work, at home, anywhere. Accidents don't wait for working hours. Neither should your employee protection -
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