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PERSONAL ACCIDENT INSURANCE

Protect Your Income: Lump-Sum Cash When Accidents Strike



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Accidents Strike

For Everyone

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Licensed by Insurance Regulatory Authority (IRA)

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EXECUTIVE SUMMARY

Protect Your Income: Lump-Sum Cash When Accidents Strike

Accidents happen without warning—car crashes, falls, burns, fractures. **Personal Accident Insurance provides immediate lump-sum cash payments** for accidental death, permanent disability, or temporary disability. Unlike medical insurance (which pays hospitals), Personal Accident pays YOU cash to cover income loss, living expenses, and rehabilitation.

What Personal Accident Covers:

- **Accidental Death:** Ksh 1M - 10M lump sum to family
- **Permanent Total Disability:** Full sum insured (e.g., Ksh 5M)
- **Permanent Partial Disability:** Proportional payment (e.g., loss of hand = 60% of sum)
- **Temporary Total Disability:** Weekly cash during recovery (e.g., Ksh 5,000/week)
- **Medical Expenses:** Supplementary to main medical cover (Ksh 50,000 - 200,000)

Coverage Territory: 24/7 worldwide (accidents at work, home, travel, sports)

Cost: Ksh 8,000 - 25,000 annually for Ksh 2M - 5M coverage

Who Needs This:

- Breadwinners (family depends on your income)
- Self-employed (no employer disability benefits)
- Active lifestyle (sports, travel, manual work)
- High-risk occupations (construction, driving, security)

THE PROBLEM: ACCIDENTS DESTROY INCOME

Case Study: James - Motorcycle Accident

Profile:

- James, age 38, sales manager
- Income: Ksh 150,000/month
- Wife + 2 children (ages 10, 7)
- No Personal Accident insurance

Incident:

- Motorcycle accident (boda boda hit him crossing road)
- Injuries: Broken leg, fractured pelvis, internal injuries
- Hospitalization: 3 weeks
- Recovery: 6 months unable to work

Financial Catastrophe:

Medical Costs (Covered by Medical Insurance):

- Surgery: Ksh 400,000 - Paid by medical insurance
- Hospitalization: Ksh 300,000 - Paid by medical insurance
- Physiotherapy: Ksh 150,000 - Paid by medical insurance

Income Loss (NOT Covered by Medical Insurance):

- 6 months no salary: Ksh 900,000 - Lost income
- Employer paid 2 months (goodwill): Ksh 300,000
- **Net income loss: Ksh 600,000**

Additional Expenses:

- Home modifications (wheelchair access): Ksh 80,000
- Caregiver (2 months): Ksh 60,000
- Transportation (medical appointments): Ksh 40,000
- **Total additional: Ksh 180,000**

Total Financial Impact: Ksh 780,000

Family Consequences:

- Depleted savings (Ksh 400,000)
- Took personal loan (Ksh 300,000 at 18% interest)
- Children's school fees delayed 2 terms
- Wife's stress (managing household + nursing husband)
- Nearly lost house (3 months mortgage arrears)

If James Had Personal Accident Insurance:

Coverage: Ksh 3M sum insured, Premium Ksh 15,000/year

Claim:

- **Temporary Total Disability:** 6 months \times Ksh 20,000/week = Ksh 480,000
- **Medical Expenses Reimbursement:** Ksh 50,000 (co-pays, non-covered items)
- **Total Received: Ksh 530,000**

Impact:

- Covered 88% of income loss + additional expenses
- No loan needed
- Mortgage paid on time
- Children's school fees covered
- Wife could focus on nursing (not financial stress)

James's Lesson: "Medical insurance paid my hospital bills, but Personal Accident paid my living expenses. Without it, we lost everything we'd saved. Ksh 15,000/year premium would have saved me Ksh 500,000+ and my family's financial stability."

PERSONAL ACCIDENT COVERAGE BREAKDOWN

Coverage 1: Accidental Death

What It Pays:

- **Full sum insured** (e.g., Ksh 5M) to designated beneficiaries
- Paid as lump sum (not installments)

Covered Accidents:

- Vehicle accidents (car, motorcycle, pedestrian)
- Workplace accidents (falls, machinery, electrocution)
- Home accidents (falls, burns, drowning)
- Sports accidents (football, gym, swimming)
- Criminal assault (mugging, robbery resulting in death)

Not Covered:

- Natural death (heart attack, stroke, illness)
- Suicide (intentional self-harm)
- Death during illegal activities

Beneficiaries Receive:

- Ksh 5M lump sum (i.e. sum insured)
- Tax-free payment
- Paid within 30-60 days of claim approval

Example:

- Breadwinner dies in car accident (age 42)
- Sum insured: Ksh 3M
- Family receives: Ksh 3M lump sum
- **Use:** Pay mortgage (Ksh 1.5M), clear debts (Ksh 500K), invest remainder (Ksh 1M) for children's education

Coverage 2: Permanent Total Disability (PTD)

Definition: Injury causing permanent inability to work in any occupation

Examples of PTD:

- Loss of both hands
- Loss of both feet
- Loss of sight in both eyes
- Paralysis (quadriplegia, paraplegia)
- Severe brain injury (permanent cognitive impairment)

What It Pays:

- **100% of sum insured** (same as death benefit)
- Example: Ksh 5M sum insured → Ksh 5M paid

Why Same as Death:

- PTD often financially worse than death
- Lifetime care needs (caregiver, medical, equipment)
- Cannot earn income ever again
- Family becomes dependent

Payout Timeline:

- After medical confirmation of permanence (6-12 months post-accident)
- Requires medical board certification

Example:

- Factory worker, severe machinery accident
- Loses both hands (Permanent Total Disability)
- Sum insured: Ksh 4M
- **Payout: Ksh 4M lump sum**
- **Use:** Invest Ksh 4M at 10% = Ksh 400K/year income for life

Coverage 3: Permanent Partial Disability (PPD)

Definition: Injury causing permanent loss/impairment but can still work in some capacity

Payment: Proportional to disability percentage (per policy schedule)

Standard Disability Schedule:

Body Part Lost	% of Sum Insured	Example Payout (Ksh 5M)
One Hand	60%	Ksh 3,000,000
One Foot	50%	Ksh 2,500,000
One Eye	50%	Ksh 2,500,000
Thumb	25%	Ksh 1,250,000
Index Finger	15%	Ksh 750,000
Hearing (Both Ears)	75%	Ksh 3,750,000
Hearing (One Ear)	30%	Ksh 1,500,000
Speech	50%	Ksh 2,500,000

Example:

- Carpenter loses right hand (machine accident)
 - Sum insured: Ksh 3M
 - Disability: 60% (one hand)
 - **Payout: Ksh 1,800,000** (60% of Ksh 3M)
 - **Use:** Retrain for different profession, cover income loss during transition
-

Coverage 4: Temporary Total Disability (TTD)

Definition: Injury preventing work temporarily (but will recover)

What It Pays:

- **Weekly cash benefit** during disability period
- Typically: 1-2% of sum insured per week
- Maximum: 52-104 weeks (1-2 years)

Example Calculation:

- Sum insured: Ksh 2M
- Weekly benefit: 1% = Ksh 20,000/week
- Disability period: 12 weeks (broken leg, unable to work)
- **Total payout: Ksh 240,000** (12 weeks × Ksh 20K)

Payment Starts:

- After 7-14 days waiting period (eliminates minor injuries)
- Paid weekly or monthly as chosen

Example:

- Teacher, fractured spine (falling off ladder)
 - Unable to teach for 20 weeks
 - Sum insured: Ksh 3M, weekly benefit Ksh 30,000
 - **Total payout: Ksh 600,000** (20 weeks × Ksh 30K)
-

- **Covers:** 80% of lost salary (Ksh 750K over 5 months)
-

Coverage 5: Medical Expenses Reimbursement

What It Pays:

- Supplementary medical costs (beyond main medical insurance)
- Co-pays, deductibles, non-covered items
- Ambulance costs
- Medications
- Medical equipment (crutches, wheelchair)

Limits: Ksh 50,000 - 200,000 per accident

Example:

- Accident victim hospitalized
 - Main medical insurance covers hospitalization
 - But doesn't cover:
 - Ambulance: Ksh 15,000
 - Medications (specialized): Ksh 25,000
 - Wheelchair: Ksh 18,000
 - Physiotherapy (10 sessions): Ksh 30,000
 - **Total: Ksh 88,000**
 - **Personal Accident reimburses: Ksh 88,000** (within Ksh 100K limit)
-

Coverage 6: Funeral Expenses (Optional Add-On)

What It Pays:

- Ksh 100,000 - 300,000 for funeral costs
- If accidental death occurs

Helps Cover:

- Coffin, burial plot
 - Ceremony costs
 - Transportation of body
 - Immediate family support
-
-

PERSONAL ACCIDENT EXCLUSIONS

What's NOT Covered:

1. Natural Death/Illness

- Heart attack, stroke, cancer
- Any non-accidental death
- **Only covers accidents**

2. Suicide & Self-Inflicted Injuries

- Intentional self-harm
- Attempted suicide

3. War & Terrorism (Unless Extended)

- Injuries during war, invasion
- Terrorism (need specific extension)

4. Extreme Sports (Unless Declared)

- Skydiving, bungee jumping, motor racing
- Must declare and pay extra premium
- Undeclared = claim denied

5. Driving Under Influence

- Drunk driving (blood alcohol >0.08%)
- Drug use (any illegal substances)
- **Automatic claim denial**

6. Criminal Activities

- Injuries during illegal acts
- Assault provoked by insured

7. Pre-Existing Conditions

- Disabilities existing before policy
- Worsening of prior injuries

8. Childbirth Complications

- Pregnancy-related injuries (separate maternity cover)

9. Medical/Surgical Procedures

- Complications from elective surgery
- Cosmetic procedures gone wrong

10. Gradual Conditions

- Repetitive strain injuries (carpal tunnel)
 - Conditions developing over time (back pain from poor posture)
 - **Must be sudden, accidental**
-

WHO NEEDS PERSONAL ACCIDENT INSURANCE?

Priority 1: Breadwinners with Dependents

Profile:

- Family depends on your income
- Spouse, children relying on you
- No substantial savings buffer

Why:

- Accident income loss devastates family finances
- Temporary disability (6 months) = Ksh 600K-900K lost income
- Personal Accident fills the gap

Recommended Coverage: 3-5X annual income

Example:

- Income: Ksh 120,000/month (Ksh 1.44M/year)
 - Recommended sum insured: Ksh 5M - 7M
 - Premium: Ksh 20,000 - 28,000/year
-

Priority 2: Self-Employed Professionals

Profile:

- No employer disability benefits
- Income stops if unable to work
- Business stalls during recovery

Why:

- Employee gets sick leave (paid by employer)
- Self-employed get NOTHING if unable to work
- Personal Accident provides income replacement

Example:

- Consultant earning Ksh 300,000/month
-

- Breaks leg, unable to work 3 months
 - Lost income: Ksh 900,000
 - Personal Accident (Ksh 5M, 1.5% TTD): Pays Ksh 75,000/week × 12 weeks = Ksh 900,000
-

Priority 3: High-Risk Occupations

Occupations:

- Construction workers
- Factory workers (machinery)
- Drivers (matatu, taxi, truck)
- Security guards
- Field technicians (climbing poles, heights)

Why:

- Higher accident probability
- Often lower income (can't afford extended sick leave)
- Manual labor = higher injury severity

Recommended Coverage: Ksh 2M - 3M (affordable premiums despite higher risk loading)

Priority 4: Active Lifestyle/Athletes

Profile:

- Regular sports (football, rugby, gym)
- Outdoor activities (hiking, cycling)
- Weekend warriors (recreational athletes)

Why:

- Sports injuries common (fractures, ligament tears)
 - Recovery can take months
 - Personal Accident covers income loss during recovery
-

OUR ROLE AS YOUR PERSONAL ACCIDENT 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
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- 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.

FREQUENTLY ASKED QUESTIONS

Q1: Do I need Personal Accident if I have medical insurance?

A: Yes! Medical insurance pays hospitals. Personal Accident pays YOU cash for income loss. Different purposes.

Q2: Can I have multiple Personal Accident policies?

A: Yes, but each pays proportionally (total payout capped at actual loss). Better to have one adequate policy.

Q3: What if accident happens abroad?

A: Most policies cover worldwide (24/7). Confirm with your policy—some exclude war zones.

Q4: How much sum insured do I need?

A: General rule: 3-5X annual income. More if sole breadwinner, less if dual-income household.

Q5: Does Personal Accident cover sports injuries?

A: Standard sports (football, gym) yes. Extreme sports (skydiving, motor racing) require declaration + extra premium.

Q6: Can I claim from both Personal Accident and WIBA (work accident)?

A: If work-related, WIBA pays first. Personal Accident may pay additional (depends on policy terms). Not double payment for same injury.

Q7: What if I become permanently disabled from illness (not accident)?

A: Not covered. Personal Accident covers accidents only. Need Income Protection or Critical Illness for illness-related disability.

Q8: How long does TTD pay?

A: Maximum 52-104 weeks (1-2 years) depending on policy. After that, if still disabled, shifts to Permanent Disability assessment.

Q9: Can employer buy Personal Accident for employees?

A: Yes, Group Personal Accident (GPA) for teams.

Q10: What if I'm unemployed or retired?

A: Can still get Personal Accident, but TTD (income replacement) less relevant. Focus on death/disability benefits for dependents.

TAKE ACTION TODAY

One Accident Can:

- Wipe out 6-12 months income (Ksh 600K-1.5M loss)
- Deplete life savings
- Force family into debt
- Derail retirement plans

Personal Accident Insurance:

- Costs Ksh 1,000-2,500/month
- Provides Ksh 2M-10M protection
- 24/7 worldwide coverage

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Contact Me Today

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