



**KENYAN ALLIANCE**  
Est 1915



# PERSONAL ACCIDENT COVER

## BRANCHES LOCATION

- 1. Head Office**  
 1 Dunhill Towers, 12th Floor-Westlands  
 Waiyaki Way, Nairobi  
 ☎ 0709334000, 0202284000  
 📍 0708 334 000
- 2. Nairobi CBD**  
 1 Volvo House, Ground Floor Loita Street, Nairobi  
 ☎ 0709334000, 0202284000  
 📍 0708 334 000
- 3. Mombasa**  
 1 Trade Centre Nkuruma road, Mombasa  
 ☎ 0709334000, 0202284000  
 📍 0708 334 000
- 4. Nakuru**  
 1 Utalii Arcade, Ground Floor Moi Road, Nakuru  
 ☎ 0709334000, 0202284000  
 📍 0708 334 000
- 5. Machakos**  
 1 Susu Centre, Ground Floor  
 ☎ 0709334000, 0202284000  
 📍 0708 334 000
- 6. Thika**  
 1 Thika Arcade, 1st Floor Off Kenyatta Avenue, Thika  
 ☎ 0709334000, 0202284000  
 📍 0708 334 000
- 7. Kisumu**  
 1 Mega Plaza, Wing A, 4th Floor Oginga Odinga Road, Kisumu  
 ☎ 0709334000, 0202284000  
 📍 0708 334 000
- 8. Kitui**  
 1 Muli Mall, 1st Floor Makuti Street, Kitui  
 ☎ 0709334000, 0202284000  
 📍 0708 334 000
- 9. Eldoret**  
 1 Zion Mall, 2nd Floor Uganda Road, Eldoret  
 ☎ 0709334000, 0202284000  
 📍 0708 334 000
- 10. Meru**  
 1 Royal Business Park, North Wing, 5th Floor  
 ☎ 0709334000, 0202284000  
 📍 0708 334 000
- 11. Nyeri**  
 1 Konahauthi Building, 1st Floor Kimathi Way, Nyeri  
 ☎ 0709334000, 0202284000  
 📍 0708 334 000
- 12. Kakamega**  
 1 Mega Mall, 1st Floor Tom Mboya Street, Kakamega  
 ☎ 0709334000, 0202284000  
 📍 0708 334 000
- 13. Westlands**  
 1 Brick Court, 1st Floor Mpaka Road, Westlands-Nairobi  
 ☎ 0709334000, 0202284000  
 📍 0708 334 000
- 14. Industrial Area -Nairobi**  
 1 Industrial Area Bunyala Road, Industrial Area  
 ☎ 0709334000, 0202284000  
 📍 0708 334 000
- 15. Wote**  
 1 Highway Mall, along Makindu road. Room D13  
 ☎ 0709 334 000, 0709 234 000  
 📍 0726 071 863

☎ 0709 334 000, 0709 234 000    🌐 www.kenyanalliance.co.ke

📱 kenyan\_alliance\_insurance

## BENEFIT SCHEDULE

Benefit	Option 1 Limit	Option 2 Limit	Option 3 Limit	Option 4 Limit	Option 5 Limit
Accidental Death	1,000,000	500,000	300,000	200,000	150,000
Accidental Permanent Total Disability	1,000,000	500,000	300,000	200,000	150,000
Accidental Medical Expenses	250,000	100,000	100,000	100,000	50,000
Last/Funeral Expense	100,000	100,000	50,000	50,000	50,000
Total Premium Payable per annum (Ksh.)	5,414	2,978	1,928	1,592	1,173



## PERSONAL ACCIDENT COVER

The cover offers compensation to the insured in event of death or bodily injury resulting directly from accident caused by external, violent and visible means.

- **Bodily injury**  
This includes death or injury caused by the accident.
- **Accident**  
This is an event which is unexpected and not designed. It is not the cumulative result of a series of small incidents. The event must be caused by external agency and must be violent.
- **Age limit**  
● Age limit is 18 -65 years

## POLICY CONDITIONS

- **Notice and proof of claim**  
In case of death or bodily injury the insured must notify The Kenyan Alliance Insurance Company within 24 hours. The following documents should be forwarded to the company:
  - ▷ Police abstract report
  - ▷ Original medical receipts and discharge summary
  - ▷ Death certificate
  - ▷ Postmortem reports and burial permit
  - ▷ Fully filled claim form
- **Material alteration**  
The insured shall give immediate notice to the insurer of any change in their business or occupation.

## POLICY BENEFITS

The policy benefits include:

- **Death benefit**  
Death must occur within a specified period which is usually one year from the date of accident or as per policy provision. The capital sum as indicated in the policy is indemnified.
- **Permanent total disability**  
This is disability which is irreversible and makes the insured unable to pursue gainful employment. Compensation is as per capital benefits provided.
- **Temporary total disability**  
This is a disablement which is total but for a temporary period only leading to loss of earning. The insurer will require documentary proof of usual earnings e.g. payslip or bank statement before paying the agreed weekly amount.
- **Medical expenses**  
This includes cost of medical, surgical or other remedial measures prescribed by a surgical or qualified medical personnel incurred following an accident, as per limit provided in the policy.

