

## 11 Smart Questions Every Kenyan Should Ask Before Buying Insurance

**SEO Description:** Buying insurance in Kenya? Read on to learn the key questions on cover, costs, exclusions, and claims to guide you in making smarter and practical choices.

### Slug - questions-to-ask-before-buying-insurance-kenya

In today's world, insurance is one of the most consequential financial decisions you will ever make. However, it goes without saying that good decisions are a product of correct and timely information.



*Visiting the doctor is easier when you have the right health insurance, helping your family access care without worrying about the cost.*

Having the right knowledge ensures that you're adequately protected and well prepared in the event of a claim.

Information enables you to understand your coverage, obligations, and entitlements, thereby minimizing surprises and facilitating a smoother claims process when the need arises.

Apart from the general knowledge that we gain from school, books and other sources of information, good decisions are also as a result of asking strategic and well-informed questions.

Whether you are shopping for life cover, [personal/family health insurance](#), protection for your property or business or [motor vehicle insurance](#), this guide will walk you through the questions that matter. These are the queries that you should confidently take to the next conversation with your [insurance provider](#).

### 1. What exactly does this policy cover?

Ask for a summary of covered events and exclusions. You should be interested in what the cover protects, not just the pricing. It's critical to understand what is included before you can assess what is not.

For example, if you're seeking a motor vehicle insurance policy, don't just assume that "comprehensive" means everything is covered. You need to ask whether the policy also includes coverage from damage caused by floods, theft of vehicle parts, windscreen replacement, political violence, and personal accidents for the driver and passengers.

## 2. What is NOT covered?

You need to clearly understand what your insurance does NOT cover (exclusions). This helps you avoid surprises, delays, or rejected claims when you need help the most.

Think of it this way. If you are taking a health insurance policy, do not assume that every medical need will be covered automatically. Some plans exclude treatment for pre-existing conditions such as diabetes or hypertension for a specified period.



Others may not cover maternity services, dental treatment, optical care, or specialised procedures unless you have selected a more comprehensive package.

If you're not educated about these exclusions, you could end up paying out of pocket for treatment that you thought your insurer will cover.

## 3. How much will I pay, and how often?

This question will help you understand the full premium structure; whether it's monthly, quarterly, or annual, and whether the amount is fixed or subject to revision at renewal.

Your insurance needs to be upfront if the premium is likely to increase significantly after the first year. You need to know this since such an unplanned payment can disrupt your household budgets.

Under costs, you also need to ask about **sub-limits** and if there is an **excess cover** as these also involve payments.

### What is a sublimit?

A sub-limit is the maximum amount an insurer will pay for a specific benefit or treatment, even if your overall insurance cover is much higher.

For example, you may have a medical insurance cover with an overall annual limit of KSh 2 million. However, the policy could have a sub-limit of KSh 300,000 for cancer treatment or KSh 100,000 for kidney dialysis.

This means that even though your total cover is KSh 2 million, the insurer will only pay up to the stated sub-limit for those specific treatments.

Sub-limits can also apply to benefits such as pre-existing or chronic conditions, HIV/AIDS treatment, and certain specialised procedures. That is why it is important to ask your insurer what sub-limits apply before you buy a policy, so you know exactly what is covered and up to what amount.



*Reviewing policy documents and calculating costs before signing up can help you understand important terms such as sub-limits and excess, reducing surprises when making a claim.*

## What is an excess?

This is the amount you must pay out of pocket when you make a claim, before the insurer pays the rest.

For example, if your car repair costs KSh 80,000 and your policy has an excess of KSh 20,000, this is what will happen:

- You will pay the first KSh 20,000
- Then the insurer will pay the remaining KSh 60,000, subject to the terms and conditions of the policy.

Some insurance policies also offer excess protection or excess buy-back cover at an additional premium. Though optional, this cover reduces or waives the amount you would otherwise have to contribute when making a claim, depending on the policy terms.

#### 4. Do I have to pay the full insurance premium upfront? Are there financing options?

Many insurance policies in Kenya, especially motor, medical and business covers, require you to pay the annual premium in a lump sum. Before committing, ask your insurer or intermediary whether there are flexible payment options available popularly known as lipa mdogo mdogo.



*A couple reviews their finances before purchasing insurance, exploring flexible premium financing options that make annual cover more affordable through monthly instalments.*

[Insurance Premium Financing \(IPF\)](#), which allows you to take up your insurance cover immediately while paying for the premium in manageable monthly installments. For many, this is particularly useful if paying the full amount at once would strain your cash flow.

Equity's Insurance Premium Financing solution, enables eligible customers to access short-term financing to cover 100% of their insurance premium and then repay the amount over an agreed period of up to 10 months through affordable monthly instalments. This means you do not have to delay or forgo important insurance protection simply because you cannot raise the full premium upfront.

### **5. What is the claim process like?**

Ask your insurance to walk you through the claim process step by step. Be free to think of or simulate some common or even uncommon scenarios and understand what you need to do in each of them.

You need to know whom you call, what forms and documents are required, the timelines and what happens next.

### **6. How long does it take to settle a claim?**

Turnaround times vary widely across providers and products. Knowing the average settlement period will help you plan accordingly, particularly for health and motor cover where delays have immediate practical consequences.

If you're buying a motor vehicle policy, remember to ask if it comes with things like a courtesy car. This is a vehicle the insurance gives you to use for a limited period or as specified in the policy, as yours undergoes repairs.



*Speaking with an insurance adviser before buying a policy helps you understand the claims process, required documents and how long settlement may take.*

In most cases such plans come at an added cost but are very critical especially in cases where your movement or business will be negatively impacted in absence of your everyday car, even if it's just for a few days.

## **7. Are there waiting periods?**

Many policies, particularly health insurance, impose a waiting period before certain benefits activate. The waiting period depends on condition, and insurer. A plan with a 90-day waiting period for hospitalization does not protect you from a medical emergency in the first three months.

It's especially important to check the waiting periods for maternity benefits and even pre-existing conditions. Many health insurance plans in Kenya require members to wait between 9 and 12 months before they can claim for pregnancy-related care and delivery costs.

Some providers apply even longer periods for pre-existing medical conditions such as diabetes, high blood pressure, asthma, or other illnesses you already had before taking out the policy. Other providers may limit or exclude coverage altogether.

It's therefore important to understand these terms before you sign up to help you avoid unpleasant surprises in the event you need to claim.

## **8. What documents are required to make a claim?**

It's important to gather this information before you need it. Common requirements include:

- Original receipts like hospital invoices or repair garage receipts
- Police reports (OB reports)
- Medical records provided by qualified medics
- Valuation reports; showing value of property or estimated cost of repair
- Claim forms
- Driving license
- Photos of scene of accidents or loss

Knowing in advance means you can ensure you always have what you need, making your claim process easy.

## **9. Can I customize this cover to my needs?**

Most policies are designed for the average customer, who may not share your unique circumstances and needs. You don't, however, need to box yourself into a policy that

won't serve your needs fully.



*Insurance should reflect your unique circumstances. Whether you're protecting a family business or personal assets, many policies can be tailored to suit your needs through additional benefits and riders.*

Ask for riders, top-ups, or benefit adjustments. These are available and can be tailor-made to suit you, meaning the cover reflects your actual life.

### **10. What happens if I miss a payment?**

Some providers have grace periods, but they differ while some policies lapse immediately. Others may offer a 30-day window. Asking about this in advance protects you from inadvertently losing cover due to a delayed premium payment, particularly during financially stretched periods.

Align with your insurer to know if they send expiry reminders. If they don't, then you can mark the date on your calendar or use digital tools to remind you before time.

### **11. Is the insurance provider trusted and regulated?**

In Kenya, insurance providers are regulated by the Insurance Regulatory Authority (IRA). Before signing up, always confirm that your provider is duly licensed and check their claim settlement track record.

Every year, the IRA [publishes a list](#) of licensed insurers in Kenya.

As illustrated above, asking the right questions about an insurance product before you sign up is not a sign of distrust. It is a sign of seriousness, and any reputable provider will welcome the conversation.

A good adviser will not just answer them; they will raise additional considerations you had not yet thought to ask about beside also helping to tailor the product to your needs.

Asking the right questions does not just help you choose an insurance product. It's the foundation that you set to protect what matters most, your family, your health, your wealth, your business, and everything you have worked very hard to build.

*Are you ready to make a more informed insurance decision? Explore [Equity's insurance options](#) and get expert advice tailored to help you choose the right cover with peace of mind.*