

## 9. WIBA — Work Injury Benefit Act

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### Overview

The Work Injury Benefit Act (WIBA) is a statutory requirement for all employers in Kenya, mandating that every employee is covered against the financial consequences of work-related injury, disability, or death. As an employer, failing to maintain a valid WIBA policy exposes your business to significant legal liability and regulatory penalties. Our WIBA insurance ensures you are fully compliant with the Act while providing your employees with the compensation they are legally entitled to — covering medical expenses, temporary and permanent disability payments, and death benefits payable to dependants.

We provide WIBA cover across all industries — from office-based businesses and retail operations to high-risk sectors such as construction, manufacturing, agriculture, and logistics. Our underwriting team assesses the specific occupational risks of your workforce to calculate a fair and accurate premium based on the nature of the work and the total employee wage bill. Cover can be arranged for both permanent employees and casual or seasonal workers, ensuring every person on your payroll is protected from day one.

*A safe workplace is built on trust — WIBA insurance is the financial foundation that makes that trust real for every employee you hire.*

### Policy Options

#### 25. Medical Expenses

Covers the full cost of medical treatment, hospitalisation, surgery, and rehabilitation for employees injured in the course of their employment — with no out-of-pocket expense to the worker.

#### 26. Disability Compensation

Provides lump-sum or periodic payments for temporary or permanent disability resulting from a workplace accident, calculated in accordance with WIBA statutory benefit schedules.

#### 27. Death & Dependants' Benefit

Pays a statutory death benefit to the dependants of an employee who loses their life as a result of a work-related injury or occupational disease, including funeral expense allowance.