



PIONEER GENERAL

Your Future, Our Commitment

WORK INJURY BENEFIT ACT

Protecting Your Employees, Securing Your Legal Compliance

What is Covered?

Pioneer WIBA Insurance Policy provides mandatory statutory coverage for employers against liabilities resulting from work-related employee injuries, occupational diseases, or accidental death incurred in the course of employment. Formulated strictly in accordance with the provisions of the Work Injury Benefits Act (2007), this policy ensures your business remains fully compliant with Kenyan labor laws while safeguarding your workforce.

KEY COVERAGE SECTIONS

SECTION A: Accidental Death Benefit

- Provides lump-sum financial compensation to the declared beneficiaries of an employee equal to 8 years' worth of earnings in the event of job-related fatal accidents.

SECTION B: Permanent Total Disability (PTD)

- Delivers statutory compensation scaled to the severity of the injury (up to 8 years' earnings) if an employee suffers permanent disability during work.

SECTION C: Temporary Total Disability (TTD)

- Reimburses the employee's weekly earnings/income for the duration they are medically unfit to perform their regular duties due to a workplace injury.

SECTION D: Medical & Funeral Expenses

- Covers necessary medical treatment costs up to Ksh 100,000 per employee and provides funeral expense support of Ksh 30,000 per deceased worker.

CONTACT US



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Pioneer House,
Moi Ave 3rd, 6th, 7th Floor



KEY POLICY BENEFITS & EXTENSIONS

- **Legal Compliance:** Ensures complete fulfillment of statutory employer obligations under the WIBA Act 2007.
- **Financial Risk Mitigation:** Protects corporate cash flow against hefty out-of-pocket medical bills and statutory compensation claims.
- **Occupational Disease Protection:** Extends protection to cover illnesses directly contracted as a result of employment hazards.
- **Seamless Group Onboarding:** Flexible wage-roll based declarations for organizations, contractors, and businesses of any size.

REQUIREMENTS TO APPLY

- Duly completed proposal form indicating total employee headcount and annual wage bill breakdown.
- Detailed job descriptions/risk categories of the workforce.
- Copy of Certificate of Incorporation / Business Registration Certificate and KRA PIN.

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