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## IMPORTANCE OF HAVING A PERSONAL ACCIDENT INSURANCE COVER

**A**ccidents are a part of life, and they can strike at any time, leaving individuals and their families in a difficult situation. A personal accident insurance cover is a necessary protection that can help them during such challenging times. This article will discuss the importance of having a personal accident insurance cover and why it is crucial for everyone to have.

Personal accident insurance also called (PA) insurance is a policy that provides coverage to individuals in the event of an accident that results in injuries or death. It covers the policyholder against accident related injuries, disability or death and related medical costs. Personal accident insurance can provide financial protection in case of accidental death, permanent disability, and even temporary disabilities.

**Financial Assistance;** One of the primary benefits of personal accident insurance is that it provides financial assistance in case of unforeseen medical expenses. Medical costs associated with accidents can be substantial, and they can put a lot of strain on an individual's finances. A personal accident insurance policy can help cover these costs and prevent individuals from having to dip into their savings or emergency funds to pay for these expenses.

**Loss of Income Coverage:** In addition, personal accident insurance provides coverage for the loss of income in case of temporary or permanent disability. If the policyholder is unable to work due to an accident, the policy can provide financial support in the form of regular income for a set period of time. This is especially important for individuals who are the primary breadwinners of their families and rely on their income to support their loved ones.



**Accidental Death Coverage:** Another important benefit of personal accident insurance is that it provides coverage for accidental death. Although no one likes to think about death, accidents can happen at any time and can result in an unexpected loss of life. In such situations, personal accident insurance can provide financial assistance to the family of the deceased to help them cope with their loss.

**Generally Affordable:** Moreover, personal accident insurance is generally affordable and can be customized to fit the individual's needs. There are a variety of policies available in the market, each with different coverage options and premiums. Individuals can choose a policy that meets their specific needs and budget.

In conclusion, accidents are unpredictable and can have significant financial and emotional consequences. Personal accident insurance is an essential protection that can provide financial assistance and peace of mind in case of an unexpected accident. It is vital for everyone, regardless of their age, profession, or lifestyle. Personal accident insurance can help individuals and their families to cope with the financial burden that comes with unexpected accidents and provide the support needed during difficult times.

This cover can be taken for a group of persons, e.g. chama members, employees, church members, Sacco members, and thus called Group Personal Insurance [GPA].

If you have any questions or concerns regarding personal accident insurance or other insurance policies, please do not hesitate to reach out to Brooks Insurance Agencies. We can help you find the best policy for your needs and provide you with the necessary information to make an informed decision.

