



Your Trusted Insurance Ally

Brooks Insurance Agencies Limited



## Three main types of insurance you may need

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When it comes to insurance, there are many different types of insurance covers in the market. They can leave you dazed and confused, wondering which ones to take up and which to leave out. Well, usually it depends on your needs but there are those that you will almost always need. The following are arguably the three main ones that everyone needs at some point in their life.

### Health insurance

Your health is your wealth. Nobody wishes to get sick, but once in a while, because we are human, our bodies require medical attention. We have all been there and I'm sure we all know that quality medical care in Kenya is not cheap. Without a medical insurance cover, some ailments especially chronic diseases, can leave you on the brink of bankruptcy. Having a medical insurance cover protects you from such dangers. There are different types of health insurance benefits like inpatient and outpatient. The inpatient benefit covers you in case you get admitted in hospital while the outpatient benefit is used for ailments that do not require hospitalization.

## Life insurance

Death! A subject that as human beings, we tend to avoid at all costs. In most African traditions, it is even considered a taboo to speak of it as it is believed that by doing so, you are inviting it into your home. Though it is a grim topic, it is necessary safeguard your family's future because it is something that is inevitable. We all know that most at times, death comes unexpectedly and can leave your loved ones not only sad, but financially distressed as well because of funeral costs. This does not have to be the case. By taking a life insurance policy, you ensure that in case of your demise, the insurance payment goes towards meeting your financial obligations, including the funeral costs while the surplus will go on to help your loved ones. This is important especially if you are the breadwinner in the family.

## Motor vehicle insurance

In Kenya, once you purchase a car, you have to purchase car insurance since it is a legal requirement. In motor insurance, the main types are the motor third party liability cover and the comprehensive car insurance cover. The motor third party liability cover, also known as the TPO cover is mandatory and caters for third party personal injuries and property damages. However, it does not cover damages to your own vehicle. The comprehensive cover on the other hand covers both parties involved in the accident for such risks as damage, injury, theft, fire incidents, damage from floods and falling objects among other things. The motor insurance cover does not extend to the driver, and his family, and they would require a separate cover altogether.

Overall, what insurance offers is peace of mind and saves you from the stress of bankruptcy in the event that something unfortunate happens. Have a chat with your trusted insurance ally and get advice on the insurance packages that best suit your needs and pocket.

